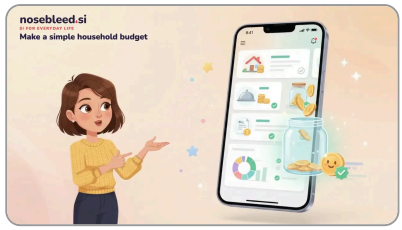
Make a household budget



Use AI to set out what comes in and what goes out each month, then check its sums.

By the end, you'll be able to:

- list monthly money in and money out
- use AI to set out a simple budget
- check AI's arithmetic, and spot where to save

Warm-up What's the hardest part of keeping track of money?

Talk about it with your group. Remembering what's due? Bills that change? Little things adding up?

1 Sort Ann's money

Ann is made up. Here's what she has written down for a month. Tick whether each is money in or money out.

	In	Out
State Pension: £960		
Small workplace pension: £310		
Rent: £520		
Council Tax: £95		
Energy: £110		
Food shopping: £240		
Phone and broadband: £45		
TV streaming: £11		
Bus fares and taxis: £30		
Presents and treats: £60		

2 Ask AI to set it out

If you have a device, try this prompt with Ann's list.

TRY THIS PROMPT

Please set out this monthly budget as a simple table: money in, then money out. Add up each side, and tell me what's left at the end of the month. Show your sums, and keep it in plain English. Here's the list:

3 Check the sums

An AI gave this answer. Use a calculator, or work it out on paper. Is it right?

EXAMPLE AI ANSWER

Money in: £1,270. Money out: £1,011. You have £259 left at the end of the month.

Money in should be: _____

Money out should be: _____

Left at the end of the month: _____

Why do you think it's worth checking AI's sums?

_____

_____

_____

4 Where could Ann save?

Write two ideas. You could ask AI: *"Please suggest three ways Ann could save a little each month."*

> **No device?** In small groups, add up Ann's list on paper, then compare answers. Did everyone get the same?

5 Good habits

- Check AI's sums. It can make mistakes with numbers.
- Don't type bank account numbers or passwords into the chat. Amounts are enough.
- For help with debt, talk to a free advice service, not just AI.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/make-a-household-budget**

Teacher notes: Make a household budget

Time: 45 to 60 minutes

Group: any size; works well in pairs

Level: beginners; no AI experience needed

You'll need: a copy per learner; calculators; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt with Ann's list. Learners should use Ann's figures, not their own, in class. Money can be a sensitive subject, so keep it about Ann.

Running order

5 min	**Warm-up.** What makes keeping track hard.
10 min	**Part 1.** Sort Ann's list.
20 min	**Parts 2 and 3.** Try the prompt, then check the sums.
10 min	**Part 4.** Ideas for saving.
5 min	**Wrap-up.** Always check AI's sums.

Answers: Part 1

In: the two pensions.
Out: everything else.

Answers: Part 3

Money in: £1,270 (correct).
Money out: £1,111, not £1,011.
Left: £159, not £259. AI added up the money out wrongly, which made Ann look £100 better off than she is.

Part 4: ideas

Check whether she gets the single person Council Tax discount; see if a cheaper phone and broadband deal is available; pause the streaming service; plan food shopping with a list.

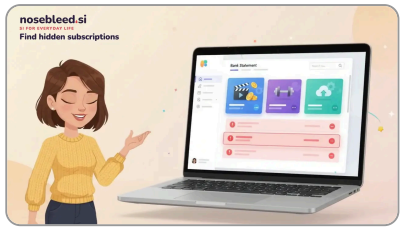
Discussion points

- AI is good at setting things out, but can get sums wrong. A calculator is the final check.
- In the UK, free debt advice is available from charities and from MoneyHelper, the government-backed service.

© FirstM Ltd 2026

Find hidden subscriptions

Use AI to spot the regular payments on a bank statement, and decide which ones you still want.



By the end, you'll be able to:

- spot regular payments on a statement
- use AI safely to sort payments, without sharing account details
- decide what to keep, and how to cancel

Warm-up Have you ever paid for something you'd forgotten about?

Talk about it with your group. A free trial that turned into a payment? A magazine? A gym?

