

Bringing money skills to life at Clwyd Primary School

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Last Friday morning Lee Phillips and I found ourselves somewhere a little different to usual: surrounded by the smell of fresh coffee, the buzz of mental arithmetic, and even a bacon roll or two, all served with a side of financial education.

We were visiting Clwyd Primary School in Penlan, Swansea as part of a session which brought money skills to life. The visit came about thanks to a connection we made through the Wales Financial Education Forum. A colleague on the Forum mentioned the fantastic work taking place at the school, so we reached out to learn more, and I'm very glad we did.

We had the chance to see their "Find Out Fridays" in action, which is a brilliant, real-world example of financial capability that is being brought to life in a way that actually sticks.



Learning beyond the desk

At the heart of it all is the Clwyd Cwtch Coffee Shop. On the surface, it looks like a warm, welcoming café (albeit with very low seats!) But spend five minutes there and you quickly realise that it's much more than that.

We were greeted by pupils taking orders, serving coffee, and handing over bacon rolls with confidence and a smile. However, behind the scenes they are managing real money, working out total and calculating change, quickly and accurately.

There were no worksheets here, only kids making real decisions and learning real responsibilities, and taking some real pride in doing their role as well.



From the classroom to real life

After finishing our coffee (and yes, the bacon roll), we joined pupils back in the classroom. Sitting alongside them, we saw how this initiative is part of a really well thought through approach to financial literacy.

Mrs Cath Dardecker, the school's Numeracy and Assessment Lead, works closely with her colleagues to bring financial literacy to life through engaging, practical lessons that feel relevant and relatable. You could see the impact of their approach straightaway, the pupils approached their work with confidence, curiosity and the willingness to give it a go.

What we found particularly encouraging was how this approach is being shaped. Cath has been using the Young Enterprise Financial Education Planning Framework to help design and structure lessons, ensuring that learning builds progressively and meaningfully over time.

During our visit, we also had the chance to introduce Cath to MoneyHelper, highlighting the wide range of support available for both schools and families. We shared the Talk Learn Do programme, which is designed to help children develop positive money habits from an early age, along with practical guidance to support conversations about money at home.

It was a great conversation and a really good example of how the right tools and resources can complement the fantastic work already happening in schools.

What really stood out was the sense of purpose running through everything. Whether they are running the café or tackling classroom challenges, these pupils are building confidence, developing their communication skills and getting an early taste of responsibility in the work place.

A true community hub

The Clwyd Cwtch isn't just for pupils either, you can see it is something the whole community values. We saw parents popping in for a chat over a coffee, taking pride in seeing their children getting involved. It's also a place that draws in the wider community, with local Senedd Member, Mike Hedges MS a regular visitor to the caff.

There's a genuine warmth to it. It brings people together, creates conversations, and makes the school feel open and connected.

Alongside initiatives like Big Bocs Bwyd, it's clear that Clwyd Primary is playing a central role in supporting families in educating their children too. That matters because, as our MoneyView research shows, financial wellbeing doesn't exist in isolation.

A model worth sharing

If you want to see what financial education can look like when it's done well - practical, engaging, and rooted in real life - Clwyd Primary is a fantastic example.

It's exactly the kind of approach that aligns with the ambitions of the Curriculum for Wales: building confident, capable young people who are ready for the real world.

And if you ever get the chance to visit on a Friday morning please do go and have a look.

Just make sure you leave time for a coffee, and definitely the bacon roll!

