



*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	<p><b>Recognising Coins</b></p> <ul style="list-style-type: none"> <li>I know there are different coins and notes</li> <li>I can describe and name different coins</li> <li>I am beginning to understand that coins and notes can have different values</li> </ul>	<p><b>Choices About Spending</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>I can make simple choices about how to spend my money.</li> <li>I am beginning to understand that people may make different</li> </ul>	<p><b>Choices About Saving</b></p> <ul style="list-style-type: none"> <li>I know I can save some of my money to use later e.g. in a money box</li> <li>I can make simple choices about saving some of my money.</li> <li>I am beginning to understand that people may make different choices about saving their money.</li> </ul>	<p><b>Keeping Money Safe</b></p> <ul style="list-style-type: none"> <li>I know that I need to look after my money.</li> <li>I know that I need to look after my money.</li> <li>I understand that money has a value and needs to be taken care of.</li> </ul>	<p><b>Feelings About Money</b></p> <ul style="list-style-type: none"> <li>I know that money might make me have different feelings e.g. being happy or sad.</li> <li>I can describe the way money makes me feel.</li> <li>I am beginning to understand that other people may have different feelings to my own about money.</li> </ul>	<p><b>Using Money</b></p> <ul style="list-style-type: none"> <li>I am beginning to know that I will need to use money in different ways.</li> <li>I can name different ways money can be used e.g. saving, spending, giving</li> <li>I am beginning to understand why money is used.</li> </ul>
Year 1	<p><b>Choices About Saving and Spending</b></p> <ul style="list-style-type: none"> <li>I know I have choices about saving and spending my money.</li> </ul>	<p><b>Needs and Wants*</b></p> <ul style="list-style-type: none"> <li>I know that my own needs and wants may be different to those of other people</li> <li>I can explain the difference between something that I need and something I might want.</li> </ul>	<p><b>Looking After My Money*</b></p> <ul style="list-style-type: none"> <li>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.</li> </ul>	<p><b>Saving Money*</b></p> <ul style="list-style-type: none"> <li>I know I can save my money to use later instead of spending it all now.</li> <li>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</li> </ul>		

		<ul style="list-style-type: none"> <li>I am beginning to understand that we might not always be able to have the things we want.</li> </ul>		<p>where I might save it e.g. cash at home, in a savings account.</p>		
<b>Year 2</b>	<p><b>Keeping Track of Money</b></p> <ul style="list-style-type: none"> <li>I know there are ways of keeping track of my money and what I spend e.g. keeping a spending diary.</li> <li>I can keep simple financial records e.g. recording the amount saved in a money box and how it has been used.</li> <li>I am beginning to understand I might run out of money</li> </ul>	<p><b>Choices About Saving and Spending</b></p> <ul style="list-style-type: none"> <li>I can make a simple plan for my saving and spending choices and stick to it.</li> <li>I am beginning to understand that people may make different choices about how to save and spend money.</li> </ul>	<p><b>Looking After My Money</b></p> <ul style="list-style-type: none"> <li>I can choose a suitable place to keep my money safe, and explain my choice.</li> <li>I am beginning to understand the consequences of losing money or having it stolen, and how it might make me feel.</li> </ul>	<p><b>Saving Money</b></p> <ul style="list-style-type: none"> <li>I am beginning to understand why saving money can be important and how that makes me feel.</li> </ul>	<p><b>Where My Money Comes From</b></p> <ul style="list-style-type: none"> <li>I know my money comes to me in different ways e.g. earning, winning, borrowing, finding, being given</li> <li>I can describe where my money comes from</li> <li>I understand that money will come to me in other ways in the future e.g. being paid for working</li> </ul>	
<b>Year 3</b>	<p><b>Ways to Pay*</b></p> <ul style="list-style-type: none"> <li>I know that cash is only one way to pay for goods and services.</li> </ul>	<p><b>Keeping Records</b></p> <ul style="list-style-type: none"> <li>I know some different ways of keeping track of my money.</li> </ul> <p><b>Using Accounts to Keep Money Safe and To Save</b></p> <ul style="list-style-type: none"> <li>I know I can keep my money in a standard and/or online bank</li> </ul>	<p><b>Decisions About Saving and Spending*</b></p> <ul style="list-style-type: none"> <li>I know that the decisions I make about saving and spending my money can be influenced by, and have an impact on, other people.</li> </ul> <p><b>Spending and Saving Money</b></p> <ul style="list-style-type: none"> <li>I know how to</li> </ul>	<p><b>Lending and Borrowing</b></p> <ul style="list-style-type: none"> <li>I know that if I don't have enough money I may have the choice to borrow, but that if I do I will have to pay it back.</li> </ul>	<p><b>Earning Money</b></p> <ul style="list-style-type: none"> <li>I know that there is a range of jobs – paid and unpaid.</li> <li>I can describe different jobs that I might do to earn money when I am older.</li> </ul>	<p><b>Helping Others</b></p> <ul style="list-style-type: none"> <li>I know why it is important to help others eg, by donating to charity.</li> <li>I can explain how my spending decisions can help support others, eg, buying fair trade products, using charity shops.</li> </ul>