1 Read Tom's statement

Here's part of a made-up bank statement for two months. **Circle the payments that come every month.**

Date	Description	Amount
3 Mar	STREAMFLIX MONTHLY	£10.99
5 Mar	CORNER SHOP	£6.20
8 Mar	PHOTOCLOUD STORAGE	£2.99
12 Mar	GARDEN WEEKLY MAGAZINE	£4.50
15 Mar	PETROL STATION	£40.00
21 Mar	FITLIFE GYM	£29.00
3 Apr	STREAMFLIX MONTHLY	£10.99
8 Apr	PHOTOCLOUD STORAGE	£2.99
10 Apr	CHEMIST	£8.75
12 Apr	GARDEN WEEKLY MAGAZINE	£4.50
21 Apr	FITLIFE GYM	£29.00
24 Apr	BRAINGAMES APP	£7.99

2 Ask AI to sort them

If you have a device, type in the payments (just the date, name and amount, **never** your account number), and try this prompt.

TRY THIS PROMPT

Here are two months of payments from my bank statement. Please list the ones that look like regular subscriptions, with how much each costs a month and a year. Then add up the yearly total.

3 Keep it or cancel it?

Tom hasn't been to the gym since January, and only uses the brain games app now and then. Tick what you'd do.

	Keep	Cancel	Check first
Streamflix: £10.99 a month			
Photocloud storage: £2.99 a month			
Garden Weekly: £4.50 a month			
FitLife Gym: £29 a month			
BrainGames app: £7.99 a month			

4 Work out the savings

If Tom cancels the gym, how much would he save in a year?

£29 × 12 = _____

Which other payment would you look at, and why?

5 How to cancel safely

- Cancel through the company's own website or app, or the app store you signed up through.
- Be wary of messages offering to cancel for you, or asking for your bank details: they may be scams.
- Check your next statement to make sure the payment has stopped.

> **No device?** In pairs, one of you reads the statement aloud, and the other ticks each payment that repeats.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/find-hidden-subscriptions**

Teacher notes: Find hidden subscriptions

Time: 45 to 60 minutes

Group: any size; works well in pairs

Level: beginners; no AI experience needed

You'll need: a copy per learner; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt with Tom's payments. All the company names are made up. Learners should never share real statements in class.

Running order

5 min	**Warm-up.** Forgotten payments.
10 min	**Part 1.** Find the regular payments.
15 min	**Parts 2 and 3.** Try the prompt, then keep or cancel.
15 min	**Parts 4 and 5.** Savings, then how to cancel safely.
5 min	**Wrap-up.** Check your statement every few months.

Answers: Part 1

Streamflix (£10.99), Photocloud (£2.99), Garden Weekly (£4.50) and FitLife Gym (£29) appear in both months. BrainGames (£7.99) is new in April: it could be the start of a subscription, perhaps after a free trial.

Answers: Part 4

£29 × 12 = **£348 a year**.

Yearly totals

Streamflix £131.88; Photocloud £35.88; Garden Weekly £54; gym £348; BrainGames £95.88. In total, **£665.64 a year**.

Discussion points

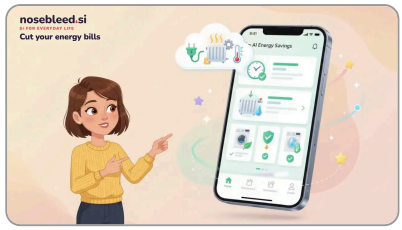
- Free trials often turn into paid subscriptions unless you cancel in time.
- Small amounts add up: £7.99 a month is nearly £96 a year.
- Many banking apps can list your regular payments for you.

Safety notes

- No account numbers, sort codes or card numbers in the AI chat.

© FirstM Ltd 2026

Cut your energy bills



Use AI to find simple ways to use less energy at home, and check which ideas suit you.

By the end, you'll be able to:

- give AI the details it needs about your home
- sort ideas into free, cheap and costly
- know where to get trusted help

Warm-up Where does the energy go in your home?

Talk about it with your group. Which do you think use the most: heating, hot water, cooking, the fridge, the TV or the kettle?

1 Tell AI about the home

The more AI knows, the better its ideas. Tick the details that would help.

☐ The type of home (flat, terraced, detached) ☐ Who lives there

☐ How it's heated (gas, electric, oil) ☐ Whether you're home in the day

☐ Anything already done, like loft insulation ☐ Your budget for changes

Now write a request about a home you know (no address needed).

2 Try it

If you have a device, try your request, or this one.

TRY THIS PROMPT

I'm 75, I live alone in a two-bedroom terraced house with gas central heating, and I'm home most of the day. Please give me ten ways to cut my energy bills. Sort them into: free, cheap (under £50), and bigger jobs. Don't suggest anything that would leave me cold.

