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| **http://watermarked.cutcaster.com/cutcaster-photo-100142625-Resourcefulness-Road-Sign.jpg** **KEY VALUE – RESOURCEFULNESS – SPRING 1****FOUNDATION/KEY STAGE 1** |
| **Links - key school values:** | Responsibility  |
| **Associated values:** | Caring, co-operation, hope, quality, simplicity  |
| **SMSC** criteria: | 1. 4. 5
 |
| **Cross-curricular links** | Geography, maths, DT, Art, ICT |
|  |  |  | **Reception**  | **Year 1** | **Year 2** |
| **WEEK** | **ASSEMBLY**Source materials:1.The Little Book of Values2.Developing Spirituality3. Fables4.Story books5.SEAL assembly materials | **THEME** | **THE QUESTIONS CHILDREN ASK!** | **OUTCOMES** | **THE QUESTIONS CHILDREN ASK!** | **OUTCOMES** | **THE QUESTIONS CHILDREN ASK!** | **OUTCOMES**  |
| **1** | **Introduction to value - Resourcefulness**What is resourcefulness?What other values can we think of that are associated with this value?Why do we need to be resourceful? How does being resourceful help us to understand ourselves and others?How does being resourceful contribute to caring for our world and environment?How can we be stewards of the earth.**Assembly idea: Sustainable lifestyles - reducing waste** **Aims:** To encourage children to think about their own lifestyle in our consumer society, and to reflect on how we can live in a more sustainable and less wasteful way. **What to do:** Take a selection of ordinary household 'rubbish' (suitably washed!) into assembly. Go through each item, for example, unwanted shirt, apple core, plastic bag, junk mail, empty tin, plastic yoghurt pot. Have a number of headings on view such as 'Recycle', 'Reuse', 'Refuse' (in future), 'Compost', 'Give to charity/jumble sale'. Hold each item up and ask the pupils what could be done with it. If 'reuse' is suggested, ask pupils to say what new life the item might have. (You could mention the 'Slim your bin' initiative from 'Going for Green', where one family reduced their household waste by 90 per cent in a week.) | ***Sustainable development/stewardship of the earth*** | **Focus – looking after places**Develop classroom rules relating to responsibilities* Keeping the classroom tidy
* Keeping the playground clean and tidy
* Everyday opportunities for responsibility e.g. watering plants
 | Develop and understand classroom rules | **Focus – Caring for the environment**Take children on a walk around the school grounds, explain that they are going to look at their surroundings and find the areas that they like and dislikeOn returning to the classroom list likes and dislikes.Focus on dislikes and discuss how they could be improved – brainstorm ideas for each areaClass could vote which of the areas for improvement they would like taking forward with the school council. | To help children appreciate the need to treat the school environment with respectUnderstand what improves and harms their environment and to think about some of the ways people look after them | **Focus – recycling**Introduction – discuss what their families throw away each dayDiscuss the items that are thrown away – what are they made of, how are they used and why they are thrown awayAverage dustbin contains:30% paper and card5% plastic4% textiles8% glass8% metal45% otherDiscuss which of the above can be recycled, and which can be reused.Discuss the need to recycle to protect the environment – saves raw material, saves energy, cuts down on rubbish, less pollutionSet up recycling initiative within the classroomMake model using household waste | To encourage children to take responsibility for recycling wasteUnderstand the need for sustainable development |
| **2** | **Assembly ideas**When I grow up what will I be.Link to going for goals – SEAL for this termTalk about dreams and hopes for the future, aspirations**Assembly idea : What's my job?** **Aims:** To challenge stereotyped ideas and offer an alternative view. **What to do:** Invite one or two visitors who have unusual jobs into the school. Ensure they understand their role. Introduce the visitors by name, and allow three guesses from the pupils as to what job each person does. Then encourage the pupils to ask the visitors questions about their job, to which they can only answer 'yes' or 'no'. After a period of questions, or if the correct job is guessed, ask the speakers to describe their work. Classroom follow-up could focus on the difference between the initial guesses and why they might have been suggested, discussing the dangers of stereotyping and the actual job each person did. (You could ask a couple of friends to role-play this exercise if necessary.) | **CAREERS/WORKPLACE****Stereotypes/career aspirations challenging gender assumptions** | **Focus – Looking at and challenging gender expectations using toys****Starter – Walking game**Children walk round without making eye contactThen walk round and catch each other’s eyes and smileFinally walk round and gently shake hands with everyone and say hello and smile at each otherMain – explain that they will be thinking about toys (children may have brought in their favourite toy) –bring children into circle with toysChildren show their toys to othersDiscuss how the toys could be sorted, ask children for ideasGender may be raised – boy/girl toys and possibly ‘neutral’ toysDiscuss:How do they distinguish between boy/girl toys? Or can they all be for anyone?If they are different, how are they different? Why?Which of the ‘boys’ toys do the girls like playing with? – think about the female characters in what may be seen as boy toysDo any of the boys ever play with the girls toys? Think about the times men look after babiesAsk children to think about what grown-ups do e.g. women drive cars, men look after babiesMove toys from initial groupings to demonstrate pointsEnding –children take it in turns to name the next child to go to play. Ask girls to name boys and boys name girls | Talk about the toys that they like to play withAccept that although boys and girls are not the same they can still play with a range of toys | **Focus – People I see**Discuss the range of people in their local community and the jobs that they do to e.g. crossing patrol, postman/woman, refuge collector, shopkeeper, police, teacher, cooks etc (you may wish to start with people and jobs in the school and then widen this out to the local communityShow pictures of people and jobs and ask children in groups to list the things roles and responsibilities that would need to be undertaken by each job role Hold up picture and ask;* Who could this be?
* Where may we see them?
* What do they do?

