

Careers, financial capability and economic wellbeing

Y1 <i>No specific unit of work for this year group.</i>	Y2 My money	Y3 <i>No specific unit of work for this year group.</i>	Y4 Saving, spending and budgeting	Y5 <i>No specific unit of work for this year group.</i>	Y6 Borrowing and earning money
	<p>1. Pupils learn about where money comes from and making choices when spending money</p> <p>Pupils</p> <ul style="list-style-type: none"> understand that people get money in different ways (earn, win, find, presents, pocket money, borrow, benefits) recognise that people make choices about what to buy understand that they may not always be able to have all the things they want 		<p>1. Pupils learn about what influences people's choices about spending and saving money</p> <p>Pupils</p> <ul style="list-style-type: none"> understand how manufacturers and shops persuade us to spend money are able to recognise when people are trying to pressurise them to spend their money and how this feels can make decisions about whether something is 'value for money' 		<p>1. Pupils learn that money can be borrowed but there are risks associated with this</p> <p>Pupils</p> <ul style="list-style-type: none"> understand there are different ways that people can pay for something (including online, loans, credit cards and hire-purchase schemes) can explain the difference between manageable and unmanageable debt and how this can make people feel can identify where people can access reliable information and support
	<p>2. Pupils learn about saving money and how to keep it safe</p> <p>Pupils</p> <ul style="list-style-type: none"> understand why people might want to save their money can say how it feels to save for something you really want recognise where money is stored to keep it safe and some places are safer than others 		<p>2. Pupils learn how people can keep track of their money</p> <p>Pupils</p> <ul style="list-style-type: none"> can keep simple records to keep track of their money can ask simple questions about needs and wants - decide how to spend and save their money know the best places people can go for help about money 		<p>2. Pupils learn about enterprise</p> <p>Pupils</p> <ul style="list-style-type: none"> can identify skills that make someone enterprising know what is needed to plan and set up an enterprise can weigh up the risks and benefits of running an enterprise and explain what makes a successful enterprise
	<p>3. Pupils learn about the different jobs people do</p> <p>Pupils</p> <ul style="list-style-type: none"> know that there are a range of jobs that people can do recognise that both men and women are able to do a range of jobs understand that having a job means people can earn money 		<p>3. Pupils learn about the world of work</p> <p>Pupils</p> <ul style="list-style-type: none"> know there are a range of jobs, paid and unpaid, including shift work, full-time, part-time work know about a number of different jobs people do can identify the skills and attributes needed for different jobs 		<p>3. Pupils learn what influences people's decisions about careers</p> <p>Pupils</p> <ul style="list-style-type: none"> understand that money is one factor in choosing a job and that some jobs pay more than others can debate the extent to which a person's salary is more or less important to job satisfaction understand how people choose what job to do