3 Free, cheap or costly?

Tick each idea.

	Free	Cheap	Costly
Turn the thermostat down by one degree			
Fit draught excluders to doors			
Fill the kettle with only what you need			
Have loft insulation fitted			
Close curtains at dusk to keep the heat in			
Swap old bulbs for LED bulbs			

4 Choose two for you

Which two ideas would you try first, and why?

5 Stay warm, stay safe

- Don't cut back so much that you're cold: staying warm matters for health.
- AI may not know today's prices, or which grants are open now. Check with your energy company or a trusted advice service.
- Ask your energy company about its Priority Services Register, a free list for people who may need extra help.

> **No device?** In small groups, walk through a home room by room, out loud. Each person suggests one way to save energy in that room.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/cut-your-energy-bills**

Teacher notes: Cut your energy bills

Time: 45 to 60 minutes

Level: beginners; no AI experience needed

Group: any size; works well in pairs

You'll need: a copy per learner; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt yourself. Some learners may be struggling to keep warm: be sensitive, and stress the 'stay warm' message.

Running order

5 min	**Warm-up.** Where the energy goes.
10 min	**Part 1.** Details AI needs, then write a request.
15 min	**Parts 2 and 3.** Try a request, then sort the ideas.
15 min	**Parts 4 and 5.** Choose two, then staying warm and safe.
5 min	**Wrap-up.** Where to get trusted help.

Answers: warm-up

In most UK homes, heating uses the most energy, followed by hot water.

Answers: Part 3

Free: the thermostat; the kettle; closing curtains.
Cheap: draught excluders; LED bulbs.
Costly: loft insulation, though grants are sometimes available.

Discussion points

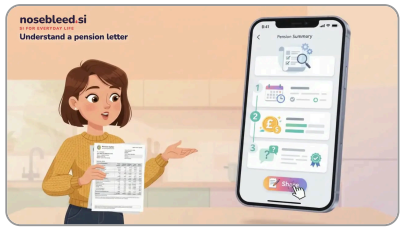
- Grants and schemes change often. AI may describe old ones, so check with an official source.
- In the UK, the Energy Saving Trust and Citizens Advice give free, independent advice.
- The Priority Services Register can help older and disabled people, for example with advance warning of power cuts.

Safety notes

- Be wary of cold calls offering free insulation or grants. Check with the council or a trusted advice service first.

© FirstM Ltd 2026

Understand a pension statement



Use AI to explain the words and numbers in a pension statement, and know where to get free guidance.

By the end, you'll be able to:

- find the key facts in a pension statement
- use AI to explain pension words in plain English
- know that big pension decisions need free, impartial guidance

Warm-up Pension words

Which of these have you heard? Tick them, then talk about what they might mean.

☐ Pension pot ☐ Contributions ☐ Projection ☐ Lump sum ☐ Retirement age

1 Read the statement

Here's part of a made-up yearly statement from a workplace pension.

MADE-UP SAMPLE STATEMENT

Evergreen Pensions · Your annual statement (made-up sample)
Plan number: EVG-0045-7781 · Mr David Jones
Your pot value on 5 April 2027: £24,350
Paid in this year: you £1,200; your employer £1,800
Your selected retirement age: 67
Projected income from age 67: £1,320 a year, in today's money. This is an estimate, not a promise.
Up to 25% of your pot can usually be taken as a tax-free lump sum.

Part 1, continued.

How much is in the pot? _____

How much was paid in this year, in total? _____

What income might it give from age 67? _____

Which details would you cover before using AI? _____

2 Ask AI to explain it

If you have a device, try this prompt, then type in the statement **without the name and plan number**.

TRY THIS PROMPT

Please explain this pension statement in plain English. What does each figure mean, and what does 'in today's money' mean? Please explain, but don't advise me what to do. Here it is:

3 Spot the mistake

EXAMPLE AI ANSWER

You have £24,350 saved. You'll get £24,350 a year when you retire at 67, and you can take a quarter of it tax-free.

The mistake is: _____

4 Explain or advise?

Tick whether AI is fine for each, or you need free, impartial guidance or advice.

	AI is fine	Get guidance
What does 'pot value' mean?		
Should I take my lump sum now?		
What does 'in today's money' mean?		
Should I move my pension to a new company?		
Can you make me a list of questions to ask?		

5 Your questions

Write two questions David could ask his pension company.