Create a display of people jobs and their responsibilitiesDiscuss what type of job they would like to do when they grow up – explain that certain jobs require certain qualifications and the personal qualities of the individualIn groups children focus on a particular job and list the good and bad points about the job and the skills that would be needed for the job | Know the different jobs undertaken by people in their local communityList the roles and responsibilities of different types of jobs | **Focus – how I have changed and grown**Discuss how they have changed and grown.Ask children to think back to when they started schools and the changes they have experienced and the things they have achieved.Consider:* I am the same person but I have changed
* I have acquired new skills
* Younger children need help to change and grow. Older children can help them do this

List the changes that have taken placePrompt questions – when I started school* Who could read and write?
* Who had difficulties with laces or buttons?
* What games did you play?
* How many people did you know?
* Are you still the same person?
* How have you changed?
 | Know that they learn as they growRecognise changes in themselves and others |
| **FINANCIAL CAPABILITY** |  **The place of financial capability in the curriculum;**The ideas detailed below provide a range of issues that should be dealt with in the key stage. It is important to bring this area to life so in planning the work a teacher may chose to integrate this aspect of work into other curriculum areas and develop cross curricular work. Enterprise activities provide an ideal opportunity to integrate financial capability and therefore teachers should look at some of the ideas presented in the enterprise section to plan an integrated approach t this work. It is important to link this work to the teaching of Numeracy and therefore do justice to the work.Mathematics and financial capability are interrelated. A financially capable person will necessarily be numerate, whilst person finance education provides a good context in which to develop mathematical skills and understanding.**Financial capability has three interrelated themes:**1. Financial knowledge and understanding – concept of money, nature of money, function and uses. It is the first step in ensuring that young people have the skills required to deal with everyday financial issues. It helps them to make informed choices and decisions about their personal finance2. Financial skills and competence – concerned with the day to day money management and thinking about planning for the future. It is about the ability to apply knowledge and understanding across a range of contexts. A financially competent person is able to identify and tackle problems or issues with confidence and is able to manage financial situations effectively and efficiently3. Financial responsibility –is the wider impact of money and financial decisions for an individual and society. It looks at how financial decisions impact on self and others**Summary of financial capability at key stage 1:**During key stage 1, pupils learn about money and making choices about spending and saving money in the context of their own lives, including how to solve whole number problems involving money. They learn that money comes from different sources and can be used for different purposes. They learn about the importance of looking after money. They learn that people will make different choices about spending money. They learn about the social and moral issues about the use of money in their everyday lives.**Outcomes links to PSHE programme of study for key stage 1;**1. **Developing confidence and responsibility and making the most of their abilities –** pupils learn about money in the context of their own lives and to make real choices about how to spend and save money sensibly
2. **Preparing to play an active role as citizens –** pupils learn that money comes from different sources and can be used for different purposes
3. **Developing a healthier lifestyle –** pupils learn about the importance of looking after money and the consequences of losing money
4. **Developing good relationships and respecting the differences between people –** pupils learn that people make different choices about spending money and to consider social and moral dilemmas about the use of money that they come across in everyday life

**Additional notes:*** Children in the class will have different financial experience. The ways in which families prioritise and value money and those things that money can buy are very varied. One way round the issue is to provide a common experience in the classroom which will serve as a base of shared knowledge.
* Learning where money comes from is a key part of developing financial capability, however asking children to discuss confidential issues like where their or their families money comes from can be problematic. Pocket money may not be received by all children, it can be useful to use literature in this case to explore different family circumstances
* Children will need to make judgements about affordability and value, balancing these factors. For many families value for money is a difficult idea as lowest cost needs to take priority

**Resources:**Personal Finance Education Group - [www.pfeg.org](http://www.pfeg.org)Financial services Authority – [www.fsa.gov.uk](http://www.fsa.gov.uk)  |
| **3** | **Assembly ideas**Music – * Money song by the Muppets
* Fidelity fiduciary bank – Mary Poppins

Assembly visitors – local business owner, bank manager – mock interview set upVideos from [www.mymoneyonline.org/pupils](http://www.mymoneyonline.org/pupils)  | **Financial capability** | **Focus – What is money and the exchange of money****Introduction** Discuss how money comes to us, who needs money and whyDiscuss the importance of keeping our money safe.**Describe and distinguish between various coins during carpet time**1. Ask pupils to line coins up according to size
2. Line up according to value
3. Introduce coins and notes from other countries ask children to sort money into money we use in this country and coins and notes from other countries
4. Discuss other forms of money that they may know about e.g credit cards, cheque, voucher

