

## Money Matters Lesson Plans - Primary Overview

Key Stage and Title	Learning Objectives	Learning Outcomes
<b>Key Stage: EYFS/KS1</b> <b>Lesson Title: Money and value</b>	To: <ul style="list-style-type: none"> <li>• Appreciate that some 'things' are more valuable than others</li> <li>• Understand that coins and notes have different values and that money is a useful way to buy the things we want and need</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to identify things that are 'valuable' and things that are useful</li> <li>• know that some things are more 'valuable' than others for a variety of reasons</li> <li>• know that we can use money to buy things and that some things will cost more than others</li> </ul>
<b>Key Stage: EYFS/KS1</b> <b>Lesson Title: Using Money to Pay for Things</b>	To: <ul style="list-style-type: none"> <li>• Understand how money is used to pay for things</li> <li>• Appreciate the need to keep track of our money</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• know how to make simple purchases and pay for items</li> <li>• be able to identify and choose the correct value coins they need to use and wait for change</li> <li>• be able to work out different combinations of coins they could use</li> <li>• be starting to calculate and check change</li> </ul>
<b>Key Stage: KS1</b> <b>Lesson Title: Handling Money</b>	To: <ul style="list-style-type: none"> <li>• Recognise and understand the relative value of our coins and notes</li> <li>• Handle money confidently including adding and subtracting money amounts</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to identify specific coins and notes and state their value</li> <li>• be able to count money sums accurately</li> <li>• know why we use notes as well as coins</li> </ul>
<b>Key Stage: KS1</b> <b>Lesson Title: Keeping Track Of My Money</b>	To: <ul style="list-style-type: none"> <li>• Know how to keep track of their money, so that they know how much they have and what they have spent</li> <li>• Appreciate the importance of looking after their money</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to keep a record of the money they have</li> <li>• be able to add to and subtract from a total as they receive or spend money</li> <li>• know about receipts and understand the information they provide</li> </ul>
<b>Key Stage: KS1</b> <b>Lesson Title: Where do we get our money from?</b>	To: <ul style="list-style-type: none"> <li>• Understand some of the ways we get our money as children and as adults.</li> <li>• Appreciate the importance of working when we are adults</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to identify some of the ways in which they get their money now</li> <li>• know that as adults they will need to work to earn money</li> <li>• be able to describe what the world of work might be like</li> </ul>

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<b>Key Stage: KS1</b> <b>Lesson Title: Needs and wants</b>	To: <ul style="list-style-type: none"> <li>• Have an understanding of the concept of needs and wants</li> <li>• Appreciate that needs and wants may differ from person to person</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to explain in simple terms the differences between needs and wants</li> <li>• be able to identify their own short term needs and wants</li> <li>• know that their needs and wants may be different from others</li> <li>• be able to explain why they might not always be able to have everything they want</li> </ul>
<b>Key Stage: KS1</b> <b>Lesson Title: Making Choices About Spending Money</b>	To: <ul style="list-style-type: none"> <li>• Have an understanding of how we might make choices about spending our money</li> <li>• Appreciate that we may make different choices to other people</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• know that they can make choices about spending money</li> <li>• be able to explain the choices they make</li> <li>• know that other people may make different choices</li> </ul>
<b>Key Stage: KS1</b> <b>Lesson Title: Giving and Receiving</b>	To: <ul style="list-style-type: none"> <li>• Understand the different choices people make about spending their money</li> <li>• Understand why we might want to save our money and how it makes us feel</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• know that sometimes they have to make difficult choices about whether to spend or save their money</li> <li>• know the feelings when receiving a present can be different to when they are giving one</li> </ul>
<b>Key Stage: KS1</b> <b>Lesson Title: Money and Mental Health – Feeling Funny About Money</b>	To: <ul style="list-style-type: none"> <li>• Understand that people have different attitudes towards money</li> <li>• Know why saving money is important and how it makes you feel</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• know that money decision can make people feel various ways</li> <li>• understand that people may choose to use their money in different ways to themselves</li> <li>• know that saving money is a wise decision and could help them feel happier</li> </ul>