		account and what benefits this might have.	prioritise between needs and wants.			
<b>Year 4</b>	<p><b>Ways to Pay*</b></p> <ul style="list-style-type: none"> <li>I can describe ways of paying that don't involve cash eg, debit cards, credit cards, online payments.</li> <li>I understand the reasons for using different forms of payment including the difference between debit and credit cards.</li> </ul>	<p><b>Keeping Records</b></p> <ul style="list-style-type: none"> <li>I can plan and track my saving and spending by keeping simple records</li> <li>I understand why it is important to keep track</li> </ul> <p><b>Using Accounts to Keep Money Safe and To Save</b></p> <ul style="list-style-type: none"> <li>I can explain why I might use an account eg, bank, building society, credit union.</li> <li>I understand managing money can be complex and using an account is one way of making it easier</li> </ul>	<p><b>Decisions About Saving and Spending*</b></p> <ul style="list-style-type: none"> <li>I can take account of other people's ideas and opinions when making decisions about saving and spending.</li> <li>I am beginning to understand that different people have different attitudes to, and feelings about, saving and spending money.</li> </ul> <p><b>Spending and Saving Priorities</b></p> <ul style="list-style-type: none"> <li>I can make spending decisions based on my priorities, needs and wants.</li> <li>I understand that it may not be possible to have everything I want</li> </ul>	<p><b>Lending and Borrowing</b></p> <ul style="list-style-type: none"> <li>I can explain why I might want to borrow money and how this might make me feel.</li> <li>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.</li> </ul>	<p><b>Earning Money</b></p> <ul style="list-style-type: none"> <li>I understand the reasons why some jobs pay more than others.</li> </ul>	<p><b>Helping Others</b></p> <ul style="list-style-type: none"> <li>I understand why I might, or might not, want to give money to help others.</li> </ul>
<b>Year 5</b>	<p><b>Influences on Saving and Spending*</b></p> <ul style="list-style-type: none"> <li>I know that advertising is used to persuade me to</li> </ul>	<p><b>Value for Money*</b></p> <ul style="list-style-type: none"> <li>I know that some things are better value for money than</li> </ul>	<p><b>Protecting my Money</b></p> <ul style="list-style-type: none"> <li>I know that there are financial risks associated with spending money</li> </ul>	<p><b>Saving and Borrowing</b></p> <ul style="list-style-type: none"> <li>I can explain some of the benefits of saving, and some of the risks involved in</li> </ul>	<p><b>Links Between Work and Money</b></p> <ul style="list-style-type: none"> <li>I know that money to be earned is one factor which may</li> </ul>	<p><b>Wider Communities</b></p> <ul style="list-style-type: none"> <li>I know that money is deducted from earnings to provide things we all need</li> </ul>

	<p>append my money.</p> <ul style="list-style-type: none"> <li>I can recognise when choices around money are being influenced by advertising.</li> </ul>	<p>others.</p>	<p>online eg, scams and phishing.</p> <ul style="list-style-type: none"> <li>I can describe some ways to keep my money and personal information safe when using the internet eg, protecting passwords and PINS.</li> </ul>	<p>borrowing money.</p> <p><b>Simple Financial Records</b></p> <ul style="list-style-type: none"> <li>I know I need to check and keep basic financial information eg, receipts, bills, bank statements.</li> </ul>	<p>influence choosing a job.</p>	<p>eg, through taxes and National Insurance.</p>
<p><b>Year 6</b></p>	<p><b>Influences on Saving and Spending*</b></p> <ul style="list-style-type: none"> <li>I understand why we should all be critical consumers, thinking carefully about how we use our money.</li> </ul>	<p><b>Value for Money*</b></p> <ul style="list-style-type: none"> <li>I can make comparisons between prices when deciding what is best value for money, including for services such as electricity, phones and the internet.</li> <li>I understand why making informed decisions will help me make the most of the money I have.</li> </ul>	<p><b>Protecting my Money</b></p> <ul style="list-style-type: none"> <li>I understand some consequences of financial scams and how they might make me feel.</li> </ul>	<p><b>Saving and Borrowing</b></p> <ul style="list-style-type: none"> <li>I know what interest is and that it may be added to money I save or borrow</li> <li>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.</li> </ul>	<p><b>Links Between Work and Money</b></p> <ul style="list-style-type: none"> <li>I can describe how having a job will allow me to achieve certain goals in my life including financial ones.</li> <li>I am beginning to understand that the choices I make about work and money will affect my life.</li> </ul>	<p><b>Wider Communities</b></p> <ul style="list-style-type: none"> <li>I can describe some ways in which the government uses money to provide for my needs and those of my local community</li> <li>I am beginning to understand why and how some of the money we earn supports the wider community.</li> </ul>