**Set up class shop for role play activity.**Provide children with a set amount of money and price goods.Allow children to select goods to buy of their choice.Discuss how they spent their money and how much they have left.Discuss that we may not always have enough for what we want | Recognise the coins and notes that we useBegin to know the value of a range of coinsName other forms of moneyUnderstand the exchange of coins and notes for goodsUnderstand that people make different choices about how to spend their moneyKnow that they need to check on the amount of money that they spend | **Focus – Keeping our money safe**Discuss all the ways that we can keep money safe – giving it to a responsible adult, locking it away, putting it in a bankConsider the consequences of losing money or having it stolen e.g discuss if we lose something that need replacing, what does this mean for the money that we have?Discuss the implications of having no or not enough money for e.g., bus home, sweets or if the school has no money.Discuss different standards of living in this country and other countries – link to consideration of necessities and luxuries | Know different ways that money can be looked afterUnderstand the consequence of losing moneyUnderstand that money is a finite resource and needs to be managedKnow that essentials have to be paid for – differentiate between needs and wants | **Focus – Money, where does it come from and where does it go?****Introduction**Discuss where we get our money from e.g. pocket money, birthday money, from earnings, winningsDiscuss why we need moneyWhat do our parents/carers need to buy for you?Discuss the range of items that parents/carers need to use money for e.g. food, utilities, clothing, cars etcDiscuss what children like to spend their money on e.g. how would they chose to spend a £10 birthday gift. (If you wish to make this less personal then you may chose to set a task where children have to decide as a class what they would like to spend e.g. £50 on for the classroom resources.)Discuss differences between luxuries and necessities | Recognise that there are regular and unpredictable sources of moneyTalk about how they may spend money and the value of moneyTo understand the difference between necessity and luxury |
| **4** | **Assembly – Going for goals**Music – Beethoven (wrote music even though he was deaf)Assembly story page 6- 10Pictures from resource file needed, flip chart, pens, copy of storyAll about keeping goingI can do itConclusion – children sit quietly and think of something that really want and what they will need to do to get it – establish goals | **Going for goals (SEAL)** | **Focus – knowing and understanding myself**Starter – roundWhen I was a baby I could ...Now I can ....When I am older I will be able to...Take photographs of each child doing something that they are good at. Use photographs to discuss what they have been doing and how well they are doing it – reference page 9 SEALRound – children decide what they would like to do in the setting today e.g.Today I am going to* Play in the sand
* Paint
* Play with a friend
* Read a book
 | Know that skills develop as they get olderDevelop a positive self image – know what they are good at | **Focus – How I learn**Starter – Pass the squeeze – SEAL page 5Reference SEAL page 5 – knowing myselfRead story - PammyAt the end of each section children consider what Pammy has learnedDraw out that we learn in many ways – For example seeing, hearing, touching, doingThought shower all the things the class have learned over the week in school or at home | Recognise that people learn in different ways | **Focus – Knowing how I learn best**Starter – ‘There’s a chair on my right’ – page 12 SEALDecide on a learning task and provide three different ways of learning the associated skill e.g.Seeing – demonstrationHearing - through spoken wordDoing – through trial and errorOrigami resource sheets could be used page 18-20Three areas to set up in the classroom see ref. Page 12Reflection questions:How did you learn best?What helped you to learn?What stopped you from learning?What would have made learning easier? | Recognise different learning styles and how they learn best |
| **5** | **Assembly – Going for goals – follow up assembly**Page 11Revisit story from previous assembly.Children present work that they have done in classEnd assembly by asking children what they have achieved | **Going for goals (SEAL)** | **Focus – setting and achieving goals****Discuss ‘Things we would like to be able to do’**Record ideas – explain that these wishes are called ‘goals’ – something that we try to make happenReview list and look at which statements are ‘quick’ goals and which would take longer to achieveDiscuss something that each child has recently achieved and recordChildren design awards for themselves relating to these achievementsFinish with setting a new goal for themselves**Extension activities in the setting** Group goals – arrange some activities that require groups to work together e.g. construction kit work | Set personal goalsRecognise their achievements | **Focus – Setting goals**Define goal setting – use of postcards from resource file‘The miracle Learner’ activity SEAL page 6 reference.If you became a miracle learner:What would the teacher see looking round the classroom?What would be different?What would the teacher hear that was different?How would the teacher know that the children were ‘miracle learners’?List attributes of a ‘miracle learner’In pairs children set a goal for themselves with regards to learning from attributes listFocus on specific aspects for learning;* Setting quickly to learning
* Resisting distraction
* Being independent

