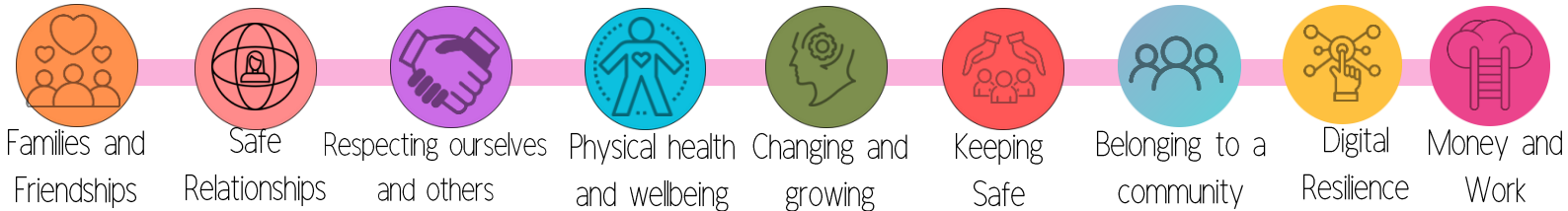
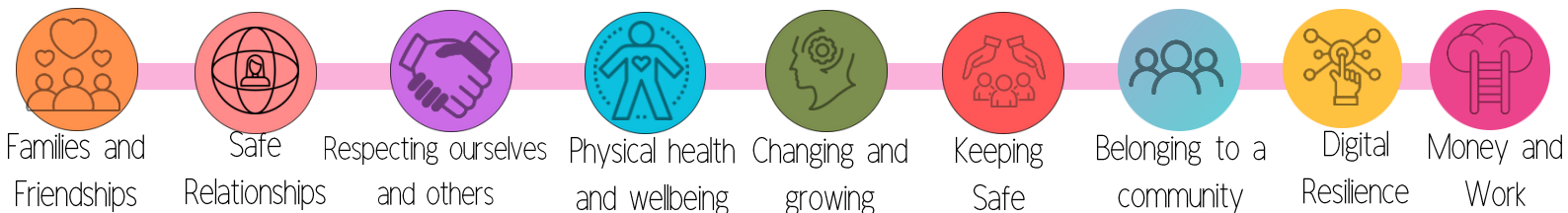


Year 1						
	Theme	Knowledge	Skills	Key Vocabulary	PD opportunities	RSE Guidance
Spring	Money and work <ul style="list-style-type: none"> Strengths and interests Jobs in the community 	Can I say what money is? I know that some people are paid money for a job they do. I know that money earned is called wages. I know that money should be looked after. I know that spent or saved. I know why people spend and why people save money.	L10. what money is; forms that money comes in; that money comes from different sources	Money, cash, coins, notes, bank, save, spend, amount, wages, jobs, careers, trade, currency, earnings, track	Trips/experiences : Visit to a local shop Careers: jobs in the bank, working in shops Citizenship: Independence; problem solving CRL: Problem Solving British Values: Individual liberty SMSC: Social BP1 Moral BP1&2 Cultural Capital: Experiences of money, having a bank account	N/A
		Can I give reasons why people spend money? I know that people make choices with money. I know that people spend money. I know that people save money. I know that people spend money on what they need and want. I know that sometimes people may not be able to by what they want. I know that it is important to keep money safe.	L11. that people make different choices about how to save and spend money L12. about the difference between needs and wants; that sometimes people may not always be able to have the things they want			



