

Summer Term 1

PSHE Knowledge Organiser Y3/4 – Careers, financial capability and economic wellbeing:

Saving, spending and budgeting



Key Vocabulary	
Value for money	Something we buy that is good quality and not too expensive
Spending	The money that we spend on things
Saving	Money that we put away and save, possibly in a bank saving account
Full-time work	A job that you do all the working week
Part-time work	A job that you do for part of the working week
Working week	The hours that you spend working each week
Shift work	Work that might be at night, very early morning or very late at night

Questions to think about ...

When is something value for money?

How can I keep track of my spending?

If I don't have enough money for everything I want what can I do?

What is the difference between wanting something and needing something?

Which job would you most like to do?



Children's literature to support the topic:

- Billionaire Boy, David Walliams
- The little's save big, Joanie Boany
- Learn about money with the Money Smart gang: series, Marianne Lewis
- In the money: a book about banking, Nancy Loewen
- Spend, save or donate, Nancy Loewen
- A chair for my mother, Vera B Williams
- Learning about earning, Rachel Eagen

KS2 PSHE and citizenship class clips, BBC Bitesize, <http://www.bbc.co.uk/education/subjects/zqtnvew>

Help, support and advice and useful websites:

Always talk to a trusted adult or someone who helps keep you safe and healthy, such as a parent, carer or teacher

Call ChildLine: 0800 11 11 www.childline.org.uk

Advice for adults: www.moneysavingexpert.com

Assessment

To learn about what influences people's choices about spending and saving money

I can understand how makers and shops persuade us to spend money

I can recognise when people are trying to pressurise me to spend my money and how this feels

I can make decisions about whether something is 'value for money'

To learn how people can keep track of their money

I can keep simple records to keep track of my money

I can ask simple questions about needs and wants - decide how to spend and save my money

I know the best places people can go for help about money

To learn about the world of work

I know there are a range of jobs, paid and unpaid, including shift work, full-time, part-time work

I know about a number of different jobs people do

I can identify the skills and attributes needed for different jobs