



Whiston Willis Primary Academy



Financial Education Cycle

At Whiston Willis, we believe in developing our children both academically and socially. In order to be equipped for adulthood and adapting in an ever changing financial world, we will incorporate a financial programme of work. There are four main themes: My Money Management, Money in the World, My Money Safety and My Money Future. As children mature, they will develop their understanding of money in all aspects of life and develop skills which will support them throughout their lives.

Key: My money management Money in the world My money safety My money future

	Autumn	Spring	Summer	Links
Year 1	What coins and notes do we use?	Where does money come from?	Climate Savers virtual assembly	Children will begin year 1 by becoming familiar with currency within the UK and the differences around the world. They will then begin to look at the origin of money before engaging in a climate based sessions which focuses on how money can contribute towards tackling climate change.
Year 2	What are needs and wants?	Why is it important to save money?	Where can I keep my money safe?	Following year 1, children will begin to distinguish between every day needs, which money must be used for and wants. To build upon this, children will then focus on needs to begin identifying why savings is crucial in ensuring needs are met. When looking at how and where to save, children will finish year 2 by learning about the numerous ways money can be saved and how to do this safely.

Cycle A (2023-2024)

	Autumn	Spring	Summer	Links
Lower Key Stage 2	What affects my choices about money?	What are the links between jobs and money?	How can I keep my money safe?	Following learning in Key Stage 1, children will revisit needs and wants and focus on people’s personal lives that affect choices made. They will then move on to learning about the links in jobs and money, before building on where they can keep money safe, to a more in-depth analysis of how to ensure savings are safe.
Upper Key Stage 2	How can I keep track of my money?	How do I understand information about money from around the world?	How are payments changing?	Following Lower Key Stage 2 learning, children will revisit their understanding of bank accounts, and learn how to track their own money. They will then look in-depth at stocks around the world and develop Key Stage 1 learning of ‘where does money come from’ to learn about money around the world.



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				Finally, children will learn about different payment types in the 21 st century and how this is ever changing – this will build upon LKS2 ‘How can I pay for things’.
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Cycle B (2024-2025)

	Autumn	Spring	Summer	Links
Lower Key Stage 2	How can I pay for things?	Enterprise: raising money for charity	How can I use a bank account?	Following learning in Key Stage 1, children begin looking at different ways to pay for their goods, from cash (linking coins and notes) to mobile payment apps. Then children will begin looking at using money for fundraising purposes and how this can support charities. Finally, children will learn about bank accounts and the purposes of these.
Upper Key Stage 2	How does money affect my feelings?	How do I understand payslips and deductions?	How do I plan a simple budget?	In UKS2, children will begin looking at the affects money has on mental health and how this can affect our emotions: links to KS1 needs and wants and LKS2 ‘What affects my choices about money?’. Children will then begin understanding payslips and deductions that are made through taxes etc, which links to LKS2 ‘What are the links between jobs and money’. Finally, children will begin learning how to plan a budget which will equip them for future life.