

## An overview of PSHE in Year 3 – Autumn Term 2

Our learning this term in PSHE will be 'Money Matters'

Below you can read the overview of learning for this PSHE topic.



- **Where Does Money Come From?**  
Children will learn about the role money plays in their own and others' lives, including how to manage their money and about how to be a critical consumer. They will list the range of jobs carried out by people they know. They will think about what skills are needed for a range of jobs and why people go to work. They will begin to understand how they can develop skills to make their own contribution in the future.
- **Ways to Pay**  
Children will learn and explain the different ways people pay for things.
- **Lending and Borrowing**  
Children will learn the difference between rules and laws, how and why rules and laws that protect themselves and others are made and enforced and understand why different rules and laws are needed in different situations. Children will develop an initial understanding of 'interest', 'loan', 'debt' and 'tax' (e.g. their contribution to society through the payment of VAT). They will be able to explain ways people can borrow money and discuss some consequences of borrowing.
- **Priorities**  
Children will begin to understand that resources can be allocated in different ways and that these economic choices affect individuals, communities and the sustainability of the environment across the world. They will learn about the role money plays in their own and others' lives, including how to manage their money and about how to be a critical consumer. They will discuss the difference between things they want and things they need.
- **Advertising**  
Children will explore and critique how the media present information. They will explain how adverts try to influence our spending and why they do this.
- **Keeping Track**  
Children will learn about the role money plays in their own and others' lives, including how to manage their money and about how to be a critical consumer. They will understand that resources can be allocated in different ways and that these economic choices affect individuals, communities and the sustainability of the environment across the world. They will discuss and explain ways they can keep track of what they spend and why it is important to do this.