

UNIT OVERVIEW

KS2 | A FAIR DAY'S PAY

Story Overview

This unit centres on Debbie Clayton's payslip. Children will explore why deductions, such as income tax, are taken from earnings and the purpose of central and local taxation and what it pays for.

Baseline and Assessment

Conduct the quiz as a baseline for the unit, using the activity to identify gaps in the children's knowledge and understanding and to set the agenda for learning. Record scores for children on the score sheet (this is in the teachers' area).

Repeat the quiz as a follow up for the unit - record follow up scores for children on the score sheet to evaluate their improvement over the unit.

Learning Objectives

Each Lesson Outline includes the learning outcomes children should achieve.

Unit links to PSHE Association Guidelines, the Financial Education Planning Framework from Young Money (formerly pfeg) and the National Curriculum are overleaf.

Lesson Overview for this Unit

Deliver as separate lessons, combine or split down further to suit your children's needs. See each Lesson Outline for more detail.

Lesson 1: Paying for Pride Place

Using the payslip and the deductions factsheet children explore the terms used and what they mean. They then explore the map of Pride Place to find out how services are paid for, focusing on the deductions made on the payslip. They will consider the national and local taxation that allows us to spread the cost for our communities.

Lesson 2: Paying Together

Extending from lesson 1, they manage a community fund and allocate it to the services in Pride Place, exploring budgets and priorities.

Lesson 3: How can I Help

Children will explore personal responsibility within a community and how to use its resources. They explore what difference they could make to save money in and for their community more pro-actively, including giving their time and cultivating pro-community habits.

Working Together: Activities to Explore at Home

We suggest that the children revisit the Paying for Pride Place click and explore activity with their parent/carer to explore the information supplied.

Think about how they might be able to get involved in community volunteering with the family (or take some simple and safe independent pro-community action, such as clearing up left rubbish in their street).

Survey parents with the community survey.

Look at Working Together Activities for Grown-Up Money.

Read VMM
ground
rules here



LEARNING OBJECTIVES

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Met?	Link	Links to PSHE Outcomes KS2
	R33.	to listen and respond respectfully to a wide range of people, including those whose traditions, beliefs and lifestyle are different to their own
	R34.	how to discuss and debate topical issues, respect other people's point of view and constructively challenge those they disagree with
	L1.	to recognise reasons for rules and laws; consequences of not adhering to rules and laws
	L2.	to recognise there are human rights, that are there to protect everyone
	L3.	about the relationship between rights and responsibilities
	L4.	the importance of having compassion towards others; shared responsibilities we all have for caring for other people and living things; how to show care and concern for others
	L6.	about the different groups that make up their community; what living in a community means
	L7.	to value the different contributions that people and groups make to the community
	L19.	that people's spending decisions can affect others and the environment (e.g. Fairtrade, buying single-use plastics, or giving to charity)
	L20.	to recognise that people make spending decisions based on priorities, needs and wants
	L24.	to identify the ways that money can impact on people's feelings and emotions
	L25.	to recognise positive things about themselves and their achievements; set goals to help achieve personal outcomes
	L30.	about some of the skills that will help them in their future careers, e.g. teamwork, communication and negotiation

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Met?	Financial Education Planning Framework 7–9 years (Young Money)
	<p>How to manage money</p> <p><i>Ways to pay</i> I know that cash is only one way to pay for goods and services.</p> <p><i>Keeping records</i> I can plan and track my saving and spending by keeping simple records.</p>
	<p>Becoming a critical consumer</p> <p><i>Decisions about saving and spending</i> I know that the decisions I make about saving and spending my money can be influenced by, and have an impact on, other people. I can take account of other people's ideas and opinions when making decisions about saving and spending my money.</p> <p><i>Spending and saving priorities</i> I know how to prioritise between needs and wants. I can make spending decisions based on my priorities, needs and wants. I understand that it may not be possible to have everything I want straight away, if at all, and that I may need to save money for things I want to buy in future.</p>
Met?	Financial Education Planning Framework 9–11 years (Young Money)
	<p>How to manage money</p> <p><i>Simple financial records</i> I know I need to check and keep basic financial information e.g. receipts, bills, bank statements. I can use simple financial information to plan and manage a basic budget and keep track of my spending.</p>
	<p>Becoming a critical consumer</p> <p><i>Influencing on saving and spending</i> I understand why we should all be critical consumers, thinking carefully about how we use our money.</p> <p><i>Value for money</i> I know that some things are better value for money than others. I can make comparisons between prices when deciding what is the best value for money, including for services such as electricity, phones and the internet.</p>
	<p>Managing risks and emotions associated with money</p>
	<p>Understanding the important role money plays in our lives</p> <p><i>Wider communities</i> I know that money is deducted from earnings to provide things we all need e.g. through taxes and National Insurance. I can describe some ways in which the government uses money to provide for my needs and those of my local community. I am beginning to understand why and how some of the money we earn supports the wider community.</p>