See page 7 SEALComplete, ‘Ready to learn’ resource sheet page 11 SEAL (see teacher ref. Page 7) | Know the attributes of a ‘good learner’Develop a positive attitude to learning | **Focus – planning to meet my goals**Introduction Define goals – something we want and have to work forDiscuss short and long term goalsDaisy and Rehana – part 1 –read story, page 21 SEAL – teacher notes page 14Daisy and Rehana part 2 – read story PAGE 21 SEAL –teacher notes page 14Children set personal goal – evaluated the following week – see guidance page 16 SEAL | Break a goal down into small stepsKnow ways to overcome boredom anf frustrationSet realistic goals |
| **Celebrating Achievement:**During the half term use the schools rewards/celebrating achievements system to acknowledge individuals who demonstrate the following:* Taking responsibility – for our successes and when things go wrong
* Waiting for what you want: persistence (keeping going)
* Resilience – bouncing back or maintaining effort through a difficult experience or after a mistake or failure
* Setting and achieving goals
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| **http://watermarked.cutcaster.com/cutcaster-photo-100142625-Resourcefulness-Road-Sign.jpg** **KEY VALUE – RESOURCEFULNESS -SPRING 1****KEY STAGE 2** |
| **Links - key school values:** | Responsibility  |
| **Associated values:** | Caring, co-operation, hope, quality, simplicity  |
| **SMSC** criteria: | 1,4. 5 |
| **Cross-curricular links** | Geography, maths, DT, Art, ICT |
|  |  |  | **Year 3** | **Year 4** |
| **WEEK** | **ASSEMBLY**Source materials:1.The Little Book of Values2.Developing Spirituality3. Fables4.Story books5.SEAL assembly materials | **THEME** | **THE QUESTIONS CHILDREN ASK!** | **OUTCOMES** | **THE QUESTIONS CHILDREN ASK!** | **OUTCOMES** |
| **1** | **Introduction to value - Resourcefulness**What is resourcefulness?What other values can we think of that are associated with this value?Why do we need to be resourceful? How does being resourceful help us to understand ourselves and others?How does being resourceful contribute to caring for our world and environment?**Assembly idea: Sustainable lifestyles - reducing waste** **Aims:** To encourage children to think about their own lifestyle in our consumer society, and to reflect on how we can live in a more sustainable and less wasteful way. **What to do:** Take a selection of ordinary household 'rubbish' (suitably washed!) into assembly. Go through each item, for example, unwanted shirt, apple core, plastic bag, junk mail, empty tin, plastic yoghurt pot. Have a number of headings on view such as 'Recycle', 'Reuse', 'Refuse' (in future), 'Compost', 'Give to charity/jumble sale'. Hold each item up and ask the pupils what could be done with it. If 'reuse' is suggested, ask pupils to say what new life the item might have. (You could mention the 'Slim your bin' initiative from 'Going for Green', where one family reduced their household waste by 90 per cent in a week.) | **Sustainable development/stewardship of the earth** | **Focus – What’s in a gardeners world****Use of the school horticultural plot or flower beds**You may chose to visit a garden centre with the children prior to starting this work**Introduction:** Talk about improvements to the school by planting up flower/veg beds.Look at different styles of gardens and planting and discuss which the children like – herb gardens, flowers, vegetables, sensory gardens etcLook at the site available. And discuss the garden that they would like to create**Development:**Talk about the different jobs that each member of the class will take on to build the garden – decide the order of the jobs – this work will need to be sustained throughout the yearRaise money for plantsKeep a log of the garden developments throughout the year noting the seasons growth**Plenary:**Check agreement on the chosen garden that they will create, allocate tasks and rolesExplore use of composterMake a wormery | Know the benefits of gardens to the well-being of the schoolWork with plants and soil in order to understand how things grow and how this is important for a healthy environment | **Focus – What’s on the other side of the hedge?**Talk about the different types of fencing and hedging they can nameCan they name any creatures/insects that live in, under or near hedgerows?Why are hedgerows important to birds?Children research life in the hedgerowTake children out on a hedgerow walk in groups collect informationGroup 1 = survey different types of fencing and hedgingGroup 2 wearing protective gloves spot and collect litter found on, in or near fences and hedgesGroup 3 – look for clues to detect wildlife living in hedgerowsBack in the classroom discuss findingsAsk children to suggest ideas for encouraging people to plant more hedgerows | To understand the environmental importance of hedgerowsUnderstand the implications associated with the loss of natural hedgerows (loss of habit and eco systems for insects and birds, soil erosionIdentify creatures that live in or near hedgerows |
| **f2** | **Assembly ideas**When I grow up what will I be.Link to going for goals – SEAL for this termTalk about dreams and hopes for the future, aspirations**Assembly idea : What's my job?** **Aims:** To challenge stereotyped ideas and offer an alternative view. **What to do:** Invite one or two visitors who have unusual jobs into the school. Ensure they understand their role. Introduce the visitors by name, and allow three guesses from the pupils as to what job each person does. Then encourage the pupils to ask the visitors questions about their job, to which they can only answer 'yes' or 'no'. After a period of questions, or if the correct job is guessed, ask the speakers to describe their work. Classroom follow-up could focus on the difference between the initial guesses and why they might have been suggested, discussing the dangers of stereotyping and the actual job each person did. (You could ask a couple of friends to role-play this exercise if necessary.) | **CAREERS/WORKPLACE****Stereotypes/career aspirations challenging gender assumptions** | **Focus – Gender, careers and assumptions**Starter – pass the squeezeMain – Activity 1explain that they will be thinking about jobs. Make cards with job/career on it and give one to each child. Ask children to decide if they think that the job title they have is a job would be carried out by a man, woman or either – children could go to one of three identified areas in the roomAsk children in either men, woman area to name the job and why they stood in the area that they selected – encourage rest of class to join in discussion and challenge stereotype – children can move areas after they have considered their own and others response.Activity 2 – Agree/disagree gameRead out statements – see example below children move to agree/disagree areas of the room.Again question children and ask others to give their viewsEnding – sit in circle ending round – when I grow up I would like to be a ...... | Discuss careers carried out by men or womenDiscuss assumptions that are sometimes made about gender and jobsThink about how such assumptions impact on our behaviour | **Focus - Earning money – where money comes from**Talk about how we earn money from work – research different types of jobs and related earnings using job adverts – internet, local papers, and professional magazines.Discuss the qualifications that may be needed for different types of jobs.Discuss tax and pension contributions that are taken out of pay – discuss how money deducted as tax is used for paying for e.g. schoolsDiscuss where we get money from when there is no work or insufficient work – benefit payments and how these are paid forUnderstand that we need money during retirement (pension) you could use Anne Fine book ‘The Granny Project’Explain how this is paid for | Know that there are a range of earnings for different jobsKnow what is deducted from earnings and why |
| **FINANCIAL CAPABILITY** | **The place of financial capability in the curriculum;**The ideas detailed below provide a range of issues that should be dealt with in the key stage. It is important to bring this area to life so in planning the work a teacher may chose to integrate this aspect of work into other curriculum areas and develop cross curricular work. Enterprise activities provide an ideal opportunity to integrate financial capability and therefore teachers should look at some of the ideas presented in the enterprise section to plan an integrated approach t this work. It is important to link this work to the teaching of Numeracy and therefore do justice to the work.Mathematics and financial capability are interrelated. A financially capable person will necessarily be numerate, whilst person finance education provides a good context in which to develop mathematical skills and understanding.**Financial capability has three interrelated themes:**1. Financial knowledge and understanding – concept of money, nature of money, function and uses. It is the first step in ensuring that young people have the skills required to deal with everyday financial issues. It helps them to make informed choices and decisions about their personal finance2. Financial skills and competence – concerned with the day to day money management and thinking about planning for the future. It is about the ability to apply knowledge and understanding across a range of contexts. A financially competent person is able to identify and tackle problems or issues with confidence and is able to manage financial situations effectively and efficiently3. Financial responsibility –is the wider impact of money and financial decisions for an individual and society. It looks at how financial decisions impact on self and others**Summary of financial capability at key stage 2:**During key stage 2, pupils learn about making simple financial decisions and consider how to spend money including pocket money and contributions to charity. They learn that resources can be allocated in different ways and that these decisions have individual, social and environmental consequences. They learn how to look after money and realise that future wants and needs may be met through saving. They develop an understanding that people have different financial circumstances and that standards of living vary across time and place. They learn about the different values and attitudes that people have with regard to money. **Outcomes links to PSHE programme of study for key stage 2;**1. **Developing confidence and responsibility and making the most of their abilities –** pupils learn to look after their money and realise that future wants and needs may be met through saving
2. **Preparing to play an active role as citizens –** pupils learn that resources can be allocated in different ways and that these economic choices affect individuals, communities and the environment
3. **Developing a healthier lifestyle –** pupils learn about making simple financial decisions involving small amounts of money and consider how to spend money including pocket money and contributions to charity.
4. **Developing good relationships and respecting the differences between people –** pupils learn that people have different financial circumstance vary across time and place and about the different values and attitudes that people have with regard to money