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<p><b>Key Stage: KS1</b>  <b>Lesson Title: What Can I Do With My Money</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Know about things we can do with money.</li> <li>• Distinguish between a 'need' and a 'want'</li> <li>• Understand that different people need and want different things</li> <li>• Appreciate that it is not always possible to have the things we need and want immediately.</li> <li>• Know that there are things we can do if we don't have enough money.</li> </ul>	<p>At the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• Be able to describe some of the things we do with money – spend, save, give.</li> <li>• Be able to identify some of our needs and wants.</li> <li>• Know that we might not always be able to have everything we want.</li> <li>• Be able to identify some things we might do if we don't have enough money to buy something.</li> </ul>
<p><b>Key Stage: KS1</b>  <b>Lesson Title: Keeping Our Money Safe</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Understand the relative safety of different places to keep money e.g., pocket, purse, hand</li> <li>• Show ability to keep money safe by identifying a safe place to keep their money at home and when they are out shopping</li> <li>• Appreciate the consequences of losing money and how it might make them feel</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• Be able to describe safe and unsafe places to keep their money</li> <li>• Be able to identify how they might keep their money safe when shopping.</li> <li>• Know that money is important and that we need to look after it.</li> <li>• Be able to explain how receiving and losing money might make us feel.</li> </ul>
<p><b>Key Stage: KS1</b>  <b>Lesson Title: Charities and Why We Give</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Recognise that we can use our money in different ways.</li> <li>• Understand we can make choices about what we do with our money.</li> <li>• Know that we can use our money to help others.</li> <li>• Understand charities are organisations that help and support.</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• I know I have choices about how I use my money, e.g., I can spend, save or give it.</li> <li>• I am beginning to understand why giving money can be important and how it makes me feel.</li> <li>• I know about some charities and what they support.</li> <li>• I can make choices about who I might give to.</li> <li>• I am beginning to understand that people may make different money choices.</li> </ul>

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<p><b>Key Stage: KS1/LKS2</b>  <b>Lesson Title: Keeping track of spending and saving</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Appreciate the importance of keeping track of the money they have</li> <li>• Understand how to record money they have and money spent</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• be able to explain why it is important to keep track of the money they have</li> <li>• be able to keep simple records in order to keep track of their money</li> <li>• be able to calculate how much they have spent or saved</li> </ul>
<p><b>Key Stage: KS1/LKS2</b>  <b>Lesson Title: Why do we need money?</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Recognise and understand the value of money in our society</li> <li>• appreciate that money allows us to purchase goods and services</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• be able to talk about what life might be like without money</li> <li>• be able to explain the system of barter</li> <li>• know about the possible advantages and disadvantages of a bartering system</li> </ul>
<p><b>Key Stage: KS1/LKS2</b>  <b>Lesson Title: New Year's Money Resolutions</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Understand that saving can be tracked by keeping simple records</li> <li>• Understand that money can be obtained in different ways</li> <li>• Understand that money can be saved to use later instead of spending it now</li> </ul>	<p>By the end of the lesson pupils will:</p> <ul style="list-style-type: none"> <li>• be able to use simple records to track money</li> <li>• be able to identify when they will be able to achieve a savings goal</li> <li>• know that saving is something they could do to create more money in the future</li> </ul>
<p><b>Key Stage: LKS2</b>  <b>Lesson Title: Planning my spending and saving</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Understand some of the decisions we need to make around spending, saving, and giving money.</li> <li>• Plan their spending through the use of simple budgeting.</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• be able to identify if they need to save in order to achieve their goals</li> <li>• be able to plan their own spending against a given budget</li> <li>• know that our spending decisions may impact on what we can and can't afford</li> </ul>

