**Financial Education Curriculum**

At Rivington, we believe in developing our children both academically and socially. To ensure we equip our children with the skills needed to grow into responsible adults and the ability to adapt in an ever-changing financial world, we incorporate a financial education programme of work called ‘My Money Sense’, developed by Natwest Bank into our PHSE/Personal Development curriculum. This includes four main themes: My Money Management; Money in the World; My Money Safety and My Money Future. As our children mature and move through the school, they will develop their understanding of all aspects of money and the skills required to support them throughout their lives.

KEY: My Money Management Money in the World My Money Safety My Money Future

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| **Year**  **Group** | **Autumn** | **Spring** | **Summer** | **Links** |
| **1** | What coins and notes do we use? | Where does money come from? | Climate Savers Virtual Assembly | Children begin their financial education in Year 1, by becoming familiar with the currency within the UK and differences around the world. They will then look at the origins of money.  Both Year 1 and 2 engage in a ‘Climate Savers’ assembly which focuses on how money can contribute towards tackling climate change.  Following on into Year 2, the children will begin to distinguish between needs and wants and what everyday needs money must be used for. Building upon this, the children will then develop their understanding of why saving is crucial to be able to meet our needs and the numerous ways in which money can be saved safely. |
| **2** | What are needs and wants? | Why is it important to save money? | Where can I keep my money safe  Climate Savers Virtual Assembly |
| **3** | How can I keep track of my money? | What are the links between jobs and money? | How can I keep my money safe? | Following learning in Key Stage 1, children will look at how to keep track of money before moving on to the links between jobs and money. They will then further develop an understanding of how to ensure savings are kept safe.  Moving into Year 4, the children will revisit needs and wants and how an individual’s choices will depend on their personal circumstances. They will begin to learn about bank accounts and their purpose. Finally, the children will look at the different ways that goods can be pain for, from cash to mobile payment apps. |
| **4** | What affects my choices about money? | How can I use a bank account? | How can I pay for things? |
| **5** | How are payments changing? | Enterprise: raising money for charity | How do I plan a simple budget? | Following their learning in lower Key Stage 2, the children will learn about different payment types in the 21st century and how this is ever changing – this will build upon LKS2, ‘How can I pay for things?’. They will look at using money for fundraising purposes and how this can support charities and then look at planning a budget to equip them for future life.  As the children move into Year 6, the children will begin to look at the affect money can have on mental health and how this can affect our emotions: this links to KS1 ‘Needs and Wants’ and LKS2 ‘What affects my choices about money?’. They will then begin to look at payslips and deductions that are made through taxes etc. linking to LKS2 ‘What are the links between jobs and money?’. Finally, they will look more in depth at stocks around the world building on their learning in KS1 of ‘Where does money come from?’ to learn about money around the world. |
| **6** | How does money affect my feelings? | How do I understand payslips and deductions? | How do I understand information about money from around the world? |