



## Medium Term Curriculum Planning LKS2

### NON-NEGOTIABLES

Using Young money, Money Heroes, Nat-west Money Matters materials to instigate your planning of Financial Enterprise based learning. Use schemes as a teaching tool and build on ideas set out in the schemes of work and create a journey of learning building on given materials and teacher experiences.

Constant links between world of work, problem solving, Maths, PSHE, History, Geography and Finance and Enterprise where applicable.

### THINGS TO CONSIDER:

Using Young Money materials, Nat-west money sense materials and Money Heroes documents, read the lesson plans to develop teacher subject knowledge.

### Key stage 2 - Years 3/4.

	<u>Key Vocabulary</u>	<u>NC Objectives</u>	<u>Young Money</u>	<u>Nat west money sense.</u>	<u>Money heroes documents</u>
<b>Year 3</b>	<b>Cash Cards Electronic payments Voucher Token Cheque Cashback Running total Estimate Record Receipt Essential Luxury Priorities</b>	1) I know that cash is only one way to pay for goods and services. 2) I can describe ways of paying that don't involve cash, e.g. debit cards, credit cards, online payments. 3) I understand the reasons for using different forms of payment including the difference between debit and credit cards.			<u>How to manage money.</u> <b>Ways to pay.</b>
		1) I know that the decisions I make about saving and spending my money can be influenced by, and have an impact on, other people. 2) I can take account of other people's ideas and opinions when making decisions about saving and spending my money.			<u>Becoming a critical consumer</u> Decisions about saving and spending.

	<b>Account Building society Credit union</b>	3) I am beginning to understand that different people have different attitudes to, and feelings about, saving and spending money.			
		1) I know how to prioritise between needs and wants. 2) I can make spending decisions based on my priorities, needs and wants			<b><u>Becoming a critical consumer</u></b> Spending and saving priorities.
		1) I know I can keep my money in a standard and/or online bank account and what benefits this might have. 2) I can explain why I might use an account, e.g. bank, building society, credit union. 3) I understand managing money can be complex and using an account is one way of making it easier, e.g. receiving updates and statements.			<b><u>Managing risks and emotions associated with money.</u></b> Using accounts to keep money safe and to save.
<b>Year 3/4</b>		1) I know some different ways of keeping track of my money, e.g. counting, keeping receipts. 2) I can plan and track my saving and spending by keeping simple records.			<b><u>How to manage money.</u></b> Keeping records.

		3) I understand why it is important to keep track of my saving and spending.			
		1) 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.			<b><u>Becoming a critical consumer</u></b> Spending and saving priorities.
		1) 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. 2) I understand managing money can be complex and using an account is one way of making it easier, e.g. receiving updates and statements.			<b><u>Managing risks and emotions associated with money.</u></b> Using accounts to keep money safe and to save.
		3)			
Year 4	Charity Donation Fair trade Job Paid Unpaid Lend Loan Debt Planning Owe Borrow	1) I can explain why I might want to borrow money and how this might make me feel. 2) 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.			<b><u>Managing risks and emotions associated with money.</u></b> Lending and borrowing.
		1) I know that there is a range of jobs- paid and unpaid. 2) I can describe different jobs that I might do to earn money when I am older. 3) I understand the reasons why some jobs pay more than others.			<b><u>How to Understanding the important role money plays in our lives.</u></b> Earning money.

		<ol style="list-style-type: none"><li>1) I know why it is important to help others, e.g. by donating to charity.</li><li>2) I can explain how my spending decisions can help support others, e.g. buying fair trade products, using charity shops.</li><li>3) I understand why I might, or might not, want to give money to help others.</li></ol>			<p><u>How to</u> <u>Understanding</u> <u>the important</u> <u>role money</u> <u>plays in our</u> <u>lives.</u> Helping others.</p>
--	--	--	--	--	--