

UNIT OVERVIEW

KS1/2 | I WANT IT!

Story Overview

This unit centres on Tara and her mother. Tara is now old enough to get some pocket money and to save up for things she may wish to buy. On completion of this unit the children will have explored a range of issues in relation to realistic saving, earning, planning and budgeting.

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: Sharing the Chores/ Jobs at Home

Children explore being part of a family and the individual's contributions to the running of the household. They consider roles and responsibilities in the home and if and when young people should be paid, or not, for doing chores/jobs.

Lesson 2: Exploring Needs and Wants

Using a range of needs and wants, including basic human needs, children are encouraged to consider some of the priorities that adults may need to set when operating with limited funds and how this might affect them and their family.

Lesson 3: Needs and Wants Diamond 9

This activity will stimulate discussion about how families may prioritise spending on essentials and to help children understand that when money is scarce there are choices and sacrifices that may need to be made.

Working Together: Activities to Explore at Home

We suggest that the children revisit the "I Want It!" Interactive Storybook at home with their family if this is practical and appropriate.

This will familiarise the family with the unit and its content and promote discussion on the issues raised. Ask children to take home a copy of the appropriate homework activity.

KS1 (Could I help with that?) or KS2 (Chore/job challenge survey and Different views on chores/jobs questionnaire) and complete them with member/s of the family/suitable adult.

Ask children to take home a copy of the Needs and Wants sheet and complete them again with member/s of the family/suitable adult. Hopefully, this will facilitate discussion on the difference between adult and child perspectives on wants and needs.

Return completed sheets to school. Collate, discuss and compare as appropriate.

Do the Spend and Save Calculator activity at home.



LEARNING OBJECTIVES

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Met?	Link	Links to PSHE Outcomes KS1
	H15.	to recognise that not everyone feels the same at the same time, or feels the same about the same things
	R21.	about what is kind and unkind behaviour, and how this can affect others
	R22.	about how to treat themselves and others with respect; how to be polite and courteous
	R24.	how to listen to other people and play and work cooperatively
	R25.	how to talk about and share their opinions on things that matter to them
	L11.	that people make different choices about how to save and spend money
	L12.	about the difference between needs and wants; that sometimes people may not always be able to have the things they want
Met?	Link	Links to PSHE Outcomes KS2
	H35.	about the new opportunities and responsibilities that increasing independence may bring
	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
	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
	L5.	ways of carrying out shared responsibilities for protecting the environment in school and at home; how everyday choices can affect the environment (e.g. reducing, reusing, recycling; food choices)
	L18.	to recognise that people have different attitudes towards saving and spending money; what influences people's decisions; what makes something 'good value for money'
	L20.	to recognise that people make spending decisions based on priorities, needs and wants
	L22.	about risks associated with money (e.g. money can be won, lost or stolen) and ways of keeping money safe
	L24.	to identify the ways that money can impact on people's feelings and emotions

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Met?	Financial Education Planning Framework 5-7 years(Young Money)
	<p>Becoming a critical consumer</p> <p><i>Choices about saving and spending</i></p> <p>I can make a simple plan for my saving and spending choices and stick to it.</p> <p>I am beginning to understand that people may make different choices about how to save and spend money.</p> <p><i>Needs and wants</i></p> <p>I can explain the difference between something that I need and something I might want.</p> <p>I am beginning to understand that we might not always be able to have the things we want.</p>
	<p>Managing risks and emotions associated with money</p> <p><i>Saving money</i></p> <p>I can describe why I might want to save my money e.g. for something special or to buy a present for someone else, and where I might save it e.g. cash at home, in a savings account.</p> <p>I am beginning to understand why saving money can be important and how that makes me feel.</p>
	<p>Understanding the important role money plays in our lives</p> <p><i>Where my money comes from</i></p> <p>I know my money comes to me in different ways e.g. earning, winning, borrowing, finding, being given.</p> <p>I can describe where my money comes from.</p> <p>I understand that money will come to me in other ways in the future e.g. being paid for working.</p>
Met?	Financial Education Planning Framework 7-9 years(Young Money)
	<p>How to manage money</p> <p><i>Keeping records</i></p> <p>I can plan and track my saving and spending by keeping simple records.</p> <p>I understand why it is important to keep track of my saving and spending.</p>
	<p>Becoming a critical consumer</p> <p><i>Decisions about saving and spending</i></p> <p>I know that the decisions I make about saving and spending my money can be influenced by, and have an impact on, other people.</p> <p>I can take account of other people's ideas and opinions when making decisions about saving and spending my money.</p>
	<p>Spending and saving priorities</p> <p><i>I know how to prioritise between needs and wants.</i></p> <p>I can make spending decisions based on my priorities, needs and wants.</p> <p>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 the future.</p>

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Met?	Financial Education Planning Framework 9-11 years(Young Money)
	How to manage money <i>Simple financial records</i> I can use simple financial information to plan and manage a basic budget and keep track of my spending. I understand that planning my spending helps me to stay in control of my money.
	Understanding the important role money plays in our lives <i>Links between work and money</i> I am beginning to understand that the choices I make about work and money will affect my life.
Met?	Links to Spoken Language Years 1 to 6. Pupils should be taught to:
	Articulate and justify answers, arguments and opinions.
	Give well-structured descriptions, explanations and narratives for different purposes, including for expressing feelings.
	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 a discussions, presentations, performances, role play, improvisations and debates.
Met?	Links to Reading Comprehension Year 1. Pupils should be taught to:
	Develop positive attitudes to reading, and an understanding of what they read, by: <ul style="list-style-type: none"> • Listening to and discussing a wide range of poems, stories and non-fiction at a level beyond that at which they can read independently. • Being encouraged to link what they read or hear to their own experiences.
	Understand both the books they can already read accurately and fluently and those they listen to by: <ul style="list-style-type: none"> • Drawing on what they already know or on background information and vocabulary provided by the teacher. • Checking that the text makes sense to them as they read, and correcting inaccurate reading. • Discussing the significance of the title and events. • Making inferences based on what is being said and done. • Predicting what might happen based on what has been read so far.
	Participate in a discussion about what is read to them, taking turns and listening to what others say.