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<b>Key Stage: LKS2</b> <b>Lesson Title: Is this a good choice for me?</b>	To: <ul style="list-style-type: none"> <li>• Understand that we need information in order to make wise choices</li> <li>• Appreciate that making wise choices will help us to manage our money better</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to explain how we make buying decisions</li> <li>• be able to identify types of information that we need in order to make choices</li> <li>• know that making wise choices will help us to manage our money better</li> </ul>
<b>Key Stage: LKS2</b> <b>Lesson Title: Lending and Borrowing</b>	To: <ul style="list-style-type: none"> <li>• Understand why you might borrow or lend money</li> <li>• Appreciate that there are risks associated with borrowing and lending</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to identify some circumstances when you might need more money than you have</li> <li>• be able discuss why you might borrow money and how it might make you feel</li> <li>• know that borrowing and lending money can have consequences</li> </ul>
<b>Key Stage: LKS2</b> <b>Lesson Title: The role of Charities</b>	To: <ul style="list-style-type: none"> <li>• Understand the role of charities in our society</li> <li>• Appreciate the choices we might make in donating to charitable causes</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• know what charities are for</li> <li>• be able to explain how charities can help others</li> <li>• be able to make decisions about giving to charity</li> </ul>
<b>Key Stage: LKS2</b> <b>Lesson Title: Different Forms of Payment</b>	To: <ul style="list-style-type: none"> <li>• Know a range of methods of paying for goods and services other than just cash</li> <li>• Appreciate that some methods of payment might be more appropriate than others</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to identify different ways we can pay for goods and services</li> <li>• be able to decide on appropriate methods of payment depending on what they are buying</li> <li>• know about some of the advantages and disadvantages of different methods of payment</li> </ul>

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<p><b>Key Stage: KS2</b>  <b>Lesson Title: Influences on Our Spending Choices</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Understand that there are external factors which influence our spending choices</li> <li>• Appreciate the ways in which advertisers can influence our spending choices</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• be able to identify some of the external factors that might influence our choices</li> <li>• be able to explain some of the ways advertisements can influence our choices</li> <li>• know that other people may have different ideas and opinions when making choices</li> </ul>
<p><b>Key Stage: KS2</b>  <b>Lesson Title: Shopping Challenge</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Understand why being able to work out unit cost will help us make decisions about the best option to buy</li> <li>• Appreciate that prices for goods can vary from shop to shop</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• know that prices may vary from one shop to another</li> <li>• be able to work out unit price and use it to compare prices</li> <li>• know that discounts and offers can mean we pay less but are not always the best choice</li> </ul>
<p><b>Key Stage: KS2</b>  <b>Lesson Title: Why Should We Save</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Understand that saving money as well as spending it is a way to manage our money</li> <li>• Appreciate why sometimes we might want or need to save money</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• know why we need to save some money rather than spending it all</li> <li>• identify items or events they might need to save for</li> <li>• be able to explain why saving up for something might be the only option</li> </ul>
<p><b>Key Stage: KS2</b>  <b>Lesson Title: What Happens To Money When I Save It?</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Understand how savings accounts work and that interest can be paid on our savings</li> <li>• Appreciate that there are different savings accounts available and that we need to compare accounts before making a decision</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• know what interest on savings is and why interest rates are important</li> <li>• be able to work out how different interest rates will change the amount of money they can 'earn' on their savings</li> <li>• know how to look for information which will help us make wise savings choices</li> </ul>

