

Hursthead Junior School: Financial Education Planning Framework 2018-2019

The following table shows the focus for each year group and indicates to teachers where to find resources to teach each theme.

	FOCUS	Santander Lessons	Cha-Ching Lessons	Young Money Lessons	Money Sense Lessons – resources and interactive activities
Year 3	<ul style="list-style-type: none"> - Spending and saving priorities - Earning Money 		Lesson 1 – intro to earn, spend, save and donate Lesson 2- earning money Lesson 4- saving <i>(Lesson 14- Free can be fun!)</i>	Why do we need money? Planning my spending and saving The world of work and money	Topic 7 – What affects my choices about money? Topic 4- What are the links between jobs and money?
Year 4	<ul style="list-style-type: none"> - Needs and Wants - Charities - Marketing and persuasion 		Lesson 7- needs and wants Lesson 8 – Marketing and persuasion Lesson 9- charity Lesson 10- recap earn, spend, save and donate	Charities Advertising and persuasion Influences on spending choices	Topic 3- Raising money for charity
Year 5	<ul style="list-style-type: none"> - Spending and Saving - Budgeting - What Banks Do 	How to Manage Money Well What Banks Do	Lesson 11 – budgeting for contingency Lesson 6 – saving for unexpected emergencies	Why should we save? What happens to money when I save it? Better budgeting	Topic 2- How can I use a bank account? Topic 5- How do I plan a simple budget?
Year 6	<ul style="list-style-type: none"> - Digital money - Debt, Interest and borrowing - National Insurance, Taxes, Wider Communities - A Wage Slip 	Digital Money What banks do	Lesson 5 – money management and interest calculations Lesson 12- credit cards <i>(Lesson 15-cost of “crazes” and peer pressure)</i>	Different forms of payment How does our money benefit everyone? Borrowing and saving Why tax matters Protecting my money	Topic 1- How can I pay for things? Topic 6- How can I keep my money safe? Topic 9- How does money affect my feelings?

Across the School:

Maths lessons- Teaching problems involving money

Christmas Markets, Fundraising Fortnight, Summer Fair