

Me and My Future (Y4)

What you have already learnt in year 3.

To know how to look after and handle money in everyday situations.

To make simple financial decisions and consider how to spend money, including pocket money and contributions to charity.

To know there are different ways to gain money, including earning it through work.

To understand that money is a finite resource for individuals, institutions and the community.

To begin to understand why we have charities.

To explain why people work and the different jobs that people do and can challenge some work stereotypes.

To be aware that the learning choices I make will affect my future options.

To talk positively about what I like to do and what I would like to do in the future.

Skills and knowledge I may use from other subjects:

Maths:

This year in maths, you will gain a deeper understanding of money and how to convert different types of money including pounds and pence (£ and p). You will recap learning from year 3 to consolidate your understanding.

English:

In reading, you will continue to develop your own understanding and enjoyment of reading various materials. You will be able to form and justify opinions based on what you have read. You will begin to consider other peoples opinions, and understand that these may be different from your own.

In writing, you will be able to use spoken language to develop understanding through speculating, hypothesising, imagining and exploring ideas. You will be able to consider and evaluate different viewpoints, building on the contributions of others. You will be able to write complex sentences and longer pieces of work by: planning or saying out loud what you are going to write about; writing down ideas or key words, including new vocabulary; evaluate your work with your teacher and other pupils.

You will also develop ideas through drama and role play.

What you will have learnt by the end of this unit:

- I can demonstrate how to look after and save money
- I can begin to develop an understanding that people have different financial circumstances
- I can begin to understand the different values and attitudes that people have with regard to money
- I recognise the range of jobs carried out by people they know
- I can explain how I will develop skills for work in the future
- I am aware that the learning choices I make will affect my future options
- I can identify my strengths, areas for improvement and set high aspirations and goals
- I can identify positive achievements during my time in Year 4
- I can identify my strengths, areas for improvement and set myself some goals for Year 5

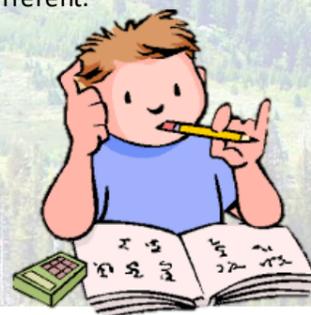
Key Knowledge...



Different people make different spending decisions based on their own situations. Furthermore, people have very different financial circumstances. Some people have lots of disposable income (money that can be spent how a person chooses after paying all of their expenses such as bills), and other people have very little. These need to be viewed with kindness and respect because everyone's situation is different.



Looking after and saving money is important for many different reasons. It allows you to enjoy greater security in your life. If you have money set aside for emergencies, you have a fall back should something unexpected happen. Furthermore, savings can help you to increase your money, or you can set it aside for a rainy day.



What you will have learnt by the end of Key Stage 2.

You will have a deep and secure knowledge of money, the forms it takes and different ways to spend and save money. You will understand that people's financial situations are different, that people make very different decisions concerning money and you will be able to appreciate these different decisions. You will know that money is a finite resource, earned in different ways. You will be able to consider giving to those less fortunate than yourself, such as charities, and understand why this is important. You will understand the difference between needs and wants and will have acquired skills to help you make informed decisions about budgeting, saving spending and giving.

You will understand the difference between jobs and careers, and the different skills required for various roles. You will be able to reflect on people's feelings and attitudes towards work and know that they will differ. You will be able to explain the advantages of working, including non-monetary benefits. You will gain skills and knowledge about what employers are looking for, increasing your employability. You will be able to consider your attitude towards learning, and know that choices you make in education will affect your future. You will know how to keep yourself safe when working and what the law says about protecting workers.

You will become confident in reflecting on your own achievements, and setting goals for your future.

There are lots of different jobs and occupations which require very different skills and attributes. Think about the people you know. What jobs do they have? What skills and attributes might they need?

Developing skills for work in the future starts at school and can impact upon your future options. It is important to work hard while at school and further education to develop the skills and attributes needed for the career choice you make. Employers find skills such as being organised very desirable. Other more specific skills and attributes can be gained through training and courses. Remember, you can be whatever you want to be! Always be proud to talk positively about your future goals and aspirations.



Achievements from year 4 are:

My areas of improvement are:

My Goals for year 5 are:



Key Vocabulary

Money- Coins or paper notes of a country used to buy things and pay for services.

Spending- The paying out of money.

Saving - Setting aside (Money) for another time or specific thing.

Financial Circumstance- An effect on an event or situation related to money.

Values - The worth, importance or usefulness of something.

Attitudes - A way of feeling or thinking about something.

Job - A position for which a person is payed.

Skills - Powers and abilities that you hold to perform tasks well.

Learning - Gaining knowledge through study or experience.

Choices - Acts of picking or selecting.

Strengths - Abilities, skills or talents.

Achievement - An accomplishment reached through hard work, courage or skill.

Improvement - A change that makes something better than it was.

Goal - A result or end that a person works towards.

Key Skills:

Personal Effectiveness:

Self-improvement (including through constructive self-reflection, seeking and utilising constructive feedback and effective goalsetting)

Resilience (including self-motivation, perseverance and adaptability)

Self-regulation (including promotion of a positive, growth mind-set and managing strong emotions and impulses)

Developing and maintaining a healthy self-concept (including self-confidence, realistic self-image, self-worth, assertiveness, self-advocacy and self-respect)

Interpersonal and social effectiveness:

Enterprise skills and attributes (e.g. aspiration, creativity, goal setting, identifying opportunities, taking positive risks)

Empathy and compassion (including impact on decision-making and behaviour)

Valuing and respecting diversity

Managing Risk and Decision Making:

Making decisions

Recall and Remember:

Explain how you can look after and save your money:

Why is it important to view other people financial circumstances and choices with respect?

How do people gain money?

Think of a job or career that interests you. List some skills and attributes you might need to be successful at this.

Think about the choices you make at school. How could these affect your future?

List some of your greatest achievements in year 4:

Reflect upon something that you want to improve and how you are going to do this:

Can you tell me what a SMART target is?

S _____
M _____
A _____
R _____
T _____

Make four goals for year 5:

Opportunities for teaching diversity, equality and expanding cultural capital

- Opportunity for educational visits from people with different jobs and occupations such as doctor, dentist, vet, nurse, builder, mechanic, engineer, carer, shop assistant, chef etc. Visitors to discuss what skills and attributes are needed for the role and what their job entails. Purpose: To motivate and enthuse children who are considering these careers/jobs for themselves.
- Opportunity to address stereotypes here with regards to gender and job roles. For example, a female mechanic visitor and a male midwife.
- Visit from a group of people/parents. Can the children guess their occupation. Another opportunity to address stereotypes.
- Visit from the bank to discuss money, saving, budgeting and how to manage money.