

PSHE

Year 4

Spring 1 - Living in the wider world

Money and Work- Making decisions about money; using and keeping money safe.

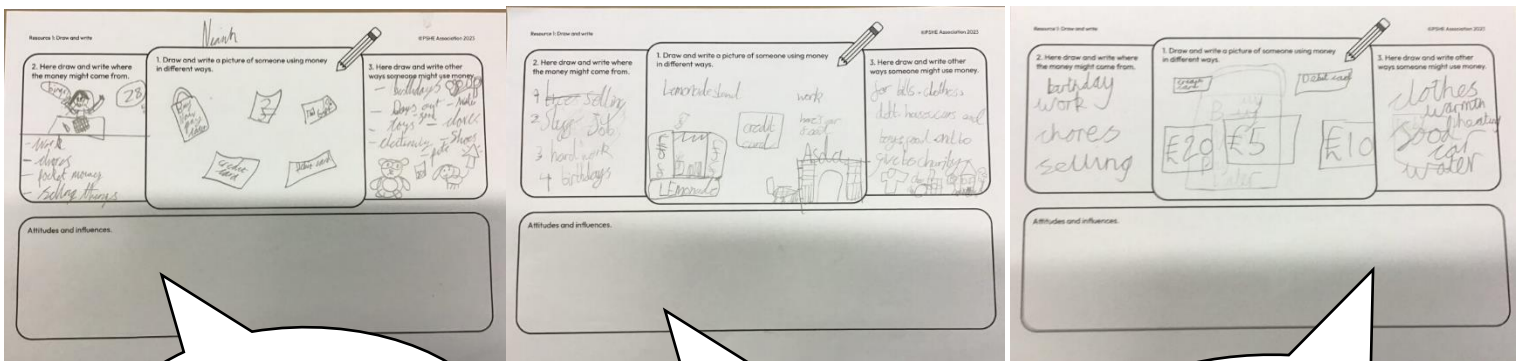
In this unit of work pupils will learn:

- how people make different spending decisions based on their budget, values and needs
- how to keep track of money and why it is important to know how much is being spent
- about different ways to pay for things such as cash, cards, e-payment and the reasons for using them
- that how people spend money can have positive or negative effects on others e.g. charities, single use plastics

Lesson 1 - LS 30.01.26 / Supply 05.02.26

LO- To learn about the role money plays in people's lives.

Baseline Assessment:



Draw a picture of someone using money.

Where might the money have come from?

What other ways might someone use money?

Meet the Lee-Shah family



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How did each person pay for the items they bought?

A week in the life

How did each person pay for the items they bought?



Monday		The corner shop had a deal for half price chocolate bars with any newspaper, so Grandpa Mario used his debit card to buy a chocolate bar and a newspaper which cost £3 altogether. However, the corner shop adds an extra 30p charge for card payments of under £5.
Tuesday		The family's dining table only seats four people, so Mum chose a new table and chairs which seats the whole family. It was a big purchase, so she used the store's 'buy now, pay later' option. Then, she had to put petrol in the car costing £58, which she paid for using her debit card.
Wednesday		Ranjeet went to the supermarket to buy food for the week. This cost £109 and Ranjeet paid using notes and coins. Later, he bought a lovely wall clock online, that he had seen in a TV advert. He paid using e-vouchers that were a birthday gift but it was expensive, so he had to pay extra using his credit card.
Thursday		Grandpa Mario paid £7 using his debit card for some shampoo and soap.
Friday		Gopal used his 50p pocket money to buy a tuckshop treat. That evening, Gopal paid £3.20 to enter the swimming pool, using a £5 note his Mum gave him. His Mum let him keep the change which he put towards his savings.
Saturday		Rosie travelled to work by taking the bus into town. This cost £2.70 and she paid using coins. Later that evening, Rosie's friends persuaded her to go to the cinema but she didn't have any money left, so she used her stepdad's credit card to pay for her ticket and snacks.
Sunday		Sofia went shopping with her stepdad and used cash she had saved up to buy a new book and some stationery her favourite celebrity used in an online video. This cost £10.50 altogether.

Activity 1

Method of Payment	Advantages	Disadvantages
Cash	Payments can be made quickly.	It is easier to get lost or stolen or places to not accept it.
Debit card	You don't have to pay any-one back - * Quicker to pay. Easy to carry around.	It is harder to keep track of how much money someone spends.
Buy now pay later	A large sum of money isn't spent in one go. Instead the cost is spread out over several months.	You still have to pay the shop back. When it comes to pay it back you have to pay the money more.
Voucher / E-voucher	You don't have to pay, someone has gifted you the money. Family and friends.	The voucher can only be used to buy things in the shop it was bought from.
Credit card	Larger purchases can be made even if someone doesn't have enough money in their bank account when they want to buy.	You have to pay the bank back. You have to pay more.