> **Remember:** decisions about pensions can't always be undone. Get free, impartial guidance before you decide.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/understand-a-pension-letter**

Teacher notes: Understand a pension statement

Time: 45 to 60 minutes

Level: beginners; no AI experience needed

Group: any size; works well in pairs

You'll need: a copy per learner; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt with the sample. Evergreen Pensions and David Jones are made up. Don't let learners share real pension details in class.

Running order

5 min	**Warm-up.** Pension words.
15 min	**Part 1.** Read the statement and answer the questions.
15 min	**Parts 2 and 3.** Try the prompt, then spot the mistake.
10 min	**Parts 4 and 5.** Explain or advise, then questions.
5 min	**Wrap-up.** Where to get free guidance.

Answers: Part 1

Pot: £24,350.
Paid in: £3,000 (£1,200 + £1,800).
Income from 67: about £1,320 a year, in today's money, and only an estimate.
Cover: the name and plan number.

Answer: Part 3

The £24,350 is the whole pot, not a yearly income. The projected income is about £1,320 a year.

Answers: Part 4

AI is fine: explaining words; listing questions.
Get guidance: taking a lump sum; moving a pension.

Words

In today's money: adjusted so you can compare it with today's prices.
Contributions: money paid in.

Discussion points

- In the UK, MoneyHelper gives free, impartial pensions guidance, backed by the government. Pension Wise appointments are for people aged 50 or over with this kind of pension.
- Pension scams are common: be wary of cold calls about your pension.

© FirstM Ltd 2026

Understand a tax letter



Use AI to explain a tax code letter in plain English, and check what it tells you.

By the end, you'll be able to:

- find the key facts in a tax letter
- use AI to explain tax words, with personal details covered
- check an AI explanation, and spot a scam

Warm-up How do tax letters make you feel?

Talk about it with your group. Many people find tax letters worrying, even when the news is fine.

1 Read the letter

Read the made-up letter on the next page, then answer these questions.

What is the new tax code? _____

What is the tax-free amount? _____

Why is it less than £12,570? _____

Does Mrs Clarke need to do anything? _____

2 Keep it private

On the letter, **circle the details you'd cover up** before using AI. How many? _____

MADE-UP SAMPLE LETTER, FOR PRACTICE ONLY

The Tax Office

Made-up sample · 01632 960 321

18 February 2027
National Insurance number: QQ 12 34 56 C

Mrs Susan Clarke
4 Sample Road
Anytown
ZZ1 2ZZ

Your tax code for 6 April 2027 to 5 April 2028

Dear Mrs Clarke,

Your new tax code is **1157L**. We use your tax code to work out how much tax to take from your pay or pension.

Personal Allowance	**£12,570**
Less: medical insurance from your employer	**−£1,000**
Your tax-free amount	**£11,570**

What you need to do: check the details are right. If anything is wrong, or has changed, please tell us. You don't need to do anything if the details are right.

Yours sincerely,
The Tax Office

This letter, the tax office and Mrs Clarke are made up for practice. QQ 12 34 56 C is a sample National Insurance number, and 01632 960 numbers are reserved for drama.

SAMPLE

3 Ask AI, then check

If you have a device, try this prompt with the letter, details covered.

TRY THIS PROMPT

Please explain this tax code letter in plain English. What does the code mean, and why has the tax-free amount changed? Please explain, but don't advise. Here it is:

Here's what one AI said. What's wrong with it?

EXAMPLE AI ANSWER

Your tax-free amount has gone down by £1,000, so you'll pay £1,000 more tax this year.

4 Real or scam?

	Probably real	Probably a scam
A letter asking you to check your tax code		
A text saying you're owed a tax refund: click the link		
A call saying you'll be arrested unless you pay today		

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/understand-a-tax-letter**

Teacher notes: Understand a tax letter

Time: 45 to 60 minutes

Level: beginners; no AI experience needed

Group: any size; works well in pairs

You'll need: a copy per learner; phones or tablets with an AI chat app (optional)

Before the session

Read the letter and try the prompt. In the UK, tax codes come from HMRC. The letter is a simplified, made-up example, not a copy of a real one. QQ 12 34 56 C is the standard sample National Insurance number.

Running order

5 min	**Warm-up.** Feelings about tax letters.
15 min	**Parts 1 and 2.** Read the letter, answer the questions, and circle personal details.
20 min	**Part 3.** Try the prompt, then find what's wrong.
5 min	**Part 4.** Real or scam.
5 min	**Wrap-up.** Explain, check, and stay alert to scams.

