

Money Matters Lesson Plans - Primary Overview

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

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

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

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

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

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

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

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

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

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