

## PSHE Progression of Skills and Key Vocabulary - Living in the Wider World - Money

### Pupils should be taught:

1. about respect for self and others and the importance of responsible behaviours and actions 2. about rights and responsibilities as members of families, other groups and ultimately as citizens 3. about different groups and communities 4. to respect equality and to be a productive member of a diverse community 5. about the importance of respecting and protecting the environment 6. about where money comes from, keeping it safe and the importance of managing it effectively 7. how money plays an important part in people's lives 8. a basic understanding of enterprise

Money - KS1			
Year group	Year R	Year 1	Year 2
<b>Money</b>	To be able to recognise money and understand what it looks like - coins - notes	To learn where money comes from - What it is used for - How to keep it safe	To be able to explain where money comes from - ways of paying for things - saving and spending - keeping money safe
<b>Specific Vocab</b>	money, coins, notes, paying	money, spending, saving, safety, cards, banks, payment	money, spending, saving, safety, cards, banks, payments
	<b>EYFS</b>	<b>Key Stage 1 - Money</b>	
<b>National Curriculum End of Key Stage Aims</b>	<i>M: SSM 40-60m</i> Children use everyday language to talk about size, weight, capacity, position, distance, time and money to compare quantities and objects and to solve problems.	L6. that money comes from different sources and can be used for different purposes, including the concepts of spending and saving  L7. about the role money plays in their lives including how to keep it safe, choices about spending or saving money and what influences those choices	L6. that money comes from different sources and can be used for different purposes, including the concepts of spending and saving  L7. about the role money plays in their lives including how to keep it safe, choices about spending or saving money and what influences those choices

Money - KS2				
Year group	Year 3	Year 4	Year 5	Year 6
<b>Money</b>	To learn about the role of money and ways of making it - budgeting and saving - tracking money - deals	To learn about the role of money and ways of making it - banks persuasion - tracking money - saving money	To learn how finance plays an important part in people's lives - critical consumer - job differences  To learn what is meant by 'interest, loan	To learn how finance plays an important part in people's lives - critical consumer - bargains (3-4-2) - value for money

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	<p>To learn what is meant by 'interest and loan'</p> <ul style="list-style-type: none"> <li>- <b>borrowing money</b></li> <li>- <b>saving money</b></li> <li>- <b>feelings associated</b></li> </ul> <p>To learn what it means to be 'enterprising'</p> <ul style="list-style-type: none"> <li>- <b>skills associated</b></li> </ul>	<p>To explain what is meant by 'interest and loan'</p> <ul style="list-style-type: none"> <li>- <b>borrowing money</b></li> <li>- <b>saving money</b></li> <li>- <b>feelings associated</b></li> </ul> <p>To explain what it means to be 'enterprising'</p> <ul style="list-style-type: none"> <li>- <b>skills associated</b></li> </ul>	<p>and debt'</p> <ul style="list-style-type: none"> <li>- <b>looking after money</b></li> <li>- <b>managing loans and debts</b></li> <li>- <b>tax</b></li> </ul> <p>To learn about enterprising in society</p> <ul style="list-style-type: none"> <li>- <b>projects</b></li> <li>- <b>school links</b></li> </ul>	<p>To explain what is meant by 'interest, loan and debt'</p> <ul style="list-style-type: none"> <li>- <b>looking after money</b></li> <li>- <b>managing loans and debts</b></li> <li>- <b>Tax</b></li> </ul> <p>To explain about enterprising in society</p> <ul style="list-style-type: none"> <li>- <b>projects</b></li> <li>- <b>school links</b></li> </ul>
<b>Specific Vocab</b>	money, spending, saving, budgeting, money, bargain, interest, loan, tax, debt, enterprise, enterprise skills, cheques, entrepreneurs	money, spending, saving, budgeting, money, bargain, interest, loan, tax, debt, enterprise, enterprise skills, entrepreneurs, cheques, community, support, fundraise s	money, spending, saving, budgeting, money, bargain, interest, loan, tax, debt, enterprise, enterprise skills, entrepreneur, chequess, community, support, fundraise	money, spending, saving bargain,, budgeting, money, interest, loan, tax, debt, enterprise, enterprise skills, entrepreneurs, cheques, community, support, fundraise
<b>National Curriculum End of Key Stage Aims - KS2</b>				
	<p>L13. about the role money plays in their own and others' lives, including how to manage their money and about being a critical consumer</p> <p>L14. to develop an initial understanding of the concepts of 'interest', 'loan', 'debt', and 'tax' (e.g. their contribution to society through the payment of VAT)</p> <p>L16. what is meant by enterprise and begin to develop enterprise skills</p>	<p>L13. about the role money plays in their own and others' lives, including how to manage their money and about being a critical consumer</p> <p>L14. to develop an initial understanding of the concepts of 'interest', 'loan', 'debt', and 'tax' (e.g. their contribution to society through the payment of VAT)</p> <p>L16. what is meant by enterprise and begin to develop enterprise skills</p>	<p>L13. about the role money plays in their own and others' lives, including how to manage their money and about being a critical consumer</p> <p>L14. to develop an initial understanding of the concepts of 'interest', 'loan', 'debt', and 'tax' (e.g. their contribution to society through the payment of VAT)</p> <p>L16. what is meant by enterprise and begin to develop enterprise skills</p>	<p>L13. about the role money plays in their own and others' lives, including how to manage their money and about being a critical consumer</p> <p>L14. to develop an initial understanding of the concepts of 'interest', 'loan', 'debt', and 'tax' (e.g. their contribution to society through the payment of VAT)</p> <p>L16. what is meant by enterprise and begin to develop enterprise skills</p>