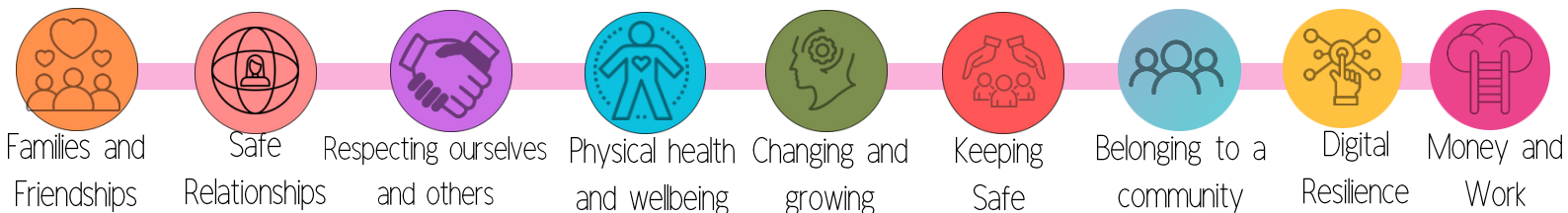
Year 2

	Theme	Knowledge	Skills	Key Vocabulary	PD opportunities	RSE Guidance
Spring		<p><u>Can I recognise the difference between what is a want and need?</u></p> <p>I know that people spend their money on what they need. I know that people spend money on what they want. I know why people choose to spend money on what they want. I know that people sometimes need to choose between spending on what they want and need. I know that spending money on needs is more important than wants.</p>	<p>L11. that people make different choices about how to save and spend money L12. about the difference between needs and wants; that sometimes people may not always be able to have the things they want</p>	<p>Want, need, saving, spending, money, earn, wages, employers, bank, save, track, debit card, cash.</p>	<p>Trips/experiences : Mrs Groves SBM to speak with the children</p> <p>Careers: jobs in the bank, working in shops</p> <p>Citizenship: Independence; problem solving</p>	N/A
	<p><u>Money and work</u></p> <ul style="list-style-type: none"> Strengths and interests Jobs in the community 	<p><u>Can I say how people spend their money?</u></p> <p>I know that people can get a job to earn money. I know that people can store money in bank accounts. I know that people spend money on what they want and need. I know how people can save money. I know why people save money.</p>	<p>L13. that money needs to be looked after; different ways of doing this</p>		<p>CRL: Problem Solving</p> <p>British Values: Individual liberty</p> <p>SMSC: Social BP1 Moral BP1&2</p> <p>Cultural Capital: Experiences of money, having a bank account</p>	



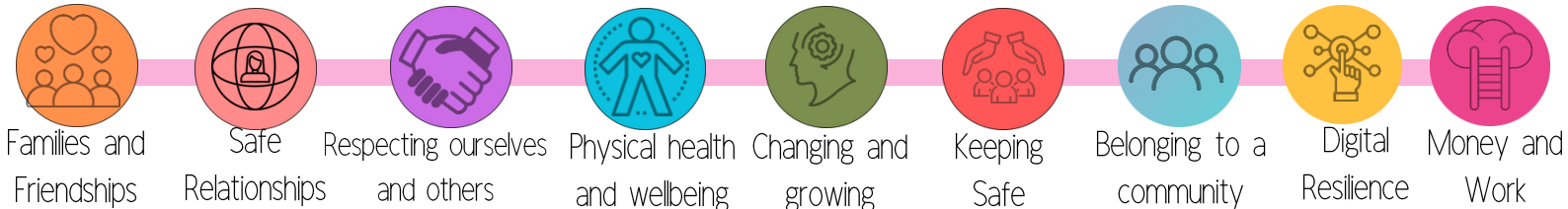
Year 3

	Theme	Knowledge	Skills	Key Vocabulary	PD opportunities	RSE Guidance
Spring	Money and work <ul style="list-style-type: none"> Strengths and interests Jobs in the community 	<p><u>Can I suggest ways of getting money?</u> I know that money is something that can be earned by going to work. I know that money earned is called wages. I know that some people collect benefits. I know that some jobs pay more than others. I know that money can be borrowed.</p>	<p>L17. about the different ways to pay for things and the choices people have about this</p>	Earn, wages, borrow, benefit, government, disability, mortgage, debit, credit, cash, card, value,	<p>Trips/experiences : Visit to a bank</p> <p>Careers: jobs in the bank, financial advisor, mortgage adviser</p> <p>Citizenship: Independence; problem solving</p>	N/A
		<p><u>Can I suggest ways to pay?</u> I know that money can come in different forms. I know that there are a range of ways to pay. (online, cash, card) I know reasons why people choose to pay in different ways. I know that money has the same value no matter its form.</p>	<p>L20. to recognise that people make spending decisions based on priorities, needs and wants</p>			



