

Careers, Financial Capability and Economic wellbeing

Summer 1



Year 3

Saving, spending and budgeting

Lesson Outlines

Discussion Questions

What is 'value for money'? How might companies persuade us to buy items?

What is a budget? How might this help you?

Have a discussion about your job and the types of skills you need/needed.

Reading Materials

- *Billionaire Boy, David Walliams*
- *The littles save big, Joanie Boany*
- *Learn about money with the Money Smart gang: series, Marianne Lewis*
- *In the money: a book about banking, Nancy Loewen*
- *Spend, save or donate, Nancy Loewen*
- *A chair for my mother, Vera B Williams*

LESSON ONE

Pupils learn about what influences peoples choices about spending and saving money

Pupils • 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'

LESSON TWO

Pupils learn how people can keep track of their money

Pupils • 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

LESSON THREE

Pupils learn about the world of work

Pupils • 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