

# Careers, Financial Capability and Economic wellbeing

Summer 1



# Year 4

*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 people's 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