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<b>Key Stage: KS2</b> <b>Lesson Title: Saving Money Regularly</b>	To: <ul style="list-style-type: none"> <li>• Appreciate that saving regularly is a way to achieve goals</li> <li>• Understand how saving regularly can help you manage your finances better</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to explain why saving on a regular basis is a healthy habit to get into</li> <li>• know that saving can help you manage your money better</li> <li>• be able to describe something they might want to save for and how they might achieve it</li> </ul>
<b>Key Stage: KS2</b> <b>Lesson Title: How Does Our Money Benefit Everyone?</b>	To: <ul style="list-style-type: none"> <li>• Appreciate how our money can benefit the wider community</li> <li>• Understand how we can contribute to our wider community</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• Be able to explain some of the ways in which our money is used to help everyone e.g. tax</li> <li>• Understand how we can help each other and the benefits of giving</li> <li>• Know that organisations exist to help people</li> </ul>
<b>Key Stage: KS2</b> <b>Lesson Title: Saving Money In Other Ways</b>	To: <ul style="list-style-type: none"> <li>• Understand the need for reducing, reusing and recycling and how this can help us reduce costs and thus save money</li> <li>• Recognise simple things they can do at home and school to reduce costs</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to identify a range of ways in which we might reduce our costs and save money</li> <li>• know why it is important to reduce, reuse and recycle</li> <li>• be able to explain how they might encourage people to reduce, reuse and recycle</li> </ul>
<b>Key Stage: KS2</b> <b>Lesson Title: Advertising and Persuasion</b>	To <ul style="list-style-type: none"> <li>• Recognise that businesses and manufacturers advertise to persuade us to spend our money</li> <li>• Understand there are different kinds of persuasion to spend money</li> </ul>	By the end of the lesson the children will: <ul style="list-style-type: none"> <li>• know how to identify different kinds of adverts and how they persuade us to buy their products</li> <li>• understand that friends, family members and shop assistants can persuade us to spend money</li> <li>• know how to make informed decisions when spending money</li> </ul>
<b>Key Stage: KS2</b> <b>Lesson Title: Is that real money?</b>	To <ul style="list-style-type: none"> <li>• Know money has different names, appearance and value in other countries</li> <li>• Know how to perform simple calculations based on exchange rates</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• Be able to explain why it is important to know about other currencies particularly when visiting other countries</li> <li>• Understand why it is important for us to keep track of spending and saving</li> </ul>
<b>Key Stage: KS2</b> <b>Lesson Title: The Festival</b>	To <ul style="list-style-type: none"> <li>• Understand what makes a product/service</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• Be able to determine whether a product or service is</li> </ul>

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	good value for money <ul style="list-style-type: none"> <li>• Understand the need to budget for big events</li> <li>• Know how to analyse a budget</li> </ul>	good value for money <ul style="list-style-type: none"> <li>• Be able to understand, interpret and review a budget</li> </ul>
<b>Key Stage: UKS2</b> <b>Lesson Title: Better Budgeting</b>	To: <ul style="list-style-type: none"> <li>• Understand how to manage spending and saving through the use of a budget</li> <li>• Appreciate how planning spending helps them stay in control of their money</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• Be able to identify needs and wants and be able to prioritise them</li> <li>• Be able to draw up a budget to help plan their spending</li> <li>• Know how to use simple records to keep track of money</li> </ul>
<b>Key Stage: UKS2</b> <b>Lesson Title: Borrowing and Saving</b>	To: <ul style="list-style-type: none"> <li>• Understand the risks and consequences of borrowing money</li> <li>• Appreciate that we need to make informed decisions when thinking about borrowing</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• know that borrowing money costs money</li> <li>• be able to calculate simple interest payments</li> <li>• be able to describe why borrowing money can be risky</li> </ul>
<b>Key Stage: UKS2</b> <b>Lesson Title: The World of Work and Money</b>	To: <ul style="list-style-type: none"> <li>• Understand that having a job is an important part in achieving financial security</li> <li>• To appreciate that money can be one factor in choosing a job</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to describe the importance of having a job</li> <li>• be able to identify some of the choices they might have to make around working and earning</li> <li>• know that working and earning is an important part of adult life</li> </ul>
<b>Key Stage: UKS2</b> <b>Lesson Title: Why Tax Matters</b>	To: <ul style="list-style-type: none"> <li>• Understand that taxes are deducted from earnings to provide for things that we all need in our wider and global communities</li> <li>• Appreciate how these monies might be spent to benefit everybody</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• know that deductions are made from the money we earn</li> <li>• be able to describe how and why these taxes are used</li> <li>• know that we have a duty to pay our taxes in order to support the wider community</li> </ul>
<b>Key Stage: UKS2</b> <b>Lesson Title: Protecting My Money</b>	To: <ul style="list-style-type: none"> <li>• Understand that keeping money and</li> </ul>	By the end of the lesson children will: <ul style="list-style-type: none"> <li>• be able to describe ways to keep money and identity safe</li> </ul>



