



Wellbeing Curriculum
Year 5 Term 6

Our school's vision for our Wellbeing Curriculum is that children are able to keep themselves physically, mentally and emotionally safe and healthy, throughout their lives. They will do this by developing the skills and knowledge they need to make informed choices, build healthy & positive relationships and by knowing where to seek help when it is needed.

If you have any questions or concerns about any aspect of the Wellbeing Curriculum please contact the Wellbeing Lead, Mr Wheeler, through the school office for further information, clarification and support.

This term we will be learning...

- How people make decisions about spending and saving their money
- About ways to keep track of money
- How people make choices about ways of paying for things they want or need
- To recognise what 'value for money' is and what it means to them
- That there are risks associated with money and how it can affect people's feelings and emotions

Our Key question for this term is...

What decisions can people make with money?

If your child needs help and support these websites have information that can help...

<https://moneyheroes.org.uk/parent-hub>

<https://www.moneyhelper.org.uk/en>

<https://www.hsbc.co.uk/financial-education/first-steps/>

I will learn the following new words/phrases:

Bank account	An arrangement that allows you to keep your money in a bank.
Loan	An amount of money that you borrow and pay back with interest.
Tax	An amount of money you pay to the government.
Interest	You can earn a certain amount of money back when you save. Or if you have borrowed money, you may have to pay interest back.
Debit card	A small plastic card that allows the holder to spend their own money on goods and services.
Credit card	A small plastic card that allows the holder to borrow money to purchase goods or services and pay for them at a later date.
Wages	The amount of money your employer pays you.
Debt	An amount of money that you owe someone or something, such as a bank.
In-app purchases	Extra content or subscriptions that you buy inside an app.
Budget	To plan to spend money for a particular purpose.
Comparison	The act of showing that something is similar or equal to something else.
Fairtrade	A product with the FAIRTRADE Mark means producers and businesses have met internationally agreed standards which have been independently certified.
Gambling	The activity or practice of playing at a game of chance for money or other stakes.

Points to note

Financial Education is an important part of our curriculum as we believe that every child should have the opportunity to develop their money management understanding and skills for later life. The earlier this starts the better. We will use a variety of resources to support the children in a non judgemental and safe way to develop their understanding of important issues around budgeting, the difference between wants and needs, the risks associated with money and how this can impact on people's lives and how to be a critical consumer to ensure they are getting value for money. They will learn about things like credit cards and loans as part of these lessons and explore reasons why people may need or choose to use them.

Children will never be asked to share personal stories or discuss their own families financial situation, our ground rules for Wellbeing lessons will be followed to ensure that all children can access the lessons without feeling excluded, embarrassed or worried.