Together, we aim high; with God's love, we can fly.

St. Ann's Church of England Primary School

FINANCIAL EDUCATION LONG TERM PLAN

	AUTUMN 1	AUTUMN 2	SPRING 1	SPRING 2	SUMMER 1	SUMMER 2
Early Years	**Recognising Coins** • I know there are different coins and notes • I can describe and name different coins • I am beginning to understand that coins and notes can have different values	**Choices About Spending** • I know that I can spend money in different places and on different things, e.g. buying toys or going on the bus, and that these may cost different amounts. • I can make simple choices about how to spend my money. • I am beginning to understand that people may make different	**Choices About Saving** • I know I can save some of my money to use later e.g. in a money box • I can make simple choices about saving some of my money. • I am beginning to understand that people may make different choices about saving their money.	**Keeping Money Safe** • I know that I need to look after my money. • I know that I need to look after my money. • I understand that money has a value and needs to be taken care of.	**Feelings About Money** • I know that money might make me have different feelings e.g. being happy or sad. • I can describe the way money makes me feel. • I am beginning to understand that other people may have different feelings to my own about money.	**Using Money** • I am beginning to know that I will need to use money in different ways. • I can name different ways money can be used e.g. saving, spending, giving • I am beginning to understand why money is used.
Res	**MONEY HEROES** Toy Time activity Ed and Bunny game	**MONEY HEROES** Book – Ed and Bunny Spend some Money Activity – Help Bunny	**MONEY HEROES** Book – Ed and Bunny Spend some Money Activity – Help Bunny	**MONEY HEROES** Book – Ed and Bunny Earn some Money	**MONEY HEROES** Book – Ed and Bunny Spend some Money Activity – Help Bunny	**LIFESAVERS** What can we use our money for?

	LIFESAVERS Where does our Money Come from? **NatWest MONEYSENSE** 5-8 What coins and notes do we use?	buy a gift Let's play Shop activity	buy a gift Let's play Shop activity	Activity – A Day out with Ed and Bunny **Santander/Twinkl** KS1 Looking after it	buy a gift **LIFESAVERS** How does Money make us feel?	
Year 1	**Choices About Saving and Spending** • I know I have choices about saving and spending my money.	**Needs and Wants*** • I know that my own needs and wants may be different to those of other people • I can explain the difference between something that I need and something I might want. • I am beginning to understand that we	**Looking After My Money*** • I know I can keep money in different places, and that some places are safer than others e.g. in a money box or a bank.	**Saving Money*** • I know I can save my money to use later instead of spending it all now. • I can describe why I might want to save my money e.g. for something special or to buy a present for someone else, and where I might save it e.g. cash at home, in a savings account.		

		might not always be able to have the things we want.				
Res	**LIFESAVERS** What can we do with our money? How can our money help other people?		**MONEY HEROES** Book – Ed and Bunny Earn some Money Activity – A Day out with Ed and Bunny **Santander/Twinkl** KS1 Looking after it	**NatWest MONEYSENSE** 5-8 Why its important to save		
Year 2	**Keeping Track of Money** • I know there are ways of keeping track of my money and what I spend e.g. keeping a spending diary. • I can keep simple financial records e.g. recording the amount saved in a money box and	**Choices About Saving and Spending** • I can make a simple plan for my saving and spending choices and stick to it. • I am beginning to understand that people may make different choices about how to save	**Looking After My Money** • I can choose a suitable place to keep my money safe, and explain my choice. • I am beginning to understand the consequences of losing money or having it stolen, and how it might	**Saving Money** • I am beginning to understand why saving money can be important and how that makes me feel.	**Where My Money Comes From** • I know my money comes to me in different ways e.g. earning, winning, borrowing, finding, being given • I can describe where my money comes from • I understand that	

	how it has been used. • I am beginning to understand I might run out of money	and spend money.	make me feel.		money will come to me in other ways in the future e.g. being paid for working	
Res	**MONEY HEROES** Book – Ed and Bunny Spend some Money Activity – Help Bunny buy a gift **LIFESAVERS** How can we look after our money? **NatWest MONEYSENSE** 5-8 how can I keep track of my money	**LIFESAVERS** How can we look after our money? **NatWest MONEYSENSE** 5-8 Needs and wants **Santander/Twinkl** KS1 Going Shopping	**LIFESAVERS** How can we look after our money? **NatWest MONEYSENSE** 5-8 How can I keep my money safe?	**LIFESAVERS** How can we keep our money safe? **NatWest MONEYSENSE** Why is it important to save money?	**LIFESAVERS** Where does our money come from? **NatWest MONEYSENSE** 5-8 Where does money come from?	
Year 3	**Ways to Pay*** • I know that cash is only one way to pay for goods and services.	**Keeping Records** • I know some different ways of keeping track of my money.	**Decisions About Saving and Spending*** • I know that the decisions I make about saving and spending my	**Lending and Borrowing** • I know that if I don't have enough money I may have the choice to	**Earning Money** • I know that there is a range of jobs – paid and unpaid. • I can describe	**Helping Others** • I know why it is important to help others eg, by donating to

