Bright Futures - Sustainability and Financial Eduaction (Spring 1)

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Sustainability	Why are some animals in danger and how can we protect them? What do animals need to stay safe and healthy? How can I look after out planet?	How can our journey to school help the environment? How can different ways of travelling to school affect the environment? What are the benefits of walking, cycling or scootering to school?	How can we use plastic more sustainably? What is the difference between single use and reusable plastic? What is the waste reduction hierarchy and how does it support sustainability?	How sustainable is our school? What are the different types of resources used in school and how are they consumed? How can we reduce, reuse or recycle a resource?	What is fast fashion and why is it a problem? What is fast fashion and why does it harm the environment? How can reducing and recycling clothes and shoes help reduce waste?	What actions can we take to make the world more sustainable? What are real-world environmental issues, solutions and careers?
Financial Education	What are my coins worth? What are the different coins worth and how do we put them in order? How do we use coins to make amounts up to 50p and £1 How many pennies are there in £1 How do I check my change? What is change and when do we get it? How do we work out how much change we should receive? What different combinations of coins could make the same amount of change? Do I need it or want it? What do people need? When is something a need and when is it a want? Why can't we always have everything we want? Why is the bank the safest place? Why are some places safer than others? Why is it safer to keep your money in a bank than at home? Which is the better buy? What does value mean? Can I be kind with money? Why is it important to help others? How can money help people?	Where does money come from? What are the different ways people get money? What does it mean to earn money? How do people pay for things? How do card and phone payments use money from a bank? How have the ways we pay for things changed over time? What happens if we don't keep track? What happens to our money when we spend it? How do we know how much money we have left? Why is it important to keep track of our money? What happens when we save? How do we keep track of our savings as they grow? How might saving money for something special make us feel? What persuades us to save? What might happen when someone persuades us to buy something? How does 'notice, pause and choose' help us make sensible spending decisions? Where does the money go? What are the main things families spend money on? Why does paying for a home often cost the most money?	What is money? Why is money valuable? What important things cannot be brought? What is the difference between cash and digital money? What do I want and what do I need? Which things do we need most? Why is it not possible to buy everything we want? What makes us want to buy things? How do friends and adverts affect what we buy? How does 'notice, pause, choose' help us decide? How do I keep track of my money? What different ways are there to record money? How do we record money coming in and going out? How do I keep my money safe? What do we use a bank account for? How are high street banks and online banks different? What do borrow, lend and owe mean? What happens when we borrow money? How do we borrow or lend responsibly?	How could my money help others? Why do people give money to charity? What kind of charities are there? Where do charities get their money? What are the two main jobs of a bank? Why do people keep money in banks? What are junior, current and savings accounts used for? Why does saving matter? How much is left after we spend some money? Why is saving useful? What is interest on savings? How can games and apps take your money? What do "pay once", "subscription" and "freemium" mean? How much money is game money worth? How do we decide whether an in-game purchase is worth it? Why don't all jobs pay the same? Why do some jobs pay more than others? What makes a job worthwhile apart from money? Can you keep all of your pay? What is the difference between private and public services? What is the difference between total income and net pay?	What's a budget and why do I need one? Why is a budget useful? How do we make a simple budget? Why should we pay for needs before wants? How do I get the most from each pound? What does value for money mean? How do we compare prices fairly? Why is the cheapest choice not always the best? How can I outsmart money tricksters? What do scammers try to steal? What warning signs might show a scam? What should we do if we spot a scam? What could persuade me to spend? How do scammers try to persuade us? What clues might help us spot a fake message? What gambles are there in games? Which gaming habits are safe or risky? Why might loot boxes encourage repeated spending? How does money work abroad? What are currency and exchange rates? How do we change pounds in to a foreign currency? How do we change foreign money back in to pounds?	What's the price of debt? How can we decide if borrowers are reliable or risky? What fators affect how much interest a person pays? When is borrowing worth it? How might borrowing affect our 'future you' What questions should we ask before borrowing? When is borrowing a sensible choice? Easy money - what's the catch? How might a loan affect our future choices? How do we decide whether borrowing is affordable? What does 'wealth' really mean? What is the difference between income and wealth? Why might saving and building wealth help in emergencies? How can money earn more money? What is a return? How might money habits help us prepare for surprises? How does investing work? How is investing different from savings? How might investments grow over time? Why is it safer to spread investments across different things?

Together we belong, together we succeed