Answers: Part 1

Code: 1157L.
Tax-free amount: £11,570.
Why less: £1,000 of medical insurance from her employer counts as a benefit, so it's taken off.
To do: check the details; only contact them if something's wrong.

Part 2: name, address and National Insurance number.

Answer: Part 3

Her tax-free amount goes down by £1,000, so £1,000 more of her income is taxed. At the 20% basic rate that's about **£200** more tax, not £1,000.

Answers: Part 4

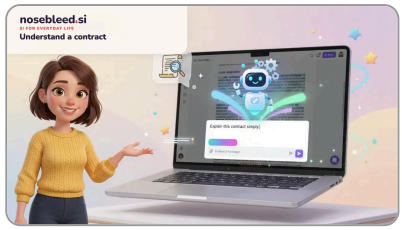
Probably real: the letter (but check the contact details on the official website).
Probably scams: the refund text and the threatening call. HMRC won't text you about a refund with a link to click.

Discussion points

- The numbers in a tax code are usually the tax-free amount without its last digit: 1157L means £11,570.
- Free tax help is available from charities in the UK for people on lower incomes.

© FirstM Ltd 2026

Understand a contract



Use AI to pick out what matters in the small print: how long, how much, and how to leave.

By the end, you'll be able to:

- find the key terms in a contract
- ask AI to sum up the terms in plain English
- check the summary, and know your rights

Warm-up Have you ever been caught out by small print?

Talk about it with your group. A price rise? A cancellation fee? An automatic renewal?

1 Read the terms

Here are the key terms of a made-up mobile phone contract.

MADE-UP SAMPLE CONTRACT
ChatterMobile · SIM-only plan (made-up sample)
1. Minimum term: **24 months**.
2. Monthly price: **£18**. Each April, your monthly price will go up by **£1.50**.
3. If you leave before the end of the minimum term, you'll pay a fee of the monthly charges left, less 3%.
4. You can cancel within **14 days** of joining without paying a fee.
5. After the minimum term, your plan carries on month to month until you cancel. You can then leave with 30 days' notice.

How long is the contract? _____

How much will it cost a month after the first April rise? _____

Part 1, continued.

What happens at the end of the 24 months? _____

Can you change your mind? By when? _____

2 Ask AI to sum it up

If you have a device, try this prompt with the terms.

TRY THIS PROMPT

Please sum up these contract terms in plain English, as a short list: how long it lasts, how much it costs (including any rises), how to cancel and what it would cost. Please don't leave anything out. Here are the terms:

3 Spot the mistake

EXAMPLE AI SUMMARY

This is a 24-month contract at £18 a month, rising by £1.50 each April. You can cancel at any time for free.

The mistake is:

4 Questions to ask

Before you sign a contract, what would you ask? Write two questions.

5 Good habits

- Always check AI's summary against the contract itself.
- Look for: how long, how much, any price rises, and how to leave.
- For something big, like a care home or building work, get advice from a person.

> **No device?** In pairs, one of you is the salesperson and one the customer. The customer asks about the length, price rises and how to cancel.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/understand-a-contract**

Teacher notes: Understand a contract

Time: 45 to 60 minutes

Level: beginners; no AI experience needed

Group: any size; works well in pairs

You'll need: a copy per learner; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt with the sample terms. ChatterMobile is made up. In the UK, phone and broadband price rises must now be shown in pounds and pence, as here.

Running order

5 min	**Warm-up.** Being caught out by small print.
15 min	**Part 1.** Read the terms and answer the questions.
15 min	**Parts 2 and 3.** Try the prompt, then spot the mistake.
10 min	**Parts 4 and 5.** Questions, then good habits.
5 min	**Wrap-up.** Check the summary against the contract.

Answers: Part 1

Length: 24 months.
After the first rise: £19.50 a month.
At the end: it carries on month to month, and you can leave with 30 days' notice.
Change your mind: yes, within 14 days of joining, with no fee.

Answer: Part 3

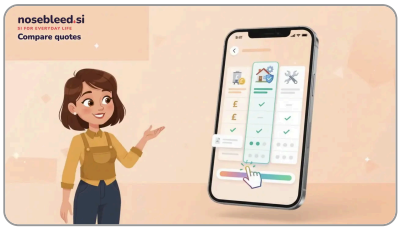
You **can't** cancel for free at any time. After the first 14 days, leaving early costs the monthly charges left (less 3%). Leaving out a cost like this is a serious mistake.

