

Please use the Jigsaw online resources for additional information on what to include in your lessons. <https://jigsawpshe.online/welcome>

Username: swooldridge@collis.richmond.sch.uk Password: DiscoveryJigsaw2022!

EYFS	Financial education	
	Learning Objectives & sticky knowledge	
	To recognise some of the different ways we get money. Knowledge: Children will name two different ways that people get money.	
	<u>Intro question</u> What is money? What do we do with money? How do we get money? <u>Task</u> Ask the children to do jobs that are helpful around the classroom. Each job earns them a cube. How many cubes can we earn? Discuss what earn means. Set up a mini shop where the children can 'buy' items using the cubes that they have earned. Include some items to buy using too many cubes that the children haven't earned yet. <u>Discussion</u> Could we afford everything that we wanted? How could we get more cubes? How did you feel when you earned some cubes? What do adults do to earn money? What kind of things do they have to buy?	
	Vocab Money Earn	
	Safeguarding links	
	 British Value links	
Year 1	Financial education	
	Learning Objectives & sticky knowledge	
	To recognise some of the different ways we get money and some of the different forms it comes in.	
	<u>Intro question</u> What is money? How do children get money? How do adults get money? <u>Task</u> Ask the children to do jobs that are helpful around the classroom. Each job earns them a cube. How many cubes can we earn? Discuss what earn means. Who is finding it tricky to carry around their blocks? Why? Would it be easier if you could swap 5 blocks for a note like this? Set up a mini shop where the children can 'buy' items using the cubes / notes that they have earned. Include some items to buy using too many cubes/notes that the children haven't earned yet. <u>Discussion</u> Did the people who worked the hardest get more blocks? Explain that this is the same when adults have jobs – some jobs earn more money than others, but it does not always mean that those people have worked harder as jobs are not all about how much you get paid.	
	VOCAB Money Earn Coins Notes Job	
	Safeguarding links	

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	 British Value links
Year 2	Financial education
	Learning Objectives & sticky knowledge
	To recognise some of the different ways we get money and understand how I can keep it safe
	LOGIN DETAILS NEEDED FOR THE LESSON chaley@collis.richmond.sch.uk password: Password123! <u>Input questions</u> How do we get money as children? What do we do to earn money? Discuss. How do adults get money? Discuss. <u>Input</u> Explain when adults have jobs – some jobs earn more money than others, but it does not always mean that those people have worked harder as jobs are not all about how much you get paid. Some people aim to do jobs that pay them well and earning more money is important to them, but others want to do jobs that they really enjoy, even though they may not pay as much. Explain that some people cannot go out to work for different reasons. It might be that they are looking for a job, they are unable to work or because they are looking after other people at home, or are unable to work due to illness. Explain that it is important to support those people too, by making sure that they get money to buy the things they need. <u>TASK</u> It is important for adults and children to have a safe place to keep their money that they want to save. Collect ideas of places we keep money and ask children to consider if they are safe or unsafe eg. the bank, in a piggy bank, on the table at home, a safe etc. Play this game click here to see where we should keep money safe. Complete a sheet showing how people get money and 3 ways that we can keep it safe. <u>Plenary</u> Play this quiz here
	Vocab Money Earn Coins Notes Save Safe Job
	Safeguarding links
	 British Value links
Year 3	Financial education
	Learning Objectives & sticky knowledge
	identify different ways that I can pay for things and keep track of money <u>INPUT QUESTIONS</u> Share some pictures of different objects eg. a pencil, a bike, a tablet, a car, a house. Ask children to discuss how much they think these things cost – record on whiteboards and discuss if our guesses are similar. Begin to compare that a packet of sweets is much less in money to buy than a plane ticket.

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	Ask the children to name the different payment methods – collect as a class. Share the following and clarify those they don’t recognise. Cash – paper and coins Credit card – with contactless capability Debit card – with contactless capability Vouchers for products and services Smartphone (Apple Pay / Android Pay etc.) Pre-paid cards Paypal Cheques Online banking Discuss which of these they have seen being used / they have used before. INPUT Tell the children that money needs to be looked after, and ask what they think that means. Explain that looking after money means that we keep track of it, so that we know how much we have and what we have spent it on. It also helps us to know when we don’t have enough money for something. Explain that there are different ways to keep track of money that work for different people. Share some examples of how people keep check of their money eg. online bank app, spreadsheet, money box, counting money. TASK Explain that children might look after money in ways that are different from adults, and not all adults look after money in the same way. Children to sort and record how adults and children may keep track of their money. Record in books. Children to explain why an adult vs a child would use that method. PLENARY Click here for a quiz							
	<table><tr><th>VOCAB</th><th>Cash</th><th>Credit Card</th><th>Debit Card</th><th>Vouchers</th><th>Cheques</th><th>Online Banking</th></tr></table>	VOCAB	Cash	Credit Card	Debit Card	Vouchers	Cheques	Online Banking
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	Safeguarding links							
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Year 4	<table><tr><th colspan="2">Financial education</th></tr><tr><th>Learning Objectives & sticky knowledge</th></tr><tr><td>LO: To recognise how and why people decide to spend their money</td></tr><tr><td> Input questions INPUT Ask the question- what do people spend money on? Make a spider diagram on whiteboards and then as a class. INPUT Explain that people spend money when they want to and when they need to. Is it the same for children and adults? Think about why children and adults might be different. </td></tr></table>	Financial education		Learning Objectives & sticky knowledge	LO: To recognise how and why people decide to spend their money	Input questions INPUT Ask the question- what do people spend money on? Make a spider diagram on whiteboards and then as a class. INPUT Explain that people spend money when they want to and when they need to. Is it the same for children and adults? Think about why children and adults might be different.		
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	TASK Split the class into small groups, with half the groups representing Children and half the groups representing Adults. Each group completes the Priorities grid click here . Once completed, discuss as a class the differences between children and adults, and between needs and wants.
	VOCAB Budgeting Priorities
	Safeguarding links
	 British Value links
Year 5	Financial education
	Learning Objectives & sticky knowledge
	LO: To know different ways that people's spending decisions can affect others and the environment, and that things have different values.
	LOGIN DETAILS NEEDED FOR THE LESSON chaley@collis.richmond.sch.uk password: Password123!
	INPUT QUESTIONS Play 'Higher or lower?' Read out a list of items, ask children to guess how much it costs, then read the next item, with children guessing whether the items cost more or less than the previous. Ask the children whether they prefer to save money or spend money and ask them for their reasons. Discuss as a class.
	INPUT A big factor in many people's decisions about spending money is whether they think they are getting 'value for money'. Discuss with the children what this means. Explain that different people think in different ways – and that this might be because of things that have happened to them in the past, because they have seen how other people are with money, or another reason. Emphasis that there isn't necessarily one 'right' way to be with money – they are many different ways to manage money well, and it depends on lots of factors. Explain to children that, when people have money, it gives them choices: how to spend and where to spend. The decisions people make about spending money have knock-on effects, as our money can be spent on things that benefit as well as harm others and the environment. Click here to play a decision game as a class
Year 6	VOCAB Spending decisions Fair trade Charity fundraising Spending power
	Safeguarding links
	 British Value links
	Financial education
Year 6	Learning Objectives & sticky knowledge
	LO: To recognise that people have different attitudes towards saving and spending money, and towards risk.

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	Safeguarding links
	 British Value links