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	<p>personal information safe is very important</p> <ul style="list-style-type: none"> <li>• Appreciate that losing money or having personal information stolen can be distressing</li> </ul>	<ul style="list-style-type: none"> <li>• know about some scams and the steps to take to avoid them</li> <li>• know that having money or their identity stolen can have consequences</li> </ul>
<p><b>Key Stage: KS2</b>  <b>Lesson Title: Money Matters Workshop: The Holiday</b>  <b>a. Spending and Saving</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• To know and make choices about spending and saving</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• Understand that sometimes they might have to prioritise and make choices about how they spend or save their money</li> <li>• Make spending and saving choices based on their own needs</li> <li>• Appreciate that they may not be able to have everything they want immediately and sometimes not at all</li> </ul>
<p><b>Key Stage: KS2</b>  <b>Lesson Title: Money Matters Workshop: The Holiday</b>  <b>b. Making Money Choices</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• To recognise and understand the influences on the money choices they make</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• Understand that the money choices they make can be influenced by others</li> <li>• Take account of other people's opinions, including advertising when making decisions about money.</li> <li>• Appreciate that different people may have different attitudes to and feelings about spending and saving money</li> </ul>
<p><b>Key Stage: KS2</b>  <b>Lesson Title: Money Matters Workshop: The Holiday</b>  <b>c. Money in other countries</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• To know that in other countries they have different currencies</li> </ul>	<p>By the end of the lesson children will:</p> <ul style="list-style-type: none"> <li>• Understand that money in other countries is different to our own</li> <li>• Recognise a range of other currencies and perform simple calculations based on exchange rates</li> <li>• Appreciate that money in other countries may have a</li> </ul>

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		different value to our own currency
<b>Key Stage: KS2</b> <b>Lesson Title: Money Cycle</b>	To: <ul style="list-style-type: none"> <li>• Recognise the important role money plays in our economic well being</li> <li>• Appreciate there are different sectors which go to make up the economy</li> <li>• Have an understanding of the way money flows through a continuous cycle</li> </ul>	By the end of this lesson pupils will: <ul style="list-style-type: none"> <li>• have considered the way money moves around</li> <li>• appreciate that they have a personal role to play in the functioning of the economy</li> </ul>
<b>Key Stage: KS2</b> <b>Lesson Title: Keeping it Local</b>	To: <ul style="list-style-type: none"> <li>• Recognise the important role money plays in our economic well being</li> <li>• Appreciate the distinction between goods and services</li> <li>• Have an understanding of some aspects of the local economy</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• Understand how they are part of the local economy</li> <li>• Appreciate that taxation helps to pay for things we all need</li> </ul>
<b>Key Stage: KS2</b> <b>Lesson Title: Price Changes</b>	To <ul style="list-style-type: none"> <li>• Recognise the important role money plays in our economic well being</li> <li>• Appreciate that prices change over time and because of circumstances</li> <li>• Have an understanding of the processes of supply and demand</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• Appreciate how prices for goods can differ</li> <li>• Understand that supply and demand affect the flow of money</li> </ul>
<b>Key Stage: KS2</b> <b>Lesson Title: Money &amp; Mental Health- Can Money Make Your Tummy Feel Funny</b>	To <ul style="list-style-type: none"> <li>• Understand that managing money is complex</li> <li>• Understand that money is very emotive</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• Understand some of the ways that people need to manage their money and know that this can be difficult</li> <li>• Understand that struggling to manage money can make people worried and could cause them to make unwise money decisions</li> </ul>