

Year Group	Overview	Key Learning Points	Young Enterprise Financial Education Planning Framework Outcomes
4 & 5	<p>Keeping my Money Safe!</p> <p>An interactive workshop where children learn about the different values and attitudes that people have to money. They learn how to look after money and realise that future needs and wants may be met through saving. They develop an understanding that people have different financial circumstances and that standards of living vary across time and place. It is an opportunity for the children to share and explore safe places to keep their money. By studying the £1 coin they can investigate the features of it. They also consider the value of money and how much everyday household items cost by guessing the cost of a small basket of items. This activity also allows them to work out what constitutes a good deal, by exploring multiple buys and discount offers.</p>	<p>Making simple financial decisions How to spend money including pocket money and contributions to charity The functions and uses of money The importance and practice of budgeting and managing risk.</p>	<p><u>Simple Financial Records:</u> I understand that planning my spending helps me to stay in control of my money <u>Influences on savings and spending:</u> I know that advertising is used to persuade me to spend my money</p>
5 & 6	<p>What is Money?</p> <p>A lesson that embraces learning about money and explores the origins of coins and notes. Students investigate the £5 note and discuss the security features. They need to cost everyday items and pay for them using 'real' money. This hands-on approach has been developed with the input of one of our local schools and successfully engages young children. The use of props and everyday items brings a sense of reality and fun to our activities. We also use group work, storytelling and role play to make this an energetic and varied workshop.</p>	<p>Making simple financial decisions How to spend money including pocket money and contributions to charity The functions and uses of money Sharing family attitudes to money</p>	<p><u>Foreign Currency:</u> I know that different forms of money are used in other countries. <u>Saving and Borrowing:</u> I can explain some of the benefits of saving and some of the risks involved in borrowing money. <u>Links between work and money:</u> I can describe how having a job will allow me to achieve certain goals in life including financial ones.</p>

<p>7 & 8</p>	<p>Make it Count!</p> <p>A standalone lesson which builds awareness of the need to save and how saving a small amount can contribute to future aspirations. Students consider the cost of their aspirations, such as learning to drive and owning their own house. By the end of this lesson, many will commit to how much they can save.</p>	<p>Credit and debt</p> <p>The importance and practice of budgeting</p> <p>Awareness of the influences which dictate how we spend or save money</p> <p>Building competency at managing personal money in a range of situations including those beyond their immediate experience</p>	<p><u>How to manage money:</u></p> <p>I understand I need to take control of my money and alter my budget if my personal or financial circumstances change, or factors that affect everyone change.</p> <p><u>Investing in my future:</u></p> <p>I know I can save or invest my money in the short term to provide for my future (longer term) needs and wants.</p>
<p>9 & 10</p>	<p>The True Cost of Borrowing</p> <p>A standalone lesson which explores many aspects of borrowing. Topics and videos address the concept of when it is acceptable to borrow and when it is better to save up for a purchase; the purpose of Annual Percentage Rate when comparing loans and the dangers of borrowing from illegal money lenders. Students take on the role of a personal banker in deciding the best loan deal in a case study.</p>	<p>Financial decision making</p> <p>Managing risk</p> <p>Financial products and services</p> <p>Credit and debt</p>	<p><u>Saving and Borrowing:</u></p> <p>I can identify situations in which forms of saving and borrowing are suitable options.</p> <p><u>Saving and Borrowing:</u></p> <p>I understand that planned and unplanned borrowing are different types of debt, can be manageable or unmanageable, and that I have a responsibility to check the details of any borrowing arrangements I may enter in to.</p> <p><u>Financial Products:</u></p> <p>I recognise the need to make informed choices about financial products, and know that sometimes I may need to seek help and advice to do so</p>
<p>10 & 11</p>	<p>An Introduction to Tax and Pay</p> <p>A standalone lesson which explains income tax and national insurance with a brief overview of tax bandings and calculations. There is also a discussion regarding how money collected from taxes is spent.</p>	<p>How public money is raised and spent</p> <p>Savings & pensions</p> <p>Interpreting a pay slip</p> <p>Awareness of the wider social, moral, ethical and environmental consequences of personal financial decision</p> <p>Solve complex numerical problems involving money including calculating percentage</p>	<p><u>Personal Finance and Public Spending:</u></p> <p>I know that the government collects money through taxation and uses it to benefit the wider community</p> <p>I can describe why taxation, public spending and support for others are necessary.</p> <p>I understand the rights and responsibilities involved in financially contributing to society</p>