Finance; Natwest- money sense. KS1

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| Learning objective | Money themes: | Content | Intent |
| Year 1  What coins and notes do we use? | * Everyday numeracy | Interactive activity, spot the coins.  What coins and notes do we use? Presentation to support.  British coins and notes. What’s that coin?  Always check your change.  Pupils identify coins and notes according to their shape, size and colour. [Pupils will check if Jack has received the correct amount of change after visiting a shop.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-1-what-coins-and-notes-do-we-use/infographic-a/) | This topic explores what coins and notes there are and how they are used. |
| Year 1  Where can I keep my money safe? | * Financial security * Money & wellbeing | Where can I keep my money safe? Presentation available to support intro to lesson.  Interactive activity; Keep Helen’s money safe.  Feelings about lost or stolen money. Safe places to keep money.  [Making good choices to keep their money safe.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-2-where-can-i-keep-my-money-safe/interactive/) [Choosing a safe place to keep their money.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-2-where-can-i-keep-my-money-safe/activity-sheet/) [Pupils understanding how they might feel about lost or stolen money.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-2-where-can-i-keep-my-money-safe/infographic-a/) | This topic explores how to keep money safe. It identifies safe places to keep money, the different choices involved in keeping money safe, and the consequences of losing money. |
| Year 1  Where does money come from? | * Enterprise * Careers, work & income | Interactive activity. Where does money come from? Presentation to support.  Ways we get money. Saving for the future.  [Find out where you get money from,](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-3-where-does-money-come-from/interactive/) [consider ways in which people get money.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-3-where-does-money-come-from/infographic-a/)  [D](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-3-where-does-money-come-from/interactive/)[ifferent things that a person might buy with their money.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-3-where-does-money-come-from/infographic-b/) | This topic explores where people get money from, including working to earn money and saving for the future. |
| Year 2  Why is it important to save money? | * Savings & pensions * Budgeting | Interactive activity; super savers.  Why is it important to save money?  What should they do? Spend or save?  Rainy day saving; what might be important to save for?  [Finding out if spending choices will enable you to buy a desired item.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-4-why-is-it-important-to-save-money/interactive/)  The a[dvantages and disadvantages of spending and saving.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-4-why-is-it-important-to-save-money/infographic/)  C[onsidering which situations might be important for the Jackson family to save for.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-4-why-is-it-important-to-save-money/activity-sheet-b/) | In this topic, pupils learn about saving money for later, reasons for saving and how it might make them feel, and why saving can be important. |
| Year 2  Wants and needs. | * Critical consumers | Wants and needs; Video and  presentation to support what are needs and wants.  [Exploring the difference between needs and wants, and identify which are the most important.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-5-what-are-needs-and-wants/video/) | Pupils explore the difference between needs and wants, considering how we prioritise the things we buy in terms of importance. |
| Year 2  How can I keep track of my money? | * Everyday numeracy * Budgeting | Interactive activity.  How can I keep track of my money? Presentation to support. How much money do you earn and spend?  [Pupils will learn to keep track of the money they earn and spend.](https://natwest.mymoneysense.com/teachers/resources-5-8s/topic-6-how-can-i-keep-track-of-my-money/activity-sheet/) | Pupils explore ways of knowing how much money they receive and spend by making simple records. |

