

Friday again!

It has been a busy week for each class; our preparations for Advent and nativity season are underway. Thank you for your support in providing costumes, it really helps us with all the preparations. Tickets aren't required for the nativities, last year we were brave and didn't do them. Because we do two performances, it worked out well and there was room at the inn for everyone!

Year 5 and 6 were inspired by the poet, Michael Rosen, on their trip to meet him at The Grand Theatre in Blackpool on Monday. They laughed from start to finish and have produced some incredible poems as a result.

So much to look forward to in the weeks ahead. We have our donkey nativity in the woods, which the Year 6 children lead. This is so special and having a real donkey and our stable really does make it memorable. A group of Reception children from one of our cluster schools will be joining us this year to share in the awe and wonder. We have our whole school visit to the panto at Lowther, which will be wonderful, especially as we haven't been for a few years. Thank you to the PTFA for funding all of the tickets, we just ask that you pay a donation for the cost of the transport. This will be on Scopay next week. We have tried to make it as affordable as possible by having one bus that will do a number of trips. We hope to refill the bank account for PTFA with our Christmas disco with Davey Dee-the children love these events, when they get to experience things with their school friends.

We have had a very generous donation from one of our Great Grandparents this week, which will fund waterproofs for all our classes for wet weather days for OPAL. We are blown away by everyone's generosity. Thank you for the donations of dress up clothes and scooters, we have made a fab start!

Today, we waved a fond farewell to Mrs Kazee, who has been covering Mrs Josi's maternity leave and has become part of our family. We will miss her but wish her well as she moves onto her next adventure in Dubai. We look forward to welcoming Mrs Josi back into the family next week.

God Bless  
Mrs G-R X

## Handy Links

[TERM DATES](#)

[CONTACT US](#)

[ARE YOU ELIGIBLE FOR FREE SCHOOL MEALS?](#)

[SCHOOL HOMEPAGE](#)

[FOREST SCHOOL](#)

[SCHOOL NURSING TEAM](#)

[SEND AUTUMN NEWSLETTER](#)



Mon 25 11am	Rec & Y6 class mass
Wed 27	Lancashire Day lunch
Fri 29 9.05	Y2 worship
Fri 29 12.30	Birthday Table
Sat 30 12.30	School Choir Carol Concert-Art Society (opposite Booths)
Sun 1 10.30	Family mass St Peters



**Birthday Table** for  
November Birthdays will be  
**Fri 29th Nov** –cost is 50p  
payable via Scopay



# Diary Dates

## NOV

Mon 25 11am Rec & Y6 class mass  
 Wed 27 Lancashire Day lunch  
 Fri 29 9.05 Y2 worship  
 Fri 29 12.30 Birthday Table  
 Sat 30 12.30 School Choir Carol Concert-Art Society  
 (opposite Booths)

## DEC

Sun 1 10.30 Family mass at St Peter's  
 Wed 4 2pm Grandparents Christmas raffle  
 Fri 6 PTFA Christmas Raffle—Own Clothes  
 Fri 6 10am Rocksteady concert  
 Mon 9 3.30 Book look  
 Tue 10 9.10 Rec Nativity  
 Tue 10 6pm Rec Nativity  
 Thur 12 Christmas Jumper Day/Christmas Stalls  
 Thur 12 9.10 Y1/2 Nativity  
 Thur 12 6pm Y1/2 Nativity  
 Fri 13 Full school Panto trip  
 Fri 13 Christmas Disco  
 Sun 15 9.15 Family mass at St Joseph's  
 Tue 17 6pm Advent Service at St Peter's church  
 Wed 18 Christmas lunch  
 Fri 20 2pm School Closes for Christmas  
 (NO ARK AVAILABLE FRI 20TH)

Year Group	Celebration Worship 9.05am	Class Mass 11.00am
Year 6	Friday 20 <sup>th</sup> September	Monday 25 <sup>th</sup> November
Year 5	Friday 1 <sup>st</sup> November	Monday 7 <sup>th</sup> October
Year 4	Friday 22 <sup>nd</sup> November	Monday 2 <sup>nd</sup> December
Year 3	Friday 8 <sup>th</sup> November	Monday 23 <sup>rd</sup> September
Year 2	Friday 29 <sup>th</sup> November	Monday 4 <sup>th</sup> November
Year 1	Friday 15 <sup>th</sup> November	Monday 18 <sup>th</sup> November
Reception	Friday 17 <sup>th</sup> January 2025	Monday 25 <sup>th</sup> November



# CHRISTMAS

raffle  
prizes  
needed!

We are holding a Christmas raffle to raise money for the school playground project and the pantomime visit.

Donations of prizes from parents and local businesses would be much appreciated.

Please drop off any raffle prizes with Rachel in the school office.