**Additional notes:*** Children in the class will have different financial experience. The ways in which families prioritise and value money and those things that money can buy are very varied. One way round the issue is to provide a common experience in the classroom which will serve as a base of shared knowledge.
* Learning where money comes from is a key part of developing financial capability, however asking children to discuss confidential issues like where their or their families money comes from can be problematic. Pocket money may not be received by all children, it can be useful to use literature in this case to explore different family circumstances
* Children will need to make judgements about affordability and value, balancing these factors. For many families value for money is a difficult idea as lowest cost needs to take priority

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| **3** | **Assembly ideas**Music – * Money song by the Muppets
* Fidelity fiduciary bank – Mary Poppins

Assembly visitors – local business owner, bank manager – mock interview set upVideos from [www.mymoneyonline.org/pupils](http://www.mymoneyonline.org/pupils) | **Financial capability** | **Focus – You and Your Money – Pocket money and budgeting**Introduction – What is money for and where do you get your money, do you get pocket money?Be aware that some children may not receive pocket money or only a small amount so keep the discussion to a whole class discussion on the subjectMain activityDiscuss income and expenditure sheets to record their personal spending habits.Point out that the object of the budget is to help them understand how you are spending your money. If looking at personal income and expenditure is too sensitive develop a range of scenarios for groups to work on with a character and possible expenditure – groups can develop the persona of the character further. Ensure that you include information about things that would be a necessity and some a luxury so that the group can make decisions about the budget.They record this on the income and expenditure sheet (income may be pocket money, birthday gift of money)Conclusion – groups feedback to the whole class on their scenario | Begin to understand the importance of managing moneyKnow how income and expenditure records are kept, keep track of spending, keeping accurate recordsMake choices on how money is spent | **Focus – Spending and saving****Introduction** – Prompt questions;Why do people sometimes save money?What different ways are there of saving money?Talk about if children ever save any of their pocket money or birthday money. Point out that the reason people save is to delay spending until they have enough to buy something that is expensive, or buy something for others e.g. birthday gift, holidays etc., saving for a dream shopping listTalk about ways of saving;Piggy bankBank accountPost office savings accountPremium bondsDiscuss advantages and disadvantages of the above – ease of access to money, interestExplain that certain types of savings pay interest, talk about percentages – link to numeracy, show examples.Talk about how some people buy valuable items as a way of saving as they may increase in valueIn groups children discuss advantages and disadvantages of the different ways of saving. Ask them which they would chose if they had £50.00 to save – spokesperson reports back to class on the views of the group | Know that you can plan for your future spending and how to saveKnow a range of different ways of saving for thingsKnow that it is possible to keep money safe by putting it into an ‘account |
| **4** | **Assembly – Going for goals**Music – Beethoven (wrote music even though he was deaf)Assembly story page 6- 10Pictures from resource file needed, flip chart, pens, copy of storyAll about keeping goingI can do itConclusion – children sit quietly and think of something that really want and what they will need to do to get it – establish goals | **Going for goals****(SEAL)** | **Focus – Achieving my goals**Starter – Can we do it?Circle game page 5 SEALIntroduction - Discuss learning styles (see SEAL page 5-6,12-13 **N.B. Recent research has shown that it is inadvisable to label individuals with particular learning styles as results of learning style questionnaires can vary and the individuals responses vary according to the nature of the task and how they may feel on the day. Therefore this should be discussed in a very general way.**Goal setting Recap on the meaning of a ‘goal’ – define with partnerDiscuss goal setting and how we need to break down goals into manageable steps to guide us towards achieving the ultimate goal that we have set – use some examples with the class Discuss strategies to keep yourself on track when working towards a goal* Keeping the goal in mind and seeing the big picture
* Saying encouraging things to yourself
* Imagining the end result
* Setting yourself a reward for finishing the task
* Setting a time challenge

Discuss obstacles that may make goal setting harder to achieve that are outside our controlChildren set individual goal and record in personal diary this could be related to social and emotional skills work, or to their behaviour in class or in the playground. See examples page 9 SEAL – Going for a goalAsk them to detail the things that may get in the way of achieving the goal and how these can be overcome.Ask them to break down the goal into manageable stepsDiaries can be used later as to reflect on outcomes – see evaluation questions page 9 SEALReview;* What have you learnt about setting goals?
* What helps you to achieve your goal?
* How will it change how you do things in the future?

Rounds - One achievement that I am proud of is ..... page 5 SEAL | Consider how they learnBreak goals down into manageable stepsDevelop strategies to overcome obstacles to their goals | **Focus – knowing myself as a learner**Starter game – Find the pair – page 17 SEALIntroduction – children think of a piece of work that they did particularly well and describe experience to partner. Partner must show good listening and ask them questions;* What did you learn?
* How did you learn?
* What did you finfd interesting about what you were doing?
* What kept you going?
* How did you overcome any difficulties?
* Where were you? Did that help with your learning?
* Where any other people involved? Did this help you learn?

Complete ’My learning map’ page 24 SEALMain – overcoming barriersDiscuss how we feel and how this can impact on our learning. Thought shower words associated with feelings about learning positive and negative and divide into two sections1. Helps me learn
2. Stops me learning

Discuss barriers to learning and list e.g. children may say:I didn’t do the work because it was hard, because the room was noisy, because I wanted to play, it was boringConsider the barriers that they can change and those that they can’t – sort suggestions and ask them to offer solutionsRounds – When I grow up i would like to be....like..... page 17 SEAL | Reflect on their learning experiencesKnow they are responsible for their own learningIdentify how feelings influence learningIdentify barriers to learning and how to overcome these |
| **5** | **Assembly – Going for goals – follow up assembly**Page 11Revisit story from previous assembly.Children present work that they have done in classEnd assembly by asking children what they have achieved | **Going for goals****(SEAL)** | **Focus – Behaviour for learning**Starter – Rocket LaunchCircle game page 5 SEALIntroduction – Luck dip activity – reference SEAL page 15See teacher instructions page 8/9 SEALMain – Weighing up the consequences – SEAL page 10/11Discuss in pairs something they have done or know that others have done that was braveRead stories – page16 resource sheet – group challenge.Discuss differences between brave and unwise decisions.Group challenge – 30 mins and 2 mins demonstration to class by each groupClosing questions;* Is it ok to stay still and do nothing?
* Should you always be working towards a goal?
* Can you enjoy yourself doing nothing?
* Why should you work hard?

