

How to manage money

Ways to pay				
Knowledge	Skills	Attitudes	Curriculum Links	Lifesavers Links
I know that cash is only one way to pay for goods and services.	I can describe ways of paying that don't involve cash e.g. debit cards, credit cards, online payments.	I understand the reasons for using different forms of payment including the difference between debit and credit cards.	<p>PSHE Core theme 3: Living in the wider world.</p> <ul style="list-style-type: none"> L17. About the different ways to pay for things and the choices people have about this. 	
Keeping records				
Knowledge	Skills	Attitudes	Curriculum Links	Lifesavers Links
I know some different ways of keeping track of my money e.g. counting, keeping receipts.	I can plan and track my saving and spending by keeping simple records.	I understand why it is important to keep track of my saving and spending.	<p>Mathematics: Y3 Measurement</p> <ul style="list-style-type: none"> Add and subtract amounts of money to give change, using both £ and p in practical contexts. <p>Mathematics: Y4 Number – addition and subtraction.</p> <ul style="list-style-type: none"> Solve addition and subtraction two step problems in contexts, deciding which operations and methods to use and why. <p>Y4 Number – fractions.</p> <ul style="list-style-type: none"> Solve simple measure and money problems involving fractions and decimals to two decimal places. <p>Y4 Measurement.</p>	<p>Big Question: How does money make us feel? Activity: How much do I have to spend? Big Question: How can we look after our money? Activity: Keeping track of our money.</p> <p>PSHE Core theme 3: Living in the wider world.</p>

			<ul style="list-style-type: none"> Estimate, compare and calculate different measures, including money in pounds and pence. 	<ul style="list-style-type: none"> L21. Different ways to keep track of money
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Becoming a critical consumer

Decisions about saving and spending				
Knowledge	Skills	Attitudes	Curriculum Links	Lifesavers Links
I know that the decisions I make about saving and spending my money can be influenced by, and have an impact on, other people.	I can take account of other people's ideas and opinions when making decisions about saving and spending my money.	I am beginning to understand that different people have different attitudes to, and feelings about, saving and spending money.	PSHE Core theme 3: Living in the wider world. <ul style="list-style-type: none"> 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'. 	Big Question: How does money make us feel? Activity: What can we do with our money? How much do I have to spend? If we can't afford to buy things. Big Question: How does our money help other people? Activity: Using our spending power to help others 1 and 2.
Spending and saving priorities				
Knowledge	Skills	Attitudes	Curriculum Links	Lifesavers Links
I know how to prioritise between needs and wants.	I can make spending decisions based on my priorities, needs and wants.	I understand that it may not be possible to have everything I want straight away, if at all, and that I may need to save money for things I want to buy in the future.	PSHE Core theme 3: Living in the wider world. <ul style="list-style-type: none"> L20. To recognise that people make spending decisions based on priorities, needs and wants. 	Big Question: How does money make us feel? Activity: If we can't afford to buy things. Big Question: What can we use our money for? Activity: How do we spend our money? Needs and wants 1 and 2. Making choices.

Managing risks and emotions associated with money

Using accounts to keep money safe and to save				
Knowledge	Skills	Attitudes	Curriculum Links	Lifesavers Links
I know I can keep my money in a standard and/or online bank account and what benefits this might have.	I can explain why I might use an account e.g. bank, building society, credit union.	I understand managing money can be complex and using an account is one way of making it easier e.g. receiving updates and statements.	PSHE Core theme 3: Living in the wider world. <ul style="list-style-type: none"> L21. different ways to keep track of money. L22. About risks associated with money (e.g. money can be won, lost or stolen) and ways of keeping money safe. 	Big Question: How can we look after our money? Activity: Saving and borrowing – why save? Saving and borrowing: the advantages of saving.
Lending and borrowing				
Knowledge	Skills	Attitudes	Curriculum Links	Lifesavers Links
I know that if I don't have enough money I may have the choice to borrow, but that if I do I will have to pay it back.	I can explain why I might want to borrow money and how this might make me feel.	I am beginning to understand that I can pay for things without having enough money and that this has consequences e.g. I could get into debt.	PSHE Core theme 3: Living in the wider world. <ul style="list-style-type: none"> L17. About the different ways to pay for things and the choices people have about this. 	Big Question: How can we look after our money? Activity: Saving and borrowing – what is borrowing? Saving and borrowing – the cost of borrowing.

Understanding the important role money plays in our lives

Earning money				
Knowledge	Skills	Attitudes	Curriculum Links	Lifesavers Links

I know that there is a range of jobs – paid and unpaid.	I can describe different jobs that I might do to earn money when I am older.	I understand the reasons why some jobs pay more than others.	PSHE Core theme 3: Living in the wider world. <ul style="list-style-type: none"> • L26. That there is a broad range of different jobs/careers that people can have; that people often have more than one career/type of job during their life. • L29. That some jobs are paid more than others and money is one factor which may influence a person's career or job choice; that people may choose to do voluntary work which is unpaid. 	Big Question: Where does our money come from? Activity: Where do adults get their money? Why do we work? Work and pay.
Helping others				
Knowledge	Skills	Attitudes	Curriculum Links	Lifesavers Links
I know why it is important to help others e.g. by donating to a charity.	I can explain how my spending decisions can help support others, e.g. buying fair trade products, using charity shops.	I understand why I might, or might not, want to give money to help others.	PSHE Core theme 3: Living in the wider world. <ul style="list-style-type: none"> • L19. That people's spending decisions can affect others and the environment (e.g. fair trade, single use plastics, giving to charity.) 	Big Question: How does our money help other people? Activity: What does it mean to be charitable?

Vocabulary: cash, cards, electronic payment, voucher, token, cheque, cashback, running total, estimate, record, receipt, essential, luxury, priorities, account, building society, credit union, charity, donation, fair trade, job, paid, unpaid, lend, loan, debt, planning, owe, borrow.