



PSHE Year 1 & 2



Spring 2 – Where does money come from?

British Value Link: Individual Liberty

Lesson	Activity Outline	Knowledge and Skills	Context
1	<p>Domestic Violence workshop with Michelle Tolley (DSL) – bolt-on.</p> <p>Year 1 – 19th February 14:15 – 10:00</p> <p>Year 2 – 21st February 13:15 – 14:00</p> <p>Floorbook expectation: pupil voice and images.</p>		
2	<p>Objective: Where does money come from?</p> <p>Book Link: Money, Money, Honey, Bunny!</p> <p>Getting started: As a class, come up with ideas about where money comes from (e.g. earning a salary; gifts; setting up a business; selling things; pocket money). If relevant, pupils might like to use examples of people they know and the jobs they do.</p> <p>Main Activity: ‘Where does money come from?’ interactive activity: Interactive: Where does money come from? Teachers MoneySense (mymoneysense.com)</p> <p>Where does money come from?’ activity sheet</p> <p>Play the Where does money come from? interactive activity. During the game, pupils meet the Jackson family and learn all about where they get their money.</p>	<p>L10: what money is; forms that money comes in; that money comes from different sources.</p>	<p>Teaching children about money equips them with the knowledge and skills they need to manage their money effectively now and in the future. Children who do better with money tend to have parents/carers who talk to them about money and give them responsibility for spending and saving from an early age.</p>



Spring 2 – Where does money come from?

British Value Link: Individual Liberty

<p>The Jackson family love travelling and have decided they would like to raise some money for a holiday at the seaside. They want to work together as a family to save up the money for the trip. Ask pupils to think about character information from the interactive activity and Where does money come from? activity sheet, and what each character could do to earn or raise extra money towards their holiday, for example:</p> <ul style="list-style-type: none">• Could Priya hold an art show and sell her crafts and jewellery?• Could Sam try to get new customers for his photography business, or bake cakes to sell?• Could Lara increase her hours at work, make clothes for friends, or sell some of her DVDs?• Could Amir carry out odd jobs for neighbours, like cleaning or fixing computers? <p>Pupils complete the Where does money come from? activity sheet. After completing the activity sheet, ask pupils to feed back to the class their suggestions for how the family can make extra money.</p> <p>Extension activity:</p> <ul style="list-style-type: none">• Ask pupils to imagine that they would like to save up to buy a new game, costing either £20 or £40. They should think about the different ways they could earn money and how long it might take to save up the amount (e.g. if they were to get £1/£1.50 for washing up, how many times would they need to do it?)• Ask pupils to draw something they would like to save up for (either		
--	--	--



Spring 2 – Where does money come from?

British Value Link: Individual Liberty

	<p>independently or with their family). They could use the Saving for the future poster infographic for inspiration</p> <p>Plenary: ‘Where does money come from?’ presentation Ask pupils to answer ‘true’ or ‘false’ (or use thumbs up/down), and then discuss, the following statements:</p> <ul style="list-style-type: none"> • You can only earn money by having a job • You can only earn money if you’re an adult • Anyone can come up with a good idea to make money <p>Take pupils through the quiz in the Where does money come from? presentation</p> <p>Floorbook expectation: pupil voice and images.</p>		
3	<p>Objective: Why is it important to save money? Book Link: No, No, Sonney, Save that Money!</p> <p>Getting started: Read to the pupils the following story about Sarah’s tooth falling out:</p> <p>Sarah’s tooth had been wobbly for days. While she was eating her lunch, she realised that her tooth was wobblier than normal and, as she bit into her sandwich, the tooth fell out into her hand! When she got home, she carefully put it under her pillow. Sarah wondered if the tooth fairy would visit her. She</p>	<p>L11: that people make different choices about how to save and spend money</p> <p>L13: that money needs to be looked after,</p>	<p>Children who learn about handling money from a young age are more likely to develop good saving and budgeting habits as adults. But learning to save isn't just important for managing a household's finances. Saving teaches both</p>



Spring 2 – Where does money come from?

British Value Link: Individual Liberty

<p>was so excited she could barely sleep. When Sarah woke up, she quickly peeped under her pillow. Hidden there was a shiny £1 coin! She ran excitedly downstairs to show her father. ‘The tooth fairy has been!’ she shouted. Sarah’s father asked her what she would like to do with the money. Sarah thought for a moment. ‘Maybe some sweets?’ she smiled. ‘Well,’ said Sarah’s father, ‘you could save your money for your school trip to the museum next week. Or perhaps you could save it for a rainy day?’ ‘Don’t be silly Daddy,’ Sarah replied. ‘It’s not raining!’ Discuss with pupils what Sarah’s father might have meant when he talked about saving for a ‘rainy day’. With older pupils, draw out examples of unexpected situations they might need money for (e.g. when something breaks, or you receive a surprise invitation to a birthday party).</p> <p>Main activity: ‘What should they do?’ activity sheet, ‘Spend or save’ infographic, ‘Super savers’ interactive activity</p> <p>Read to pupils the following two scenarios about times when saving, and particularly rainy-day saving, is needed: Lara has been using all her pocket money to buy stickers for her album each week. She suddenly remembers that it’s her mum’s birthday in four weeks’ time. She hasn’t saved any money yet to buy her a present. Amir drops his bike on the floor and the bell breaks.</p> <p>Amir has been saving some of his pocket money each week. He has nearly enough money to buy a new bell. Using the What should they do? activity</p>	<p>different ways of doing this</p>	<p>delayed gratification and self-discipline.</p> <p>Once children have grasped a basic understanding of the value of money. For example, the difference between coins and that you need money to buy food, clothes and toys, etc. you can begin to teach them the importance of saving money. And that the more you save, the more toys and treats you can have.</p> <p>Learning how to save, the difference between wants and needs and developing willpower from a young age will be more than beneficial in adulthood.</p>
--	-------------------------------------	--



Spring 2 – Where does money come from?