Ongoing activities –page 10 SEALFeedback about work and behaviour – see comments and suggestionsRounds – One thing that stops me from achieving is ..... page 5 SEAL | Take responsibility for their own behaviourPredict the consequences of their actions for themselves and othersMake informed choices about what to do based on predictions of the likely consequences | **Focus – Perseverance**Pre work – see page 20 SEAL –Learning opportunities: evaluation and review.Children research role model who has achieved a goal – research work* What have they achieved?
* Why do you respect them for this?
* What obstacles were in their way?
* How did they overcome them?
* Who helped them to achieve their goal?
* What do you think they said/did when they felt like giving up?

Children share research work in small groups.Main – ‘The Race’ poem page 26/27 resource sheets.Discuss: Who is the boy in the race?What is the message of the poem?What obstacles were there?How did the boy feel? When he slipped down the shallow dip?What things did he find helpful/unhelpful?What helped him to overcome his barriers/obstacles Children could develop a story board about the race with bubbles to show feelings at each stage – different groups could work on different sections as the poem is so long | Know how to keep going when they find something hard |
| **Celebrating Achievement:**During the half term use the schools rewards/celebrating achievements system to acknowledge individuals who demonstrate the following:* Taking responsibility – for our successes and when things go wrong
* Waiting for what you want: persistence (keeping going)
* Resilience – bouncing back or maintaining effort through a difficult experience or after a mistake or failure
* Setting and achieving goals
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|  **Gender, careers and assumptions** |
| Women should go out and earn money for their family | Grown-ups are always right | Women should be in charge |
| Men like women telling them what to do | Men should be in charge | Adults are stronger than children so it is right that they should be in charge |
| Men should go out and earn the money for their family | Sometimes boys have to fight | It is right that the biggest person decides what to do |
| Boys are stronger than girls | Children should always do what older people tell them to do | Women like men telling them what to dof |
| Girls feel emotions deeper than men | If a man and woman are both working they should share the housework | Woman are better at driving than men |
| Boys are funnier than girls | A real boy does not cry | Woman are better are caring for babies than men |

