



Brinsworth Howarth Primary School
Mathematics Long Term Plan
Cultural Capital



Within our Mathematics Curriculum, we incorporate Cultural Capital theme days/weeks. For mathematics this means we include “My Money” theme days/weeks where children learn about financial education, career aspirations, making budgets and understanding the cost of living. We will hold “My Money Week” during the Autumn Term and the Summer Term.

This year’s dates are...
 Week Commencing –
 Week Commencing –

Autumn

	Vocabulary	How to manage Money	Becoming a Critical Consumer	Managing Risks and emotions associated with Money	Understanding the important role money plays in our lives
EYFS		I know the value of the coins and notes I use and can put them in the correct order of value.	I know I have choices about saving and spending my money.	I know I can keep money in different places, and that some places are safer than others e.g. in a money box or a bank.	I know my money comes to me in different ways e.g. earning, winning, borrowing, finding, being given.
Year 1	£ and p, cost, price, sell, total, choice, choose, customer, bank, value, need, want, earn, win, pocket money, chores, work, barter, change.	I can recognise and choose the correct value of coins and notes to use and calculate change.	I can make a simple plan for my saving and spending choices and stick to it.	I can choose a suitable place to keep my money safe, and explain my choice.	I can describe where my money comes from.
Year 2		I can understand the importance of waiting for and checking change	I am beginning to understand that people may make different choices about how to save and spend money	I am beginning to understand the consequences of losing money or having it stolen, and how it might make me feel.	I understand that money will come to me in other ways in the future e.g. being paid for working.
Year 3		Cash, cards, electronic payment, voucher, token, cheque, cashback, running total, estimate, record, receipt, essential, luxury, priorities, account, building society, credit union, charity, donation, fair trade, job, paid, unpaid, lend, loan, debt, planning, owe, borrow	I know that cash is only one way to pay for goods and services.	I know that the decisions I make about saving and spending my money can be influenced by, and have an impact on, other people. I can take account of other people’s ideas and opinions when making decisions about saving and spending my money.	I know I can keep my money in a standard and/or online bank account and what benefits this might have.
Year 4		I can describe ways of paying that don’t involve cash e.g. debit cards, credit cards, online payments. I understand the reasons for using different forms of payment including the difference between debit and credit cards.	I am beginning to understand that different people have different attitudes to, and feelings about, saving and spending money.	I can explain why I might use an account e.g. bank, building society, credit union. I understand managing money can be complex and using an account is one way of making it easier e.g. receiving updates and statements	I understand the reasons why some jobs pay more than others
Year 5	Budget, income, expenditure, bill, bank statement, cash machine, currency, exchange rate, consumer, advertising, compare, cheap, expensive, sale, bargain, financial scam, phishing, password, PIN, manageable debt, unmanageable debt, interest, wages, salary, earning, deductions, tax, National Insurance	know that different forms of money are used in other countries.	I know that advertising is used to persuade me to spend my money. I can recognise when my choices around money are being influenced by advertising.	I know there are financial risks associated with spending money online e.g. scams and phishing.	I know that money to be earned is one factor which may influence choosing a job. I can describe how having a job will allow me to achieve certain goals in my life including financial ones.
Year 6		I can carry out simple calculations based on exchange rates. I understand why it is important to understand other currencies, particularly when I am visiting another country.	I understand why we should all be critical consumers, thinking carefully about how we use our money Twinkl phse 2 lesson on advertising	I can describe some ways to keep my money and personal information safe when using the internet e.g. protecting passwords and PINs. understand some consequences of financial scams and how they might make me feel	I am beginning to understand that the choices I make about work and money will affect my life.



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Summer

	Vocabulary	How to manage Money	Becoming a Critical Consumer	Managing Risks and emotions associated with Money	Understanding the important role money plays in our lives
EYFS		Keeping track of Money I know there are ways of keeping track of my money and what I spend e.g. keeping a spending diary.	Needs and Wants I know that my own needs and wants may be different to those of other people.	Saving Money I know I can save my money to use later instead of spending it all now.	How money developed I know that money has developed in many different forms throughout history e.g. barter, coins, notes, etc.
Year 1	£ and p, cost, price, sell, total, choice, choose, customer, bank, value, need, want, earn, win, pocket money, chores, work, barter, change.	I can keep simple financial records e.g. recording the amount saved in a money box and how it has been used.	I can explain the difference between something that I need and something I might want.	I can describe why I might want to save my money e.g. for something special or to buy a present for someone else, and where I might save it e.g. cash at home, in a savings account.	I can describe the many forms that money comes in today, and the variety of ways in which it can be used to pay for things.
Year 2		I am beginning to understand I might run out of money unexpectedly if I don't keep track of it	I am beginning to understand that we might not always be able to have the things we want.	I am beginning to understand why saving money can be important and how that makes me feel	I understand that money will continue to develop in a variety of forms in the future.
Year 3	Cash, cards, electronic payment, voucher, token, cheque, cashback, running total, estimate, record, receipt, essential, luxury, priorities, account, building society, credit union, charity, donation, fair trade, job, paid, unpaid, lend, loan, debt, planning, owe, borrow	Keeping Records I know some different ways of keeping track of my money e.g. counting, keeping receipts. I can plan and track my saving and spending by keeping simple records.	Spending and Saving Priorities I know how to prioritise between needs and wants.	Lending and Borrowing I know that if I don't have enough money I may have the choice to borrow, but that if I do I will have to pay it back. I can explain why I might want to borrow money and how this might make me feel.	Helping Others I know why it is important to help others e.g. by donating to charity.
Year 4		I understand why it is important to keep track of my saving and spending	I can make spending decisions based on my priorities, needs and wants. I understand that it may not be possible to have everything I want straight away, if at all, and that I may need to save money for things I want to buy in future	I am beginning to understand that I can pay for things without having enough money and that this has consequences e.g. I could get into debt.	I can explain how my spending decisions can help support others, e.g. buying fair trade products, using charity shops. I understand why I might, or might not, want to give money to help others.
Year 5	Budget, income, expenditure, bill, bank statement, cash machine, currency, exchange rate, consumer, advertising, compare, cheap, expensive, sale, bargain, financial scam, phishing, password, PIN, manageable debt, unmanageable debt, interest, wages, salary, earning, deductions, tax, National Insurance	Simple Financial Records I know I need to check and keep basic financial information e.g. receipts, bills, bank statements.	Value for Money I know that some things are better value for money than others. I can make comparisons between prices when deciding what is best value for money, including for services such as electricity, phones and the internet.	Savings and Borrowing I know what interest is and that it may be added to money I save and borrow.	Wider Communities I know that money is deducted from earnings to provide things we all need e.g. through taxes and National Insurance. I can describe some ways in which the government uses money to provide for my needs and those of my local community.
Year 6		I can use simple financial information to plan and manage a basic budget and keep track of my spending. I understand that planning my spending helps me to stay in control of my money.	I understand why making informed decisions will help me make the most of the money I have	I can explain some of the benefits of saving, and some of the risks involved in borrowing money. I understand it is important to consider any risks and potential consequences before borrowing money, including the impact on my feelings and those of others.	I am beginning to understand why and how some of the money we earn supports the wider community.