## School lunches

Please order via Scopay—next week is

**Week 3**

**Menu [HERE](#)**

Weds 27th November & Weds 18th December  
we have a themed lunch—see menus



## CHRISTMAS Lunch.

Traditional Roast Turkey  
Chipolata Sausage & Gravy  
or  
Cranberry Root Roast  
Vegetarian Sausage & Gravy  
*served with*  
Sage & Onion Stuffing  
Roast Potatoes,  
Mashed Potatoes  
& Seasonal Vegetables  
~  
Festive Dessert

[lancashire.gov.uk](http://lancashire.gov.uk)

**Lancashire**  
County Council

## PE DAYS

REC	WEDS & FRI
Y1	MON & THURS
Y2	TUES & FRI
Y3	MON & WEDS (Swimming)
Y4	WEDS & THURS
Y5	WEDS & THURS
Y6	WEDS & THURS

# Lancashire Day Celebration



Traditional Corned Beef Hash  
with  
Sliced Beetroot & Crusty Bread  
or  
Lancashire Cheese & Potato Pie  
with  
Garden Peas or Baked Beans  
~  
Sticky Parkin & Toffee Sauce  
or  
Low Sugar Jelly



## ADMISSIONS

Apply for your child's primary school place via the link [HERE](#)

**Deadline Wednesday 15th January 2025**

**SUPPLEMENTARY FORMS AVAILABLE FROM THE SCHOOL OFFICE OR VIA LINK [HERE](#):**

**<https://www.st-peters-pri.lancs.sch.uk/admissions>**



# 10 Top Tips for Parents and Educators

## EDUCATING CHILDREN ON SPENDING AND SAVING

Evidence shows that children's spending habits begin to form as early as seven years old. With primary schools in England not required to teach financial literacy, many young people are reaching adulthood without knowing the basics of budgeting. This guide explains how to teach young people about money in a practical way, giving them the understanding to become savvy spenders and savers.

### 1 PROVIDE POCKET MONEY

Giving children money – even a small amount – can help them learn to make their own budgeting decisions about how to spend or save it. Research shows that youngsters who receive pocket money are more likely to become adults with strong financial skills and significantly less debt.

### 2 USE A PREPAID CARD

Being able to pay by card is essential these days, with some retailers not accepting cash since the pandemic. Prepaid debit cards are available for children from the age of six, allowing them to get used to spending like they will as adults with no risk of dipping into an overdraft. Learning about money is like learning to swim – you need to get in the pool and have a go!

### 3 PRACTISE BORROWING

Although official borrowing is only available to over 18s, kids need to understand how debt and interest works before they become adults and are exposed to credit cards or 'buy now, pay later' schemes. For a safe means of teaching them about this, parents could offer them extra pocket money but explain that it needs to be paid back by a certain date, plus an extra couple of pounds as interest.

### 4 ENCOURAGE OPEN CONVERSATION

Chatting about money and how much things cost will teach children that finance is a part of everyday life and not some "scary adult thing". Parents can involve them in budgeting for the weekly shop, for example, working together to get everything on the list while keeping the total below a certain number. Letting young ones make spending decisions in a safe space can build up their confidence regarding money.

### 5 DISCUSS THE PRESSURE TO SPEND

Whether it's YouTube ads or a hint of envy at a friend's recent purchase, spending triggers are everywhere. Encourage children to notice how clever shop design (like placing sweets at the checkout) and offers such as '2 for 1' deals entice us to spend more. Challenge them to resist impulse buys by getting them to sleep on it before deciding to spend.

### 6 TELLING 'NEED' FROM 'WANT'

Learning how to prioritise spending is an important life skill: the difference between life's essentials and "nice to haves" is key to budgeting. If children pester you for treats while shopping, it's the perfect time to say "That's a want. We're getting our needs first." You could show how you budget for food, electricity and so on before buying fun things.

### 7 ENCOURAGE SAVING

Getting children saving early can set them up with a useful habit for their adult life. Suggest that they set something aside every time they receive money and help them set a target for how much to put away, so they feel motivated to continue. For example, encouraging them to save for a friend's birthday gift can get children much more invested in what they buy.

### 8 SPARK INTEREST IN INTEREST

Motivate children by telling them about interest; you can describe it as a reward for saving money. Explain how everything they put away will grow over time. As an exciting example, explain that 1p doubled every day for a month would amount to approximately £10 million. Some prepaid cards for young people also offer interest; parents and carers could also add a little to supplement what their child saves and show how it works.

### 9 PAYING FOR CHORES

This is a complex debate with no right or wrong answer: it depends on what works for each individual family. However, it can be one of the best ways to teach children that money needs to be earned and helps to create more mindful spenders. If parents aren't keen on paying for everyday chores, they could ask the children to suggest their own ideas for earning a little extra.

### 10 PROTECT CHILDREN FROM SCAMS

Scams are a terrifyingly easy way to lose money, and children are generally more likely to be taken in due to a lack of experience with these financial criminals. As a minimum, make sure they're aware of the most common scams they could be exposed to – by text, email and phone, for instance. Young people should tell a trusted adult about any unexpected message or call and never give out their personal information.

## Meet Our Expert

GoHenry is a prepaid debit card and financial education app with a mission to make every young person smart with money. Co-founder and CEO Louise Hill is a passionate campaigner for better financial literacy among school children and strongly believes that money management is a crucial life skill.

goHenry

#WakeUpWednesday

The National College

Source: See full reference list on guide page at: <https://nationalcollege.com/guides/spending-and-saving>

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