



Medium Term Curriculum Planning UKS2

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.

20-30 Minute lessons to be taught once every 2 weeks. If lessons require more than 30 minutes. Split the learning over 2 lessons. (1 hour lesson= 2x 30 minute lessons, 1 lesson fortnightly)

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 5/6.

	<u>Key Vocabulary</u>	<u>NC Objectives</u>	<u>Money heroes documents</u>	<u>Other resources include:</u> Nat west money sense. Young Money Beano for schools.
Year 5	Budget Income Expenditure Bill Bank statement Cash machine Currency Exchange rate Consumer Advertising Compare Expensive	<ol style="list-style-type: none"> 1) I know that different forms of money are used in other countries 2) I can carry out simple calculations based on exchange rates. 3) I understand why it is important to understand other currencies particularly when I am visiting another country. 	<u>How to manage money.</u> Foreign currency	
		<ol style="list-style-type: none"> 1) I know I need to check and keep basic financial information e.g receipts, bills, bank statements. 2) I can use simple financial information to plan and manage a basic budget and keep track of my spending. 3) I understand that planning my spending helps me stay in control of my money. 	<u>Simple financial records</u> Keeping records.	

	Sale Bargain	<ol style="list-style-type: none"> 1) I know that advertising is used to persuade me to spend my money. 2) I can recognise when my choices around money are being influenced by advertising. 3) I understand why we should all be critical consumers, thinking carefully about how we use our money. 	<p><u>Becoming a critical consumer</u> Influences on saving and spending.</p>
		<ol style="list-style-type: none"> 1) I know that some things are better value for money than others. 2) I can make comparisons between prices when deciding what is best value for money, including for services such as electricity, phones and the internet. 3) I understand why making informed decisions will help me get and make the most out of the money I have. 	<p><u>Becoming a critical consumer</u> Value for money.</p>
Year 6	Financial scam Phishing Password PIN Manageable debt	<ol style="list-style-type: none"> 1) I know there are financial risks associated with spending money e.g. scams and phishing. 2) I can describe some ways to keep my money and personal information safe when using the internet e.g. protecting passwords and PINs. 	<p><u>Managing risks and emotions associated with money.</u> Protecting my money.</p>

	Unmanageable debt Interest Wages Salary	3) I understand some consequences of financial scams and how they might make me feel.	
	Earning Deductions Tax National Insurance	1) I know what interest is and that it may be added to money I save and borrow. 2) I can explain some of the benefits of saving, and some of the risks involved in borrowing money. 3) I understand it is important to consider any risks and potential consequences before borrowing money, including the impact on my feelings and those of other's.	<u>Managing risks and emotions associated with money.</u> Saving and borrowing.
		1) I know that money to be earned is one factor which may influence choosing a job. 2) I can describe how having a job will allow me to achieve certain goals in my life including financial ones. 3) I am beginning to understand that the choices I make about work and money will affect my life.	<u>How to Understanding the important role money plays in our lives.</u> Links between work and money.
		1) I know that money is deducted from earnings to provide things we all need e.g. through taxes and NI. 2) I can describe some ways in which the Government uses money to provide for my needs and those of my local community. 3) I am beginning to understand why and how some of the money we earn supports the wider community.	<u>How to Understanding the important role money plays in our lives.</u> Wider communities.
Summer 2		Fiver challenge	