

Year 1		Year 2		Year 3	
Skills	Knowledge	Skills	Knowledge	Skills	Knowledge
Discussing how to keep money safe.	To know that coins and notes have different values.	Identifying whether something is a want or need.	To know some of the ways in which adults get money.	Discussing the range of feelings which money can cause.	To understand that there are different ways to pay for things.
Discussing what to do if we find money.	To know some of the ways children may receive money.	Recognising that people make choices about how to spend money.	To know the difference between a 'want' and 'need'.	Discussing the different attitudes people have to money.	To know that budgeting money is important.
Exploring choices people make about money.	To know that it is wrong to steal money.	Exploring the reasons why people choose certain jobs.	To know some of the features to look at when selecting a bank account.	Exploring the impact our spending can have on other people.	To understand that there are a range of jobs available.
Developing an understanding of how banks work.	To know that banks are places where we can store our money. To know some jobs in school. To know that different jobs need different skills.			Considering the advantages and disadvantages of different payment methods.	To understand that some stereotypes can exist around jobs but these should not affect people's choices.
Year 4		Year 5		Year 6	
Skills	Knowledge	Skills	Knowledge	Skills	Knowledge
Exploring the factors which affect whether something is value for money.	To know that money can be lost in a variety of ways. To understand the importance of tracking money.	Discussing risks associated with money.	To know that when money is borrowed it needs to be paid back, usually with interest.	Recognising differences in how people deal with money and the role of emotions in this.	To understand that there are certain rules to follow to keep money safe in bank accounts.
Discuss some impacts of losing money.	To know that many people will have more than one job or career in their lifetimes.	Making a budget based on priorities.	To know that it is important to prioritise spending.	Discussing some risks associated with gambling.	To know that gambling is a risk where money, or something else, is swapped in the hope of winning something better or more money.
Identifying negative and positive influences that can affect our career choices.	Exploring ways to overcome stereotypes in the workplace.	Discussing the role of money in selecting a job. Discussing how income can change and the feelings associated with this.	To know that income is the amount of money received and expenditure is the amount of money spent. To know some ways that people lose money.	Identifying jobs which might be suitable for them.	To understand that different jobs have different routes into them. To understand that people change jobs for a number of reasons. To know that banks and organisations such as Citizens' Advice can help with money-related problems.