		Using Accounts to Keep Money Safe and To Save • I know I can keep my money in a standard and/or online bank account and what benefits this might have.	money can be influenced by, and have an impact on, other people. **Spending and Saving Money** • I know how to prioritise between needs and wants.	borrow, but that if I do I will have to pay it back.	different jobs that I might do to earn money when I am older.	charity. • I can explain how my spending decisions can help support others, eg, buying fair trade products, using charity shops.
Res	**MONEY HEROES** MH Activity Going digital	**MONEY HEROES** Keeping a record Budget Bonanza Or… Activity- Super supper challenge **NatWest MONEYSENSE** How can I use a bank account? **Santander/Twinkl**	**MONEY HEROES** **LIFESAVERS** How does money make us feel? **NatWest MONEYSENSE** 5-8 needs and wants **Santander/Twinkl** LKS2 Priorities	**NatWest MONEYSENSE** 8-12 How can I pay for things? **Santander/Twinkl** LKS2 Reasons to borrow	**LIFESAVERS** Where does our money come from? **NatWest MONEYSENSE** 8-12 What are the links between jobs and money?	**MONEY HEROES** Book – Superheroes stories (3) Activity – Becoming a money hero Activity – Shopping Sense (ethics) **LIFESAVERS** How can our money help other people? **NatWest**

		LKS2 Keeping track				**MONEYSENSE** 8-12 Enterprise – raising money for charity
Year 4	**Ways to Pay*** • I can describe ways of paying that don't involve cash eg, debit cards, credit cards, online payments. • I understand the reasons for using different forms of payment including the difference between debit and credit cards.	**Keeping Records** • I can plan and track my saving and spending by keeping simple records • I understand why it is important to keep track **Using Accounts to Keep Money Safe and To Save** • I can explain why I might use an account eg, bank, building society, credit union. • I understand managing money can be complex and using an account is one way	**Decisions About Saving and Spending*** • I can take account of other people's ideas and opinions when making decisions about saving and spending. • I am beginning to understand that different people have different attitudes to, and feelings about, saving and spending money. **Spending and Saving Priorities** • I can make spending decisions based on my priorities, needs	**Lending and Borrowing** • I can explain why I might want to borrow money and how this might make me feel. • I am beginning to understand that I can pay for things without having enough money and that this has consequences eg, I could get into debt.	**Earning Money** • I understand the reasons why some jobs pay more than others.	**Helping Others** • I understand why I might, or might not, want to give money to help others.

		of making it easier	and wants. • I understand that it may not be possible to have everything I want			
Res	**NatWest MONEYSENSE** **8-12 How can I pay for things?** **How are payments changing?**	**MONEY HEROES** MH Activities Keeping a record Budget Bonanza Activity- Super supper challenge **NatWest MONEYSENSE** How to plan a simple budget **Santander/Twinkl** LKS2 Keeping track	**LIFESAVERS** What do we need our money for? **NatWest MONEYSENSE** How does money affect my feelings?	**NatWest** **MONEYSENSE** 8-12 How can I pay for things? **Santander/Twinkl** LKS2 Reasons to borrow	**LIFESAVERS** Where does our money come from? **NatWest MONEYSENSE** 8-12 Links between jobs and money	**MONEY HEROES** Book – Super stories for climate heroes Activity – Becoming and eco-hero **LIFESAVERS** How can our money help others?
Year 5	**Influences on Saving and Spending*** • I know that advertising is used to persuade me to	**Value for Money*** • I know that some things are better value for money than others.	**Protecting my Money** • I know that there are financial risks associated with spending money online eg, scams	**Saving and Borrowing** • I can explain some of the benefits of saving, and some of the risks involved in	**Links Between Work and Money** • I know that money to be earned is one factor which may influence choosing	**Wider Communities** • I know that money is deducted from earnings to provide things we all need eg, through taxes

	append my money. • I can recognise when choices around money are being influenced by advertising.		and phishing. • I can describe some ways to keep my money and personal information safe when using the internet eg, protecting passwords and PINS.	borrowing money. **Simple Financial Records** • I know I need to check and keep basic financial information eg, receipts, bills, bank statements.	a job.	and National Insurance.
Res		**Santander/Twinkl** UKS2 Critical consumers **Santander/Twinkl** UKS2 Value for money and ethical spending	**NatWest MONEYSENSE** 8-12 How can I keep my money safe? How are payments changing? 12+ How can I keep my money secure? **Santander/Twinkl** UKS2 Budgeting	**NatWest** **MONEYSENSE** 8-12 How can I pay for things?	**MONEY HEROES** Activity – World of work **NatWest MONEYSENSE** What are the links between jobs and money?	**MONEY HEROES** Book – Super stories for climate heroes Activity – Becoming and eco-hero **LIFESAVERS** How can our money help others?
Year 6	**Influences on Saving and Spending*** • I understand why	**Value for Money*** • I can make comparisons	**Protecting my Money** • I understand some consequences of	**Saving and Borrowing** • I know what interest is and that	**Links Between Work and Money** • I can describe how	**Wider Communities** • I can describe some ways in

	we should all be critical consumers, thinking carefully about how we use our money.	between prices when deciding what is best value for money, including for services such as electricity, phones and the internet. • I understand why making informed decisions will help me make the most of the money I have.	financial scams and how they might make me feel.	it may be added to money I save or borrow • I understand it is important to consider any risks and potential consequences before borrowing money, including the impact on my feelings and those of others.	having a job will allow me to achieve certain goals in my life including financial ones. • I am beginning to understand that the choices I make about work and money will affect my life.	which the government uses money to provide for my needs and those of my local community • I am beginning to understand why and how some of the money we earn supports the wider community.
Res		**Santander/Twinkl** UKS2 Value for money and ethical spending	**NatWest MONEYSENSE** 8-12 How can I keep my money safe? How are payments changing? 12+ How can I keep my money secure?	**LIFESAVERS** How can we look after our money? **NatWest MONEYSENSE** How can I pay for things?	**LIFESAVERS** Where does our money come from? How can we look after our money? **NatWest MONEYSENSE** links between jobs and money?	**MONEY HEROES** Book – Super stories for climate heroes Activity – Becoming and eco-hero **LIFESAVERS** How can our money help others?

* Link to Jigsaw Unit