



PSCHE - Personal, Social, Citizenship, Health and Economic Education

Core Theme: Living in the Wider World

Year: 4

Term: Spring 2

Lower Key Stage 2 Money Matters

What I have learnt already

- L6 - Recognise what money looks like.
- L6 - Identify how money is obtained.
- L6 - Understand the ways money can be used.
- L7 - Understand how to keep money safe and what influences choices.

Key Learning	
L10 - Identify the role of voluntary and charity groups.	
L12 - Understand different values and customs.	
L13 - Explore how to manage money.	
L13 - Explain the importance of money in people's lives and how money is obtained.	
L14 - Understand the concepts of interest, loan, debt and tax.	
L16 - Understand enterprise and begin to develop enterprise skills.	



We need the skills and knowledge so that we can be responsible with money now and in the future.

Key Knowledge

- Interest - The price you pay to borrow money.
- Loan - Lending money.
- Debt - A sum of money that is owed.
- Tax - Money paid to the government.

How is money used?

- To pay bills e.g. gas, electric, water.
- To buy things e.g. food, clothes, games, books.
- To do things e.g. cinema, holidays, bowling.

How do people get money?

- Jobs
- Selling
- Earning
- Fundraising



Key Vocabulary		
money	change	charity
interest	loan	debt
tax	needs	wants
jobs	earn	pay
save	costs	bills
spend	donate	fundraising



- ### Our PSCHE Ground Rules...
- We listen to each other.
 - We show respect.
 - We support each other.
 - We ask questions if we want to.
 - We know we can talk to any adult in school if we want to talk or need help.