British Value Link: Individual Liberty

	<p>sheet, ask pupils to discuss how Lara and Amir might feel, and what they think they should do next, by selecting the options on the activity sheet.</p> <p>After completing the activity sheet, ask pupils why they think it is important to save money. Use the Spend or save? poster infographic to discuss the advantages and disadvantages of spending and saving, asking pupils to explain how they might feel.</p> <p>Pupils play the Super savers interactive activity and see if their spending choices will enable them to save enough to buy a desired item. Discuss with your pupils that a financial reward for these activities should not always be expected. Highlight different ways they might be able to save money, e.g. walking the dog, tidying their room etc.</p> <p>Link this to our Reward Shop – The Honey Pot – which children will have the option of saving their money to purchase a expensive item.</p> <p>Pupils write their own rainy-day saving story, describing why a character saved their money and how they saved it. Share it with the class. Younger pupils could draw or collage their story and, where available, pupils could create and present an ICT presentation.</p> <p>Floorbook expectation: pupil voice and images.</p>		
--	--	--	--



Spring 2 – Where does money come from?

British Value Link: Individual Liberty

<p>4</p>	<p>Objective: What are needs and wants? Book link: Lily Learns about Wants and Needs</p> <p>‘What are needs and wants?’ presentation ‘What are needs and wants?’ video</p> <p>Getting started: Using the What are needs and wants? presentation, ask pupils to imagine what would happen if their family (or an imagined family) spent all the money they had to live on for the month on toys. They’d have lots of new toys but couldn’t buy anything else. Would this be a good or bad thing? What problems might there be? What kinds of things do families have to spend money on? How do they decide what to buy? Ask pupils to share ideas with a partner and then as a class.</p> <p>Main activity - ‘Things we need and things we want’ activity sheet Give pupils the Things we need and things we want activity sheet, and cut around the individual pictures to make cards. Ask pupils to work in pairs or groups to split the cards into two groups – needs and wants. Afterwards, tell them that they can choose one of the ‘wants’ – they should discuss which they feel is most important and why, sharing their choices and justifications with the whole class. Which would they choose if they could select two more? Finally, ask pupils to arrange all the ‘wants’ in order of most to least important.</p> <p>Ask each pupil to write or draw five of their personal wants, then share these with a partner. What are the reasons for their choices? How are the lists similar</p>	<p>L12: about the difference between needs and wants; that sometimes people may not always be able to have the things they want</p>	<p>Children are born with basic needs: food, shelter and security. But as they grow they are exposed to different influences which help them develop their own ideas and desires. From seeing which toys their friends have, to watching adverts on TV, plus more modern forces such as YouTube and TikTok influencers and targeted online ads, there are hundreds of ways in which children are swayed and taught to want. The essentials they need, such as a roof over their heads, clothes to wear and food to eat, have hopefully always been readily supplied by their parents, so teaching them that these things do not come</p>
----------	--	---	--



Spring 2 – Where does money come from?

British Value Link: Individual Liberty

	<p>or different? Show the pupil groups a family picture (presentation slide 8), with family members of different ages. Challenge pupils to think about how our wants might change as we get older. Do we want the same things all the way through our lives? What might be some of the things that each family member wants? Write ideas next to each family member, or pupils can write and stick on sticky notes. More able pupils should consider the reasons for these choices. Floorbook expectation: pupil voice and images.</p>		<p>for free, and also have a value and a cost, is an important component in addressing this issue. such as a TV licence. It's important for children to learn what the essentials are, and then you can explain that 'wants' are the luxury items you may choose to buy if you have money left over.</p>
<p>5</p>	<p>Assessment Objective: Big Finish – Where does money come from?</p> <p>Role play activity – Coin Exchange</p> <ol style="list-style-type: none"> 1. Set up a small shop-like area in the classroom with the items and their corresponding price tags. 2. Divide the students into pairs or small groups, with one group acting as shopkeepers and the others as customers. 3. Provide each group with play money. 4. Instruct the customers to choose items from the shop and figure out how much they need to pay. 5. The shopkeepers must give the correct change. 6. Encourage the students to take turns in different roles. 	<p>As above</p>	



PSHE Year 1 & 2



Spring 2 – Where does money come from?

British Value Link: Individual Liberty

	<p>There are a series of videos on YouTube which can support this lesson: Pounds and Pence: What is money and how does it work? (Episode 1) - YouTube Pounds and Pence: What can you do with money? (Episode 2) (youtube.com)</p>		
--	---	--	--