Discussion points

- In the UK, you usually have 14 days to cancel many things bought online or by phone.
- Citizens Advice can help with consumer rights.

© FirstM Ltd 2026

Compare quotes



Use AI to set quotes side by side, so you compare like with like, not just the price.

By the end, you'll be able to:

- find what each quote includes
- use AI to put quotes in a table
- spot when the cheapest isn't the best value

Warm-up What matters, apart from price?

Talk about it with your group. When you choose a tradesperson, what else do you look for?

1 Three quotes

June needs her garden fence replaced. Here are three made-up quotes.

A **£950 + VAT.** Old fence taken away: £80 extra. Start in 6 weeks. 1-year guarantee.

B **£1,250 including VAT.** Includes taking the old fence away. Start in 2 weeks. 5-year guarantee.

C **£1,100.** Cash only, 50% up front. Can start tomorrow. No guarantee mentioned.

VAT is 20%. What does quote A really cost, with VAT and taking the old fence away?

£950 + 20% VAT = _____ + £80 = _____

2 Ask AI to compare

If you have a device, try this prompt with the three quotes.

TRY THIS PROMPT

Please put these three quotes for a new garden fence into a table, so I can compare like with like: total price including VAT and extras, start date, guarantee and payment terms. Show your sums, and point out anything I should ask about.

3 Fill in the table

	A	B	C
Total price			
Start			
Guarantee			
Anything to ask about?			

4 Which would you choose?

Which quote would you choose for June, and why?

5 Warning signs

Tick any that would make you think twice.

☐ Cash only ☐ A large payment up front ☐ No written quote

☐ Pressure to decide today ☐ No address or landline ☐ A written guarantee

No device? In groups of three, each person argues for one quote. Then the group votes.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/compare-quotes**

Teacher notes: Compare quotes

Time: 45 to 60 minutes

Level: beginners; no AI experience needed

Group: any size; works well in pairs

You'll need: a copy per learner; calculators; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt with the three quotes. The quotes are made up. The UK standard rate of VAT is 20%.

Running order

5 min	**Warm-up.** What matters apart from price.
15 min	**Part 1.** Read the quotes and work out A's true cost.
15 min	**Parts 2 and 3.** Try the prompt, then fill in the table.
10 min	**Parts 4 and 5.** Choose, then the warning signs.
5 min	**Wrap-up.** Compare like with like.

Answers: Part 1

£950 + £190 VAT = £1,140, + £80 = **£1,220**. So A, which looked cheapest, costs nearly the same as B.

Answers: Part 3

A: £1,220; 6 weeks; 1 year.
B: £1,250; 2 weeks; 5 years.
C: £1,100 (is VAT included? is removal?); tomorrow; none mentioned. Ask about VAT, removal and a guarantee.

Part 4

Many will choose B: only £30 more than A, sooner, everything included, and a 5-year guarantee. C has several warning signs.

Answers: Part 5

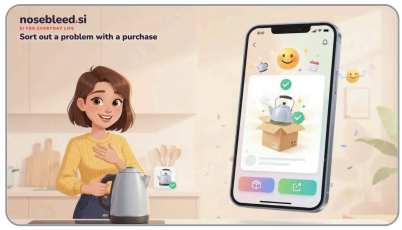
All are warning signs except a written guarantee, which is a good sign.

Discussion points

- AI can make mistakes with VAT and sums. Check them.
- Get quotes in writing, and ask friends for recommendations.

© FirstM Ltd 2026

Sort out a problem with a purchase



Use AI to write a calm, clear complaint, and check your rights with a trusted source.

By the end, you'll be able to:

- put the facts of a problem in order
- use AI to write a polite, firm message
- check AI's claims about your rights

Warm-up Have you ever had to take something back?

Talk about it with your group. How did it go? What made it easier or harder?

1 Get the facts straight

Read Raj's made-up problem, then fill in the facts.

RAJ'S PROBLEM
Raj bought a kettle online from HomeWorks for £34.99. It arrived on 3 May. On 20 May it stopped heating. He still has the box and the order email. He'd like a refund.

	Facts
What was bought, and the price?	
When did it arrive?	
What went wrong, and when?	
What does Raj want?	

2 Ask AI to write the message

If you have a device, try this prompt with Raj's facts. Leave out his name, address and order number: add them yourself at the end.

