RODMERSHAM | MONEY MATTERS

FINANCIAL EDUCATION • PROGRESSION FROM EYFS TO YEAR 6

FAMILY • FAIRNESS • FEARLESS

EYFS

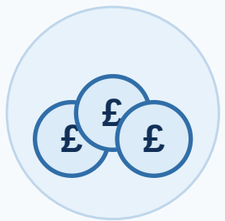
PROGRESSION OF SKILLS

BIG QUESTION

What is money and why do people use it?

CHILDREN LEARN TO

- Recognise coins
- Understand that money buys things
- Role-play shops and cafes
- Recognise wants and needs
- Begin saving for something special
- Understand that adults earn money through work



PRACTICAL OUTCOME

Rodmersham Farm Shop: create a class shop using real coins.

VOCABULARY

coin • shop • buy • sell • pay • spend • cost

YEAR 1

PROGRESSION OF SKILLS

BIG QUESTION

How can I spend my money wisely?

CHILDREN LEARN TO

- Recognise all UK coins
- Compare prices and value
- Understand earning money
- Begin to save
- Understand why people save
- Make simple spending decisions



ENTERPRISE

Design a Toy Shop. Spend £10 wisely.

VOCABULARY

save • spend • price • earn • value • choice • budget

YEAR 2

PROGRESSION OF SKILLS

BIG QUESTION

How can I make sensible choices with my money?

CHILDREN LEARN TO

- Recognise notes and coins
- Give change
- Compare value for money
- Distinguish wants from needs
- Set a savings goal
- Understand charitable giving



ENTERPRISE

Plan a Birthday Party using £25. Justify every purchase.

VOCABULARY

change • budget • notes • coins • goal • needs • wants • charity

YEAR 3

PROGRESSION OF SKILLS

BIG QUESTION

Why do people need budgets?

CHILDREN LEARN TO

- Understand budgets
- Explore income and expenditure
- Recognise advertising techniques
- Discuss peer pressure and spending
- Understand borrowing simply
- Begin to understand debt



ENTERPRISE

Run a Cafe. Budget ingredients. Calculate profit.

VOCABULARY

income • expense • budget • advertising • borrow • interest • debt

YEAR 4

PROGRESSION OF SKILLS

BIG QUESTION

How can money help us make good decisions?

CHILDREN LEARN TO

- Understand bank accounts
- Explain debit cards
- Explore online spending and safety
- Identify scams and fraud
- Compare saving options
- Understand taxes simply
- Understand charitable giving



ENTERPRISE

Plan a Residential Visit. Budget transport, food and activities.

VOCABULARY

account • bank • debit card • online • fraud • tax • interest • investment

YEAR 5/6 • A

PROGRESSION OF SKILLS

BIG QUESTION

How can I make informed choices about money?

CHILDREN LEARN TO

- Understand income, deductions and take-home pay
- Plan and manage a realistic budget
- Compare payment methods and make informed choices
- Understand borrowing, interest and debt
- Recognise scams and spend safely online
- Set financial goals and understand saving choices



ENTERPRISE

Budget & Business Challenge: plan an enterprise; calculate costs, revenue and profit.

VOCABULARY

salary • deductions • budget • credit • debt • interest • scam • consumer

YEAR 5/6 • B

PROGRESSION OF SKILLS

BIG QUESTION

How does money affect my future and the wider world?

CHILDREN LEARN TO

- Understand banks, accounts, saving and investment
- Explore risk, reward and longer-term choices
- Understand credit, debt and responsible borrowing
- Understand tax and how money supports public services
- Consider consumer rights and ethical spending
- Make financial decisions for future goals



ENTERPRISE

Community Money Project: make decisions for a community goal; calculate profit or donation.

VOCABULARY

account • investment • risk • tax • public services • rights • ethical • financial goal