



Unit of work
Money Matters!

Year group
4

Prior learning

- Known vocabulary: expensive, afford, value, cheap, money, essential, necessity, luxury, charity, wealthy

National Curriculum

- Understanding finance and money
- Shopping and budgeting
- Risk and debt
- Goal-setting and motivation

Knowledge/ Skills

- To know how to keep a record of their own personal money and why it is important.
- To know how to pay for goods and know there is a range of different ways to pay for things, some may involve debit or credit.
- To know what makes up family's expenses such as bills.
- To understand that families and individuals have commitments and manage their money in a range of ways.
- To know how to plan and budget and understand the reasons and importance of a financial plan to save money for a specific purpose.
- To understand what a charity does and tell the names of several charities.
- To set a simple goal such as fund-raising for charity.

Vocabulary and definitions

Word	Definition
poverty	The state of being extremely poor
track	Follow the trail or movements of someone or something
statement	A document setting out items of debit and credit between a bank and a customer
overdrawn	Draw money from ones bank account, which is more than what they had in the account
debit	a payment made or owed
interest	Money paid regularly at a particular rate for the use of money lent, or delaying the repayment of a debt
mortgage	A legal agreement by which a bank or building society lends money to pay for a property
bills	A printed or written statement of the money owed for goods or services
vulnerable	Exposed to the possibility of being attacked or harmed either physically or emotionally
generosity	The quality of being kind and generous

Significant Dates

Red Nose Day- 15th March
Oxfam
Children in Need