PSHE & RSE 2021-2022 TERM 3A – CAREERS, FINANCIAL CAPABILITY & ECONOMIC WELLBEING

YEAR 1	YEAR 2 (AS YEAR 1)	YEAR 3	YEAR 4 (AS YEAR 3)	YEAR 5	YEAR 6 (AS YEAR 5)
"MY MONEY"	"MY MONEY"	"SAVING, SPENDING &	"SAVING, SPENDING &	"BORROWING & EARNING	"BORROWING & EARNING
		BUDGETING	BUDGETING	MONEY"	MONEY"
1.Pupils learn about where	1.Pupils learn about where	1.Pupils learn about what	1.Pupils learn about what	1.Pupils learn that money can	1.Pupils learn that money can
money comes from and making	money comes from and making	influences people's choices	influences people's choices	be borrowed but there are risks	be borrowed but there are risks
choices when spending money.	choices when spending money.	about spending and saving	about spending and saving	associated with this. Pupils:	associated with this. Pupils:
Pupils:	Pupils:	money. Pupils:	money. Pupils:	understand there are different	understand there are different
 understand that people get 	 understand that people get 	understand how	understand how	ways that people can pay for	ways that people can pay for
money in different ways (earn,	money in different ways (earn,	manufacturers and shops	manufacturers and shops	something (including online,	something (including online,
win, find, presents, pocket	win, find, presents, pocket	persuade us to spend money	persuade us to spend money	loans, credit cards and hire-	loans, credit cards and hire-
money, borrow, benefits)	money, borrow, benefits)	 are able to recognise when 	 are able to recognise when 	purchase schemes)	purchase schemes)
 recognise that people make 	 recognise that people make 	people are trying to pressurise	people are trying to pressurise	can explain the difference	 can explain the difference
choices about what to buy	choices about what to buy	them to spend their money and	them to spend their money and	between manageable and	between manageable and
 understand that they may not 	 understand that they may not 	how this feels	how this feels	unmanageable debt and how	unmanageable debt and how
always be able to have all the	always be able to have all the	 can make decisions about 	 can make decisions about 	this can make people feel	this can make people feel
things they wan	things they wan	whether something is 'value for	whether something is 'value for	 can identify where people can 	 can identify where people can
		money'	money'	access reliable information and	access reliable information and
				support	support
2. Pupils learn about saving	2.Pupils learn about saving	2.Pupils learn how people can	2.Pupils learn how people can	2.Pupils learn about enterprise.	2.Pupils learn about enterprise.
money and how to keep it safe.	money and how to keep it safe.	keep track of their money.	keep track of their money.	Pupils:	Pupils:
Pupils:	Pupils:	Pupils:	Pupils:	 can identify skills that make 	 can identify skills that make
understand why people might	understand why people might	can keep simple records to	• can keep simple records to	someone enterprising	someone enterprising
want to save their money	want to save their money	keep track of their money	keep track of their money	know what is needed to plan	know what is needed to plan
can say how it feels to save for	• can say how it feels to save for	can ask simple questions	can ask simple questions	and set up an enterprise	and set up an enterprise
something you really want	something you really want	about needs and wants - decide	about needs and wants - decide	• can weigh up the risks and	can weigh up the risks and
recognise where money is	recognise where money is	how to spend and save their	how to spend and save their	benefits of running an	benefits of running an
stored to keep it safe and some	stored to keep it safe and some	money	money	enterprise and explain what	enterprise and explain what
places are safer than others	places are safer than others	know the best places people	know the best places people	makes a successful enterprise	makes a successful enterprise
		can go for help about money	can go for help about money		
3. Pupils learn about the	3.Pupils learn about the	3.Pupils learn about the world	3. Pupils learn about the world	3.Pupils learn what influences	3.Pupils learn what influences
different jobs people do. Pupils:	different jobs people do. Pupils:	of work. Pupils:	of work. Pupils:	people's decisions about	people's decisions about
know that there are a range of	know that there are a range of	know there are a range of	know there are a range of	careers. Pupils:	careers. Pupils:
jobs that people can do	jobs that people can do	jobs, paid and unpaid, including	jobs, paid and unpaid, including	• understand that money is one	• understand that money is one
recognise that both men and	recognise that both men and	shift work, full-time, part time	shift work, full-time, part time	factor in choosing a job and that	factor in choosing a job and that
women are able to do a range	women are able to do a range	work	work	some jobs pay more than others	some jobs pay more than others
of jobs	of jobs	know about a number of different jobs poorlede	know about a number of different jobs poorleds	• can debate the extent to	• can debate the extent to
understand that having a job mans papers are part managements.	understand that having a job	different jobs people do	different jobs people do	which a person's salary is more	which a person's salary is more
means people can earn money.	means people can earn money.	can identify the skills and attributes needed for different	can identify the skills and attributes needed for different	or less important to job satisfaction	or less important to job satisfaction
			iob	understand how people	understand how people
		job	Job	choose what job to do	choose what job to do
				Choose what job to do	Choose what job to do
E-SAFETY	E-SAFETY	E-SAFETY	E-SAFETY	E-SAFETY	E-SAFETY
L-JAFLII	L-JAFLII	L-SAFLII	L-JAFLII	L-SAFLII	L-JAFLII