Method of Payment	Advantages	Disadvantages
Cash	Payments can be made quickly.	it can get lost or stolen
Debit card	it don't have to carry money	It is harder to keep track of how much money someone spends.
Buy now pay later	A large sum of money isn't spent in one go. Instead the cost is spread out over several months.	you will forget ab to pay it
Voucher / E-voucher	as it more than notes and	The voucher can only be used to buy things in the shop it was bought from.
Credit card	Larger purchases can be made even if someone doesn't have enough money in their bank account when they want to buy.	you have to pay the money that you borrowed

Method of Payment	Advantages	Disadvantages
Cash	Payments can be made quickly.	Some it is easier to get lost or stolen.
Debit card	You don't have to save.	It is harder to keep track of how much money someone spends.
Buy now pay later	A large sum of money isn't spent in one go. Instead the cost is spread out over several months.	if you save to get it back that you would make you in trouble.
Voucher / E-voucher	you may spend more than it is. So when you purchase you save.	The voucher can only be used to buy things in the shop it was bought from.
Credit card	Larger purchases can be made even if someone doesn't have enough money in their bank account when they want to buy.	you have to pay more back.

Method of Payment	Advantages	Disadvantages
Cash	Payments can be made quickly.	you could run out of cash or get poor
Debit card	you don't have to pay it back	It is harder to keep track of how much money someone spends.
Buy now pay later	A large sum of money isn't spent in one go. Instead the cost is spread out over several months.	you will not have the money next time
Voucher / E-voucher	you don't have to worry about a bill	The voucher can only be used to buy things in the shop it was bought from.
Credit card	Larger purchases can be made even if someone doesn't have enough money in their bank account when they want to buy.	you'll get to pay more than you had in the first place

Advantages and disadvantages

What are the advantages and disadvantages of different ways of paying?

Talk to your partner and then complete the advantages and disadvantages sheet

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Activity 2

Attitudes

What is meant by 'attitudes'?

Share your thoughts with your partner and then with the rest of the class.

Attitude – the way someone acts, feels or thinks that shows their opinion or beliefs about someone or something.

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Attitudes

What do you think 'influence' means?

Share your ideas with the class.

Influence - the power something or someone has, to affect someone's thoughts or behaviour.

What did the character you have been given spend money on?

What may have influenced their decision?

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Attitudes

Each member of the family's attitudes towards money may change for different reasons such as:

- Having more children
- Getting a new job
- Growing older
- Moving to a different place to live
- Having less or more responsibility
- Becoming more independent

Match the influence to the character. The first one has been done for you.

Affordability		Basil
Having savings		Grandpa Mario
Advertising		Gopal
Online post		Mum
Friends doing something/seeing friends with an item		Sofia
Special offer or deals in a shop		Ranjeet

Next, draw a line from each character to how they could manage the influence.

Grandpa Mario		Change the channel or skip when seeing an advert.
Ranjeet		Pre-plan events with friends so they can be saved for.
Rosie		Go to a different shop without offers to avoid being tempted to buy things not really needed.

Match the influence to the character. The first one has been done for you.

Affordability		Rosie
Having savings		Grandpa Mario
Advertising		Gopal
Online post		Mum
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Match the influence to the character. The first one has been done for you.

Affordability X Mum		Rosie ✓	3/6
Having savings Gopal		Grandpa Mario ✓	11
Advertising ✓		Gopal X	
Online post X Ranjeet		Mum X	
Friends doing something/seeing friends with an item		Sofia ✓	
Special offer or deals in a shop		Ranjeet X	

Next, draw a line from each character to how they could manage the influence.

Grandpa Mario	1	Change the channel or skip when seeing an advert.
Ranjeet	2	Pre-plan events with friends so they can be saved for.
Rosie	3	Go to a different shop without offers to avoid being tempted to buy things not really needed.

Class Discussion

"I really want to use some of the money I've saved to buy some new toys that everyone else in my class has. I feel left out and wish I could join in with them when they're playing with them. But I was trying to save some money with Gopal so we would have enough to spend at the fair next weekend. If I buy the toys now, it means fewer rides we can enjoy. Can you help me decide what to spend my money on?"



Think about what advice you could give Sofia about what she could do. Think about:

- What is influencing Sofia to spend her money on the toys/rides?
- What should Sofia consider before making a decision?
- Why do you think Sofia should follow your advice, how will it help her?

Sofia's dilemma:
 What does she need to consider?

- She might need to spend money on other things that she needs rather than wants. - Jayden
- She shouldn't be completely influenced by the advert. She could do some research. - Harry
- Is there a cheaper scooter she could buy instead? - Niamh

End-point assessment

We returned to the baseline assessment and made changes to our draw and write that we felt were necessary. We also added anything new we have learnt about how people decide to use money.

2. Here draw and write where the money might come from.

1. Draw and write a picture of someone using money in different ways.

3. Here draw and write other ways someone might use money.

Attitudes and influences.
 They buy something they don't need.

2. Here draw and write where the money might come from.

1. Draw and write a picture of someone using money in different ways.

3. Here draw and write other ways someone might use money.

Attitudes and influences.
 your friends are persuading you to buy chocolate you don't like but influence you to.

2. Here draw and write where the money might come from.

1. Draw and write a picture of someone using money in different ways.

3. Here draw and write other ways someone might use money.

Attitudes and influences.
 What attitudes might people have towards money?
 Some people think you should save money!
 Some people think you should spend your money!

2. Here draw and write where the money might come from.

1. Draw and write a picture of someone using money in different ways.

3. Here draw and write other ways someone might use money.

Attitudes and influences.
 Now buy something online from an influencer
 get money from the ATM
 buy something from the shop

2. Here draw and write where the money might come from.
I have drawn a bank account.



1. Draw and write a picture of someone using money in different ways.

I will draw a A+m.



3. Here draw and write other ways someone might use money.

said I have drawn a Shop



Attitudes and influences:

They might buy something what they don't want.