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| **http://watermarked.cutcaster.com/cutcaster-photo-100142625-Resourcefulness-Road-Sign.jpg** **KEY VALUE – RESOURCEFULNESS -SPRING 1****KEY STAGE 2** |
| **Links - key school values:** | Responsibility  |
| **Associated values:** | Caring, co-operation, hope, quality, simplicity  |
| **SMSC** criteria: | 1,4. 5 |
| **Cross-curricular links** | Geography, maths, DT, Art, ICT |
|  |  |  | **Year 5** | **Year 6** |
| **WEEK** | **ASSEMBLY**Source materials:1.The Little Book of Values2.Developing Spirituality3. Fables4.Story books5.SEAL assembly materials | **THEME** | **THE QUESTIONS CHILDREN ASK!** | **OUTCOMES** | **THE QUESTIONS CHILDREN ASK!** | **OUTCOMES** |
| **1** | **Introduction to value - Resourcefulness**What is resourcefulness?What other values can we think of that are associated with this value?Why do we need to be resourceful? How does being resourceful help us to understand ourselves and others?How does being resourceful contribute to caring for our world and environment?**Assembly idea: Sustainable lifestyles - reducing waste** **Aims:** To encourage children to think about their own lifestyle in our consumer society, and to reflect on how we can live in a more sustainable and less wasteful way. **What to do:** Take a selection of ordinary household 'rubbish' (suitably washed!) into assembly. Go through each item, for example, unwanted shirt, apple core, plastic bag, junk mail, empty tin, plastic yoghurt pot. Have a number of headings on view such as 'Recycle', 'Reuse', 'Refuse' (in future), 'Compost', 'Give to charity/jumble sale'. Hold each item up and ask the pupils what could be done with it. If 'reuse' is suggested, ask pupils to say what new life the item might have. (You could mention the 'Slim your bin' initiative from 'Going for Green', where one family reduced their household waste by 90 per cent in a week.) | **Sustainable development/stewardship of the earth** | **Focus – Renewable energy – link to geography**Introduction – think about all the things that need electricity to workExplain how electricity is produced –burnt fuel to produce steam to drive turbine connected to generator to produce electricityTypes of fuel –coal, oil, gas – put children in groups to tell the story of gas, oil or coal – investigation/research work – how do each of these affect the environmentDiscuss alternative energy –nuclear, wind farms, water, solar panelsDiscuss how we can reduce our energy use – list things that can be done in the home e.g. insulation etc | Understand the need to develop renewable sources of energyUnderstand the effects on the environment of different methods of producing energy | **Focus – Pollution (this work should be extended and developed through geography) this will take a number of sessions**Establish children’s understanding of the word ‘pollution’ –play word association gameTalk about the different types of pollutionAirWaterLandDevelop the idea that pollution is anything that is introduced into our lives (or environment) that is potentially harmful to usDivide class into groups and share pictures of different types of pollution and ask how they may as individuals be contributing to the pollutionThe class can then be allocated work associated with the three types of pollution – water, air and land and develop work that they can feedback to the class and displayLandPictures of land pollutionPupils investigate causesGroup script and storyboard a short film about land pollution for young childrenAirIdentify causes e.g. factories, cars, lorries etc., acid rainDevelop snakes and ladders game based on the theme of air pollutionWaterDiscuss the ways in which our water becomes polluted and the impact on the environment and people and animalsDevelop a newspaper article to present to the class | To understand societies responsibilities for the quality of the environmentRecognise the different types of pollution and how we can reduce pollution in our environment |
| **2** | **Assembly idea : What's my job?** **Aims:** To challenge stereotyped ideas and offer an alternative view. **What to do:** Invite one or two visitors who have unusual jobs into the school. Ensure they understand their role. Introduce the visitors by name, and allow three guesses from the pupils as to what job each person does. Then encourage the pupils to ask the visitors questions about their job, to which they can only answer 'yes' or 'no'. After a period of questions, or if the correct job is guessed, ask the speakers to describe their work. Classroom follow-up could focus on the difference between the initial guesses and why they might have been suggested, discussing the dangers of stereotyping and the actual job each person did. (You could ask a couple of friends to role-play this exercise if necessary.) | **CAREERS/WORKPLACE****Stereotypes/career aspirations challenging gender assumptions** | **Focus – Stereotypes, gender/media**Starter – In circle share one way, in which they think boys and girls are different apart from their physical appearance, encourage children to challenge statements. Discuss what the word ‘stereotype meansMain – provide range of images from magazines portraying people of different genders and showing different personal style images.Ask pupils to select an image which could represent a person who is i.e. teacher, nurse, footballer etc. Challenge children to explain their selection. And what influenced their decision e.g. power of the mediaEnding – consider range of jobs and listChildren sort into hierarchy of who they believe has the most important job to the least important – explain decisions and challenge reasons givenKey questions;If someone earns lots of money is their job important?Why do people chose different careers?Which jobs help other people?Which jobs take a long time to learn?Which are easy, hard or difficult?What type of jobs would children like to do? | Reflect on personal attitudes and behaviours with regard to gender issuesRecognise stereotypingRecognise the impact of the media | **Focus – The shortbread stall – mini-enterprise****This could be part of a larger school enterprise activity.****1,Developing a business plan**Who are the customers?How much will you charge?What materials will you need?Where will you buy them from?How will you make the shortbread?What equipment will you need?How much will the equipment cost?How will you attract customers?How will you advertise?What will it cost to produce the advertisements?How often will you open your stall?Where will the stall be placed?Where will you store the ingredients?Where will you store the shortbread when you have made it?How much will you make a week?How much money will you need to raise to buy the materials to get yourself started**2.How are you going to raise the money to start the business?**Borrowing money – from a bank, you will need business plan and be able to make regular payments and your loan will attract interestSelling shares – discuss private and public limited companies**3.Organising the business**Set up departmentsDecide how many people are needed in each departmentAppoint a managerGive people roles and responsibilitiesA – production teamResponsible for making the shortbreadDuties include:Ordering and storing ingredientsOrganising the production of the shortbreadEnsuring the quality of the shortbreadB – marketing departmentResponsible for marketing and advertisingDuties includeIdentifying who your customers will bePlanning and running an advertising campaignC – Finance departmentResponsible for handling the business’s moneyDuties includeMaking sure money is available to pay billsKeeping accounts of money spent and receivedRepaying loans and making payments to share holdersD – Sales departmentResponsible for the actual sellingDuties includeSetting up and manning stallSelling shortbreadCounting money received and bankingStorage and disposal of unsold shortbread | Work co-operatively with each otherUnderstand the need for a business plan when developing and running a businessUnderstand the need for cash flow when developing and running a businessUnderstand the roles and responsibilities within a company |
| **FINANCIAL CAPABILITY** | **The place of financial capability in the curriculum;**The ideas detailed below provide a range of issues that should be dealt with in the key stage. It is important to bring this area to life so in planning the work a teacher may chose to integrate this aspect of work into other curriculum areas and develop cross curricular work. Enterprise activities provide an ideal opportunity to integrate financial capability and therefore teachers should look at some of the ideas presented in the enterprise section to plan an integrated approach t this work. It is important to link this work to the teaching of Numeracy and therefore do justice to the work.Mathematics and financial capability are interrelated. A financially capable person will necessarily be numerate, whilst person finance education provides a good context in which to develop mathematical skills and understanding.**Financial capability has three interrelated themes:**1. Financial knowledge and understanding – concept of money, nature of money, function and uses. It is the first step in ensuring that young people have the skills required to deal with everyday financial issues. It helps them to make informed choices and decisions about their personal finance2. Financial skills and competence – concerned with the day to day money management and thinking about planning for the future. It is about the ability to apply knowledge and understanding across a range of contexts. A financially competent person is able to identify and tackle problems or issues with confidence and is able to manage financial situations effectively and efficiently3. Financial responsibility –is the wider impact of money and financial decisions for an individual and society. It looks at how financial decisions impact on self and others**Summary of financial capability at key stage 2:**During key stage 2, pupils learn about making simple financial decisions and consider how to spend money including pocket money and contributions to charity. They learn that resources can be allocated in different ways and that these decisions have individual, social and environmental consequences. They learn how to look after money and realise that future wants and needs may be met through saving. They develop an understanding that people have different financial circumstances and that standards of living vary across time and place. They learn about the different values and attitudes that people have with regard to money. **Outcomes links to PSHE programme of study for key stage 2;**1. **Developing confidence and responsibility and making the most of their abilities –** pupils learn to look after their money and realise that future wants and needs may be met through saving
2. **Preparing to play an active role as citizens –** pupils learn that resources can be allocated in different ways and that these economic choices affect individuals, communities and the environment
3. **Developing a healthier lifestyle –** pupils learn about making simple financial decisions involving small amounts of money and consider how to spend money including pocket money and contributions to charity.
4. **Developing good relationships and respecting the differences between people –** pupils learn that people have different financial circumstance vary across time and place and about the different values and attitudes that people have with regard to money

**Additional notes:*** Children in the class will have different financial experience. The ways in which families prioritise and value money and those things that money can buy are very varied. One way round the issue is to provide a common experience in the classroom which will serve as a base of shared knowledge.
* Learning where money comes from is a key part of developing financial capability, however asking children to discuss confidential issues like where their or their families money comes from can be problematic. Pocket money may not be received by all children, it can be useful to use literature in this case to explore different family circumstances
* Children will need to make judgements about affordability and value, balancing these factors. For many families value for money is a difficult idea as lowest cost needs to take priority

