



PSHE Overview Topic: MONEY MATTERS

Year Group: Year 3 and 4 Term: Cycle 1 - Autumn 1

British Values link: Individual liberty.

Vocabulary: Bank, bank statement, bank account, payment, account credit, debit, balance, online banking, digital wallet, interest, loan debt, tax, enterprise, saving energy.

We Are Learning to:

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| <ul style="list-style-type: none"> Understand the different ways to pay for things. | <ul style="list-style-type: none"> Recognise different ways of keeping track of money and ways to save money. |
| <ul style="list-style-type: none"> Understand that people's attitudes towards saving and spending is different. | <ul style="list-style-type: none"> Identify the ways that money can impact on people's feelings. |
| <ul style="list-style-type: none"> Recognise that people's spending decisions can affect others and the environment. | <ul style="list-style-type: none"> Identify and develop some of the skills that may help them in their future careers |
| <ul style="list-style-type: none"> Understand that people make spending decisions based on needs and wants. | |

Useful conversations to have at home:

- When paying for items in a shop, talk about your payment method and explain to your child.
- Talk about how it is important to look after your money and save it, but at the same time it is enjoyable to buy things and pay to do fun things. It is about a balance.
- Talk about how money could cause people to feel happy or sad (e.g. if they won the lottery, they would be happy but if they couldn't afford to buy food, they would be sad.)
- Discuss wants and needs and the difference between them e.g. basic clothing Vs games console.
- Talk about what they are learning at school and how this could help them get a job in the future.