Finance; Natwest- money sense. KS2

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| Year 3  How are payments changing? | * Everyday numeracy * Financial security * Money & wellbeing * Critical consumers * Staying safe online * Cryptocurrency | How are payments changing? Presentation to support. Supporting activity-Shopping choices. should they pay? Cryptocurrency.  Considering the positives and negatives of shopping online vs in-store and calculate how much one person spends in both. [Discover how digital currencies work and design a new cryptocurrency coin.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-10-how-are-payments-changing/activity-sheet-c/) | This topic looks at the different places we spend money – both online and in-store – as well as payment methods including contactless, apps, online banking and cryptocurrency. |
| Year 3  How can I pay for things? | * Everyday numeracy * Borrowing & debt * Critical consumers | How can I pay for things? Presentation to support. Interactive activity; Debit and credit cards- meet Alex. A budget to pay for a holiday. [Exploring different ways to pay and choosing the best payment methods.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-1-how-can-i-pay-for-things/interactive-uk/) | This sample topic explores cash, cheques, bank cards, online payments and the best way to pay in different situations. |
| Year 4  How can I use a bank account? | * Savings & pensions * Budgeting * Critical consumers | How can I use a bank account? Presentation to support. Do I need a bank account? Types of accounts. Which account is best for different needs?  Interactive activity- understanding bank charges. Exploring money safety and finding out how to avoid unnecessary bank charges. [Deciding on the best bank account for their needs.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-2-how-can-i-use-a-bank-account/activity-sheet/) [Learning about the main types of individual bank account available.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-2-how-can-i-use-a-bank-account/infographic-b/) | This topic introduces the main services and types of account offered by banks, and explains banking charges.. |
| Year 4  Enterprise, raising money for charity. | * Everyday numeracy * Enterprise | Raising money for charity. Presentation and video to support-school fundraising. Interactive activity-School fundraising. Setting up steps. Fundraising planner. Budgeting and pricing a charity event. [Plan and cost your own charity event.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-3-enterprise-raising-money-for-charity/activity-sheet/) | This topic introduces pupils to fundraising events for charity and how to plan and set up an event, including budgeting. |
| Year 5  What are the links between jobs and money? | * Money & wellbeing * Enterprise * Careers, work & income | What are the links between jobs and money? Video and presentation to support. Interactive activity; jobs and money.jobs and money activity sheet. Finding out about different job roles, qualifications and salaries. [Share their thoughts on the links between jobs and money.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-4-what-are-the-links-between-jobs-and-money/video/) | This topic explores the ways in which jobs and money are connected, and how choices affect future goals.. |
| Year 5  How do I plan a simple budget? | * Everyday numeracy * Budgeting | How do I plan a simple budget? Bank statements. Presentation to support. Interactive activity; creating a budget. E[xploring financial documents and how to create a budget.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-5-how-can-i-plan-a-simple-budget/interactive-a-uk/) [Looking at bank statements and answering key questions about the information they contain.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-5-how-can-i-plan-a-simple-budget/activity-sheet/) | This topic explores how to create a budget and how key financial documents can be used to monitor expenses and income. |
| Year 5  How can I keep my money safe? | * Financial security * Money & wellbeing * Staying safe online | How can I keep my money safe? Interactive and presentation to support. Scam busters. Money mule schemes and how to avoid them. Learning about keeping money safe, the risks of spending money online, and how to identify scams. [Pupils will learn about organisations you can contact after a scam and how they can help.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-6-how-can-i-keep-my-money-safe/activity-sheet/) | This topic looks at ways to keep money safe, the risks associated with spending online, and the consequences of scams. |
| Year 6  How do I understand information about money from around the world? | * Everyday numeracy * Critical consumers | How do I understand information about money from around the world? Presentation to support. Currency challenge. Activity sheet money from around the world. Pupils will work out how much their money is worth in the currency of the country. [Pupils will learn about different foreign currencies and perform basic calculations using the given exchange rates.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-7-how-do-i-understand-information-about-money-from-around-the-world/activity-sheet/) | In this topic, pupils explore different foreign currencies and perform basic calculations of exchange rates. |
| Year 6  What affects my choices about money? | * Money & wellbeing * Critical consumers | What affects my choices about money? Presentation to support followed by activity sheet. Exploring some of the different factors affecting people’s choices about money. | Pupils explore choices about spending money, and how other people might make different ones. |
| Year 6  How does money affect my feelings? | * Borrowing & debt * Money & wellbeing | How does money affect my feelings? Interactive activity; money and mood. Presentation to support and activity sheet. Exploring two different case studies about young people affected by debt and low income. [Pupils will link feelings about money decisions.](https://natwest.mymoneysense.com/teachers/resources-8-12s/topic-9-how-does-money-affect-my-feelings/interactive-uk/) | This topic explores how our financial circumstances can affect our emotional wellbeing, and introduces pupils to the concept of debt and its potential impact. |