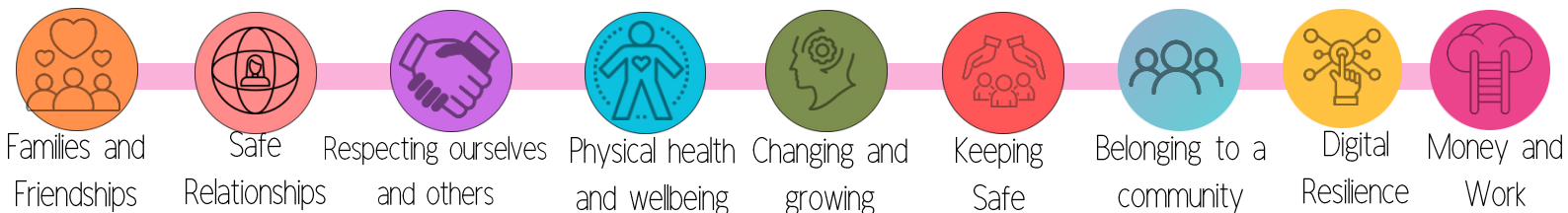
Year 4

	Theme	Knowledge	Skills	Key Vocabulary	PD opportunities	RSE Guidance
Spring		<p>Can I give examples of how money is spent?</p> <p>I know that money can be spent in a range ways. (cash, card, loans, online payment)</p> <p>I know why people choose to pay in different ways.</p> <p>I know that people choose to spend their money because they recognise the value of a product or service and their need.</p> <p>I know that money can be spent according to a budget.</p> <p>I know what can happen if someone spends more than they have.</p>	<p>L17. about the different ways to pay for things and the choices people have about this</p> <p>L20. to recognise that people make spending decisions based on priorities, needs and wants</p>	Card, cash, loans, debit, credit, bank, account, savings, spending, budget, borrowed, wages,	<p>Trips/experiences : Visit to a bank or bank manager visit to discuss loans</p> <p>Careers: jobs in the bank and in financial services</p> <p>Citizenship: Independence; problem solving</p> <p>CRL: Problem Solving</p> <p>British Values: Individual liberty Rule of Law</p> <p>SMSC: Social BP1 Moral BP1&2</p> <p>Cultural Capital: Experiences of money, budgeting and careers.</p>	N/A
	<p>Money and work</p> <ul style="list-style-type: none"> Strengths and interests Jobs in the community 	<p>Can I manage a how money is spent?</p> <p>I know that money can be spent in different ways. (cash, card, store card, credit card, debit card, loans.)</p> <p>I know that people store money in accounts.</p> <p>I know how to track the spending of money.</p> <p>I know examples of how to save money. (savings accounts, piggy banks)</p> <p>I know it is important to manage how money is spent and what might happen if I don't manage my money.</p> <p>I know how spending money impacts on a person's emotions and wellbeing.</p>	<p>L20. to recognise that people make spending decisions based on priorities, needs and wants</p> <p>L21. different ways to keep track of money</p>			



Year 5

	Theme	Knowledge	Skills	Key Vocabulary	PD opportunities	RSE Guidance
Spring	Money and work <ul style="list-style-type: none"> Strengths and interests Jobs in the community 	<p><u>Can I explain how people make decisions about money?</u> I know that people make decisions about spending money and saving money. I know that people make choices about the way they spend their money: between what the need and want. I know how to recognise if something is value for money. I know examples of what influences people to spend their money. (<i>advert, BOGOF, store signs</i>)</p> <p><u>Can I manage a how money is spent on a budget?</u> I know that money can be spent in different ways. (<i>cash, card, store card, credit card, debit card, loans.</i>) I know that people store money in accounts. I know how to track the spending of money. I know examples of how to save money. (<i>savings accounts, piggy banks</i>) I know why people might need to have a budget. I know that a budget manages the spending of money. I know how to create a budget.</p>	<p>L17. about the different ways to pay for things and the choices people have about this L18. to recognise that people have different attitudes towards saving and spending money; what influences people's decisions; what makes something 'good value for money' L20. to recognise that people make spending decisions based on priorities, needs and wants L21. different ways to keep track of money</p>	Decisions, spending saving, offers, influences, expenses, budget, deals, offers, account, money, store card, debit, credit, loan, incomes,	<p>Trips/experiences : Visit to shops or opportunities to see offers online that stores offer.</p> <p>Careers: jobs in the bank and in financial services</p> <p>Citizenship: Independence; problem solving</p> <p>CRL: Problem Solving</p> <p>British Values: Individual liberty Rule of Law</p> <p>SMSC: Social BP1 Moral BP1&2</p> <p>Cultural Capital: Experiences of money, budgeting and careers.</p>	N/A



Year 6

	Theme	Knowledge	Skills	Key Vocabulary	PD opportunities	RSE Guidance
Spring	Money and work <ul style="list-style-type: none"> Strengths and interests Jobs in the community 	Can I communicate the value of money? I know that money plays a role in people's lives. I know that people have different attitudes to money and this influences decisions. I know how to identify <i>value for money</i> . I know that companies encourage customers to buy things. I know how to be a critical customer. I know that having and not having money can impact on a person's emotions, health and wellbeing.	L18. to recognise that people have different attitudes towards saving and spending money; what influences people's decisions; what makes something 'good value for money' L22. about risks associated with money (e.g. money can be won, lost or stolen) and ways of keeping money safe L24. to identify the ways that money can impact on people's feelings and emotions	Saving, spending, deals, offers, emotional wellbeing, debt, fraud, victim, credit, debit, online payments, risks, gambling.	Trips/experiences : Visit to shops or opportunities to see offers online that stores offer. Careers: jobs in the bank and in financial services Citizenship: Independence; problem solving CRL: Problem Solving British Values: Individual liberty Rule of Law SMSC: Social BP1 Moral BP1&2 Cultural Capital: Experiences of money, budgeting and careers.	N/A
		Can I identify common risks associated with money? I know that using money that I don't have creates a debt. I know the impacts debt may have on emotions, health and wellbeing. I know what fraud is. I know signs of fraud and what to do if I think I am a victim of fraud. I know how money can be gained or lost. (<i>stolen, scams, gambling</i>). I know examples of gambling. I know how to recognise gambling related activities and what might influence someone to gamble. I know that gambling may put people at financial risk. I know how to get help if I am concerned about gambling or other financial risks.	R34. how to discuss and debate topical issues, respect other people's point of view and constructively challenge those they disagree with L22. about risks associated with money (e.g. money can be won, lost or stolen) and ways of keeping money safe L23. about the risks involved in gambling; different ways money can be won or lost through gambling-related activities and their impact on health, wellbeing and future aspirations L24. to identify the ways that money can impact on people's feelings and emotions			