TRY THIS PROMPT

Please help me write a short, polite but firm message to an online shop. My kettle stopped working 17 days after it arrived, and I'd like a refund. Keep it under 120 words. Please don't make up any facts.

3 Check the message

Here's part of a message an AI wrote. It has **two problems**. Find them.

EXAMPLE AI MESSAGE

I bought a kettle on 3 May, which stopped working on 20 May. I have called your helpline three times with no answer. If I don't receive a full refund within 24 hours, I will take you to court.

4 Check your rights

AI can get your rights wrong. Where could Raj check them? Write two ideas.

5 If they say no

Tick the sensible next steps.

☐ Ask to speak to a manager, or write to the complaints team

☐ Post an angry review straight away

☐ Get advice from a consumer advice service

☐ If he paid by card, ask his card company about getting the money back

> **No device?** In pairs, one of you is the shop and one is Raj. Raj explains the problem calmly and says what he'd like.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/sort-out-a-problem-with-a-purchase**

Teacher notes: Sort out a problem with a purchase

Time: 45 to 60 minutes

Level: beginners; no AI experience needed

Group: any size; works well in pairs

You'll need: a copy per learner; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt with Raj's facts. HomeWorks is made up. Consumer rights vary between countries; the notes below are for the UK.

Running order

5 min	**Warm-up.** Taking things back.
10 min	**Part 1.** Get the facts in order.
20 min	**Parts 2 and 3.** Try the prompt, then check the AI's message.
10 min	**Parts 4 and 5.** Rights, and next steps.
5 min	**Wrap-up.** Calm, clear and checked.

Answers: Part 1

A kettle, £34.99; arrived 3 May; stopped heating on 20 May; he wants a refund.

Answers: Part 3

1. Raj never called the helpline: AI made it up.
2. The court threat in 24 hours is aggressive and wasn't asked for. Firm and polite works better.

Your rights (UK)

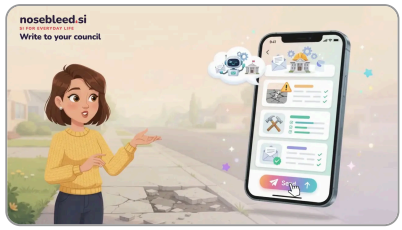
Under the Consumer Rights Act 2015, goods must be of satisfactory quality. If they're faulty, you can usually reject them for a full refund within 30 days of getting them. Raj is within 30 days.

Answers: Parts 4 and 5

Check: Citizens Advice; the shop's returns page.
Sensible: the manager or complaints team; consumer advice; the card company. An angry review straight away is not the best first step.

© FirstM Ltd 2026

Write to your council



Use AI to report a problem or ask a question clearly, so it gets sorted out sooner.

By the end, you'll be able to:

- give the details a council needs
- use AI to write a clear, polite message
- check the message for anything made up

Warm-up What does your council do?

Tick the ones you think your council looks after, then talk about it with your group.

☐ Bins ☐ Potholes ☐ Streetlights ☐ Libraries ☐ Council Tax ☐ Trains

1 The details a council needs

Mary wants to report a broken streetlight. Tick the details that would help the council.

☐ Exactly where it is (street, nearest house number or landmark)

☐ What's wrong (off all the time, flickering, damaged)

☐ How long it's been like this

☐ Why it matters (a dark corner, a bus stop)

☐ Her favourite TV programme

☐ How to contact her

2 Ask AI to write it

If you have a device, try this prompt.

TRY THIS PROMPT

Please help me write a short, polite message to my council to report a broken streetlight. It's outside 20 Elm Road, near the bus stop. It's been off for three weeks, and that corner is very dark. Keep it under 100 words, and don't add any details I haven't given.

3 Check the message

Here's what an AI wrote. Find **two** details it made up.

EXAMPLE AI MESSAGE

Dear Sir or Madam, I'm writing to report a broken streetlight outside 20 Elm Road, near the bus stop. It has been off for three weeks, and last week a neighbour fell on the dark corner. My reference number is SL-20391. I'd be grateful if it could be repaired soon. Yours faithfully,

4 Write your own

Choose a problem: a pothole, a missed bin collection or a broken bench. Write the key details you'd give the council.

Tip: many councils have an online form for reporting problems. AI can help you get the words ready to paste in.

