

An overview of PSHE in Year 5 – Autumn Term 2

Our learning this term in PSHE will be about Money Matters. Below, you can read the overview of learning objectives for this PSHE topic.



- **Look After It!**

Children will learn about the role money plays in their own and others' lives. They will understand and explain some financial risks we might encounter and discuss how we can avoid them.

- **Critical Consumers**

Children will begin to learn about how economic choices affect individuals, communities and the sustainability of the environment across the world. They will explore how retailers try to influence our spending as part of this.

- **Value for Money**

Children will learn what the term 'value for money' means. They will look at the idea of 'value for money' in different concepts. This will enable them to begin to realise when something is good value and explain why.

- **Budgeting**

Children will understand what a budget is and how this affects individuals. They will complete an activity where they will have to make a stick to a budget within a real life scenario.

- **Borrowing and Saving**

Children will continue to learn about the role money plays in their own and others' lives. They will develop an initial understanding of the concepts of 'interest', 'loan', 'debt' and 'tax'. By the end of the session they will have an understanding of why people borrow money.

- [Money in the Wider World](#)

Children will continue to develop their understanding of the concepts 'interest', 'loan', 'debt' and 'tax' in the concept of the wider world. They will be able to explain what tax is and why we need to pay it. They will learn what taxes pay for and how they benefit their own lives.