**Resources:**Personal Finance Education Group - [www.pfeg.org](http://www.pfeg.org)Financial services Authority – [www.fsa.gov.uk](http://www.fsa.gov.uk)  |
| **3** | **Assembly ideas**Music – * Money song by the Muppets
* Fidelity fiduciary bank – Mary Poppins

Assembly visitors – local business owner, bank manager – mock interview set upVideos from [www.mymoneyonline.org/pupils](http://www.mymoneyonline.org/pupils) | **Financial capability** | **Focus – What is money?**Discuss forms of money – credit cards, debit cards, cash, cheques, coupons, vouchersDiscuss the concept of credit – investigate different credit deals on the high street. Calculate and compare the repayments using simplified examples – link to numeracy/ | Know about other forms of moneyUnderstand that cash is not the only way to pay for goods | **Focus –Running a household**Discuss the range of bills that has to be paid in a household e.g. food, rent, mortgage, utility bills, insurance, leisure etc. – listDiscuss the importance of insurance and its impact on family financesDiscuss credit, loans and their role in the management of family finance, discuss good debt (planned and manageable) and bad debt (unplanned or unmanageable)Class activity- develop spread sheet to show income and expenditure of a family household | Recognise household expenses and regular financial commitmentsUnderstand that you can pay for something without having enoughMake informed choices about how to pay for somethingKnow a range of different ways of paying for things, some may involve debt or creditEnable pupils to experience budget management |
| **4** | **Assembly – Going for goals**Music – Beethoven (wrote music even though he was deaf)Assembly story page 6- 10Pictures from resource file needed, flip chart, pens, copy of storyAll about keeping goingI can do itConclusion – children sit quietly and think of something that really want and what they will need to do to get it – establish goals | **Going for goals****(SEAL)** | **Focus – Effective learners**Starter – ‘Good try’ SEAL page 5Rounds – When I guessed the action correctly I felt.... When I got the answer wrong I felt ... but when.... said ‘Good try’ I felt ...Main – Read the story ‘The Fourth Son’ – see resource sheets page 10* What happened in the story/
* Which son would you like to be and why?
* Which son had been given the most useful present from the spirit? Why?

Children consider what might be written on the six pebbles in the story.What did the fourth son do, and what skills did he use, as a good learner?Children write skills on the pebbles on the resource sheet providedClass decide on the six most important skills – displayExtension - Children plan to teach another child in the class something new – see examples page 6 SEALChildren plan what they are to do and how they will teach it – set a day and time for this activity to take place.Debriefing questions;Was it hard to learn?Could you do it straight away?How did you feel when you couldn’t do it very well?Did you get better quickly and if so how?What helped/How do you feel now?Was it easy to teach?How did you help... to do it?What seemed to be the best approach to teaching?With partner review;How effective were they as a teacher?How effective were you as a learner?Ongoing – use learning pebbles when a new piece of work is started asking children to focus on the pebble that they will especially need for this task. | Know the skills and attributes of an effective learnerBe a critical friend to othersApply what they have learned | **Focus – Ladder to success**Starter – circle gameThrough the hoop – page 12 SEALRounds – What helped me to do well just now was..If I find something hard I ...Discuss dreams that we have, aspirations. Children spend some time dreaming about what they may be like when they grow up – encourage aspiration dreams – share with partnerDiscuss if their dreams are realisticExplain the importance of having a goal in life – achievable and realistic but something worthwhile to strive for. Discuss long and short term goals and the need to break down a goal into sub-steps. Consider a goal and sub steps list sub sets in order. Discuss the need to persevere and combat obstacles that may get in their way.Children compose their own ladder of success.Consider the excuse that people make for not doing something – see examples page 15 SEALShare with partner the first steps of their personal ladder of success. Discuss excuse for not making this first step and how these excuses may be counteracted. | Make a long term planBreak plan into small stepsRecognise when they are making an excuse instead of finding a way around a problemKnow that it is their responsibility to get things done by taking the first step |
| **5** | **Assembly – Going for goals – follow up assembly**Page 11Revisit story from previous assembly.Children present work that they have done in classEnd assembly by asking children what they have achieved | **Going for goals****(SEAL)** | **Focus – Hall of fame and roll of honour**Discuss creating hall of fame or roll of honour detailing achievements they are proud ofGroup in 5/6’s with prepared certificate with space for photograph and namePaper passed to other group members to list something they like or admire about that person onto certificate each person writes one thing.Papers returned to named children and individual child adds something that they are proud of to list – displayProject into the future – see story re. Time machine page 8 SEAL.Children reflect on achievements | Recognise and celebrate their achievementsKnow what others admire about themselves | **Focus – Making wise choices**Read story of Paramjeet – page 16 SEALChildren record their ideas about what would be the wisest thing for Paramjeet to do?Explore the problem solving approach used in SEAL Ready:Is Paramjeet calm enough to think?How might Paramjeet calm down?Steady:How was he feeling?What was the problem?Why is this a problem?What does he want to happen?Think of all the possible options. Be as creative as you can.Are they practical?How likely are they to be successful?Choose two or three to explore further.What would happen if he did these?Who does he need to think about?(Pauline, Mrs Brown, his parents, his sisters, himself)What groups (communities) of people does he need to think about? (his family, his class)Plan – what he should do first, what he should do next, and so on | Consider the consequences of possible solutions of reaching their goals on themselves, others and on communities or groups. |
| **Celebrating Achievement:**During the half term use the schools rewards/celebrating achievements system to acknowledge individuals who demonstrate the following:* Taking responsibility – for our successes and when things go wrong
* Waiting for what you want: persistence (keeping going)
* Resilience – bouncing back or maintaining effort through a difficult experience or after a mistake or failure
* Setting and achieving goals
 |