No device? In pairs, one of you phones "the council" to report a problem. The other asks for the details they need.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/write-to-your-council**

Teacher notes: Write to your council

Time: 45 to 60 minutes

Level: beginners; no AI experience needed

Group: any size; works well in pairs

You'll need: a copy per learner; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt yourself. Mary and Elm Road are made up. Councils differ in what they look after: in some areas, two councils share the work.

Running order

5 min	**Warm-up.** What councils do.
10 min	**Part 1.** The details a council needs.
15 min	**Parts 2 and 3.** Try the prompt, then spot the made-up details.
15 min	**Part 4.** Write the details for a problem of their own choice.
5 min	**Wrap-up.** Clear, polite and checked.

Answers: warm-up

Councils usually look after bins, most potholes, streetlights, libraries and Council Tax. Trains are run by train companies.

Answers: Part 1

Everything except her favourite TV programme.

Answers: Part 3

1. The neighbour's fall was made up.
2. The reference number was made up.

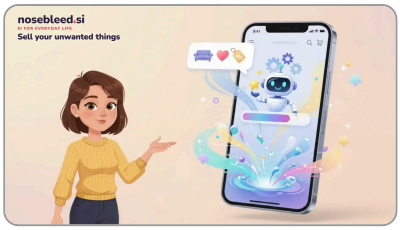
Made-up details can cause confusion, or make a message look untrue. Always check before you send.

Discussion points

- Use the council's official website to find the right form or email address.
- Keep a note of the date and any reference number the council gives you.

© FirstM Ltd 2026

Sell things you no longer need



Use AI to write a clear, honest listing, and learn to spot the common buyer scams.

By the end, you'll be able to:

- write an honest description with AI's help
- think about a fair price
- spot buyer scams, and sell safely

Warm-up What would you sell?

Talk about it with your group. Have you ever sold anything online, or at a car boot sale?

1 Describe it honestly

Pam wants to sell an armchair. Here are her notes.

PAM'S NOTES
Green armchair, about 10 years old. Comfy. Small mark on one arm. No pets, no smoking. 80 cm wide. Collection only. Would like about £40.

What should a buyer know before they come to collect it? Write three things.

2 Ask AI to write the listing

If you have a device, try this prompt with Pam's notes.

TRY THIS PROMPT

Please write a short, friendly and honest listing to sell this armchair online. Include the size and the small mark, and say it's collection only. Please don't make it sound better than it is. Here are my notes:

3 Check the listing

An AI wrote this. Find **two** things that aren't right.

EXAMPLE AI LISTING

Beautiful green armchair in perfect condition, like new! Very comfortable, from a pet-free, smoke-free home. 80 cm wide. Free delivery within 10 miles. £40.

4 Scam or fine?

Tick what you think about each message from a buyer.

	Fine	Scam
"Is it still available? Can I come on Saturday?"		
"I'll pay £60, more than you asked. Just click my payment link."		
"I'll send a courier. Please send me the code you get by text."		
"Can you send me a photo of the mark?"		

5 Sell safely

- Only hand the item over once the money is in your account (check your banking app), or take cash.
- Never share passwords or security codes. To pay you by bank transfer, a buyer only needs your name, sort code and account number.
- Arrange collection when someone else is with you.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/sell-your-unwanted-things**

Teacher notes: Sell things you no longer need

Time: 45 to 60 minutes

Level: beginners; no AI experience needed

Group: any size; works well in pairs

You'll need: a copy per learner; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt with Pam's notes. Scam messages like those in Part 4 are common on selling sites, so this is a good chance to talk about them.

Running order

5 min	**Warm-up.** Selling experiences.
10 min	**Part 1.** What a buyer needs to know.
15 min	**Parts 2 and 3.** Try the prompt, then check the listing.
15 min	**Parts 4 and 5.** Scam or fine, then selling safely.
5 min	**Wrap-up.** Honest listing, safe sale.

Answers: Part 1

The size (80 cm wide), the small mark, and that it's collection only.

Answers: Part 3

1. "Perfect condition, like new" isn't true: it's 10 years old and has a mark.
2. Free delivery was made up: it's collection only.

An honest listing avoids disappointed buyers and disputes.

Answers: Part 4

Fine: asking if it's available; asking for a photo of the mark.
Scam: offering more than the price with a payment link; asking for a code sent by text (it could let them into your accounts).

Discussion points

- Fake "payment received" emails are common. Check your own banking app.
- AI can suggest a price, but it may not know today's prices. Look at similar items for sale.

© FirstM Ltd 2026