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Met?	Links to Spoken Language Years 1 to 6. Pupils should be taught to:
	Maintain attention and participate actively in collaborative conversations, staying on topic and initiating and responding to comments.
	Use spoken language to develop understanding through speculating, hypothesising, imagining and exploring ideas.
	Participate in discussions, presentations, performances, role play, improvisations and debates.
	Consider and evaluate different viewpoints, attending to and building on the contributions of others.
Met?	Links to Reading Comprehension Years 3 to 4. Pupils should be taught to:
	Develop positive attitudes to reading, and an understanding of what they read, by: <ul style="list-style-type: none">• Reading books that are structured in different ways and reading for a range of purposes.• Identifying themes and conventions in a wide range of books.
	Understand what they read, in books they can read independently, by: <ul style="list-style-type: none">• Checking that the text makes sense to them, discussing their understanding and explaining the meaning of words in context.• Asking questions to improve their understanding of a text.• Drawing inferences such as inferring characters' feelings, thoughts and motives from their actions, and justifying inferences with evidence.• Predicting what might happen from details stated and implied.• Identifying main ideas drawn from more than one paragraph and summarising these.
Met?	Links to Writing Composition Years 5 and 6. Pupils should be taught to:
	Plan their writing by: <ul style="list-style-type: none">• Identifying the audience for and purpose of the writing, selecting the appropriate form and using other similar writing as models for their own.• Noting and developing initial ideas, drawing on reading and research where necessary.
	Draft and write by: <ul style="list-style-type: none">• Selecting appropriate grammar and vocabulary, understanding how such choices can change and enhance meaning.• Using a wide range of devices to build cohesion within and across paragraphs.• Using further organisational and presentational devices to structure text and to guide the reader [for example, headings, bullet points, underlining].
	Evaluate and edit by: <ul style="list-style-type: none">• Proposing changes to vocabulary, grammar and punctuation to enhance effects and clarify meaning.

LEARNING OBJECTIVES

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Met?	Links to Mathematics Year 5. Number – addition and subtraction. Pupils should be taught to:
	Solve addition and subtraction multi-step problems in contexts, deciding which operations and methods to use and why.
Met?	Links to Mathematics Year 5. Number – multiplication and division. Pupils should be taught to:
	Solve problems involving addition, subtraction, multiplication and division and a combination of these, including understanding the meaning of the equals sign.
Met?	Links to Mathematics Year 5. Number – fractions (including decimals and percentages). Pupils should be taught to:
	Recognise the per cent symbol (%) and understand that per cent relates to 'number of parts per hundred', and write percentages as a fraction with denominator 100, and as a decimal.
	Solve problems which require knowing percentage and decimal equivalents of $\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{5}$, $\frac{2}{5}$, $\frac{4}{5}$ and those fractions with a denominator of a multiple of 10 or 25.
Met?	Links to Mathematics Year 5. Measurement. Pupils should be taught to:
	Use all four operations to solve problems involving measure [for example, length, mass, volume, money] using decimal notation, including scaling.
Met?	Links to Mathematics Year 5. Statistics. Pupils should be taught to:
	Solve comparison, sum and difference problems using the information presented in a line graph.
Met?	Links to Mathematics Year 6. Number – addition, subtraction, multiplication and division. Pupils should be taught to:
	Use their knowledge of the order of operations to carry out calculations involving the four operations.
	Solve addition and subtraction multi-step problems in contexts, deciding which operations and methods to use and why.
	Solve problems involving addition, subtraction, multiplication and division.
Met?	Links to Mathematics Year 6. Number – fractions (including decimals and percentages). Pupils should be taught to:
	Recall and use equivalences between simple fractions, decimals and percentages, including in different contexts.

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Met?	Links to Mathematics Year 6. Ratio and proportion. Pupils should be taught to:
	Solve problems involving the calculation of percentages [for example, of measures, and such as 15% of 360] and the use of percentages for comparison.
	Solve problems involving similar shapes where the scale factor is known or can be found.
Met?	Links to Mathematics Year 6. Measurement. Pupils should be taught to:
	Solve problems involving the calculation and conversion of units of measure, using decimal notation up to three decimal places where appropriate.
Met?	Links to Mathematics Year 6. Statistics. Pupils should be taught to:
	Interpret and construct pie charts and line graphs and use these to solve problems.

Date of unit	
Delivered by	