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Met?	Links to Reading Comprehension Year 2. Pupils should be taught to:
	<p>Develop pleasure in reading, motivation to read, vocabulary and understanding by:</p> <ul style="list-style-type: none"> • Listening to, discussing and expressing views about a wide range of contemporary and classic poetry, stories and non-fiction at a level beyond that at which they can read independently. • Discussing the sequence of events in books and how items of information are related.
	<p>Understand both the books that they can already read accurately and fluently and those that they listen to by:</p> <ul style="list-style-type: none"> • Drawing on what they already know or on background information and vocabulary provided by the teacher. • Checking that the text makes sense to them as they read, and correcting inaccurate reading. • Making inferences based on what is being said and done. • Answering and asking questions. • Predicting what might happen based on what has been read so far.
	Participate in a discussion about books, poems and other works that are read to them and those that they can read for themselves, taking turns and listening to what others say.
	Explain and discuss their understanding of books, poems and other material, both those that they listen to and those that they read for themselves.
Met?	Links to Reading Comprehension Years 3 and 4. Pupils should be taught to:
	<p>Develop positive attitudes to reading, and an understanding of what they read, by:</p> <ul style="list-style-type: none"> • Listening to and discussing a wide range of fiction, poetry, plays, non-fiction and reference books or textbooks. • 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.
	<p>Understand what they read, in books they can read independently, by:</p> <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 the details stated and implied.
	Participate in a discussion about both books that are read to them and those they can read for themselves, taking turns and listening to what others say.
Met?	Links to Reading Comprehension Years 5 and 6. Pupils should be taught to:
	<p>Maintain positive attitudes to reading and an understanding of what they read by:</p> <ul style="list-style-type: none"> • Identifying and discussing themes and conventions in and across a wide range of writing.
	<p>Understand what they read by:</p> <ul style="list-style-type: none"> • Drawing inferences such as inferring characters' feelings, thoughts and motives from their actions, and justifying inferences with evidence. • Predicting what might happen from the details stated and implied.

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Met?	Links to Writing Composition Year 1. Pupils should be taught to:
	Write sentences by: <ul style="list-style-type: none">• Saying out loud what they are going to write about.• Composing a sentence orally before writing it.
Met?	Links to Writing Composition Year 2. Pupils should be taught to:
	Develop positive attitudes towards and stamina for writing by: <ul style="list-style-type: none">• Writing for different purposes.
Met?	Links to Writing Composition Years 3 and 4. Pupils should be taught to:
	Plan their writing by: <ul style="list-style-type: none">• Discussing writing similar to that which they are planning to write in order to understand and learn from its structure, vocabulary and grammar.• Discussing and recording ideas.
	Draft and write by: <ul style="list-style-type: none">• Composing and rehearsing sentences orally (including dialogue), progressively building a varied and rich vocabulary and an increasing range of sentence structures (English Appendix 2).
	Evaluate and edit by: <ul style="list-style-type: none">• Assessing the effectiveness of their own and others' writing and suggesting improvements.
Met?	Links to Mathematics Year 1. Number – addition and subtraction. Pupils should be taught to:
	Read, write and interpret mathematical statements involving addition (+), subtraction (−) and equals (=) signs.
Met?	Links to Mathematics Year 1. Measurement. Pupils should be taught to:
	Measure and begin to record the following: <ul style="list-style-type: none">• Recognise and know the value of different denominations of coins and notes.
Met?	Links to Mathematics Year 2. Number – addition and subtraction. Pupils should be taught to:
	Solve problems with addition and subtraction:
	Using concrete objects and pictorial representations, including those involving numbers, quantities and measures.
	Applying their increasing knowledge of mental and written methods.

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Met?	Links to Mathematics Year 2. Measurement. Pupils should be taught to:
	Solve simple problems in a practical context involving addition and subtraction of money of the same unit, including giving change.
Met?	Links to Statistics Year 2. Statistics. Pupils should be taught to:
	Interpret and construct simple pictograms, tally charts, block diagrams and tables.
Met?	Links to Mathematics Year 3. Number - addition and subtraction. Pupils should be taught to:
	Add and subtract numbers with up to three digits, using formal written methods of columnar addition and subtraction.
Met?	Links to Mathematics Year 3. Measurement. Pupils should be taught to:
	Add and subtract amounts of money to give change, using both £ and p in practical contexts.
Met?	Links to Mathematics Year 4. Number - multiplication and division. Pupils should be taught to:
	Solve comparison, sum and difference problems using the information presented in bar charts, pictograms, tables and other graphs.
Met?	Links to Mathematics Year 4. Number - fractions (including decimals). Pupils should be taught to:
	Solve simple measure and money problems involving fractions and decimals to 2 decimal places.
Met?	Links to Mathematics Year 4. Measurement. Pupils should be taught to:
	Estimate, compare and calculate different measures, including money in pounds and pence.
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 6. Number. Pupils should be taught to:
	Interpret and construct pie charts and line graphs and use these to solve problems.

Date of unit

Delivered by