ST LAWRENCE C.E. PRIMARY SCHOOL LEARNING JOURNEY

SUBJECT: Wellbeing UNIT: For Narnia! TERM: Autumn 2 YEAR GROUP: 5

THE BIG QUESTION	
How can we best utilise money?	
END OF UNIT OUTCOME	Children will create a business plan to demonstrate their understanding of money and making profit.
OBJECTIVES	• how people make decisions about spending and saving money and what influences them • how to keep track of money so people know how much they have to spend or save • how people make choices about ways of paying for things they want and need (e.g. from current accounts/savings; store card/ credit cards; loans) • how to recognise what makes something 'value for money' and what this means to them that there are risks associated with money (it can be won, lost or stolen) and how money can affect people's feelings and emotions
CONCEPT: Conflict	Exploring the internal conflict people experience when managing money — balancing *wants vs needs*, *spending vs saving*, and *risk vs reward*.
LESSON 1 QUESTION	Where does money come from, and how do people decide how to use it?
KEY KNOWLEDGE	• recognise where money comes from and how it is used • describe different attitudes people may have towards money • evaluate different ways to pay and identify which options are more useful or appropriate in different contexts • analyse what influences people's decisions about spending money and how they manage those influences
RICH TASK	**Draw and write** • On the 'draw and write' sheet, draw a picture of someone using money. • On the left of the picture, draw and write where the money might have come from. • On the right side, draw and write about any other ways someone might use money. Using Resource 2: A week in the life - ask pupils to work in pairs and read through how the family spent their money over the course of a week. Next, pupils identify how each character paid for items they purchased. Take feedback from the class. Share the answers with pupils and define what each payment method is, for those pupils who may be unsure. Next, ask pairs to consider the advantages and disadvantages (or pros and cons) of different ways of paying. Pupils should discuss in pairs, and then complete Resource 3: Advantages and

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<table>
<tr><td></td><td colspan="3">disadvantages. Take feedback from the class and draw out key learning.

Choices and influences Ask pupils to share their ideas about what they think ‘influence’ means with the class.

Assign each group one of the family members and ask them to work together to identify what their character spent money on and what influenced their decision to make a purchase.

Bring pupils back together and ask groups to share their analysis of their character.</td></tr>
<tr><td>SUPPORT AND CHALLENGE</td><td colspan="3">Support: Pupils use Resource 3a: Advantages and disadvantages (support) which has already identified some of the advantages and disadvantages of the payment methods. Pupils then focus on filling in the missing sections.

Challenge: Pupils go back to the payment methods that had disadvantages and advise characters which payment option might be better suited for the items they want to purchase.</td></tr>
<tr><td>KEY VOCABULARY</td><td>Money, job, payment, cash, salary, purchase, financial, attitudes, influence, bank, account</td><td>RESOURCES</td><td>Baseline assessment
Resource 2
Resource 3a</td></tr>
<tr><td colspan="4"></td></tr>
<tr><td>LESSON 2 QUESTION</td><td colspan="3">What influences the way people spend and save money?</td></tr>
<tr><td>KEY KNOWLEDGE</td><td colspan="3">• how people make decisions about spending and saving money and what influences them
• how to keep track of money so people know how much they have to spend or save
• how to recognise what makes something ‘value for money’ and what this means to them</td></tr>
<tr><td>RICH TASK</td><td colspan="3">Retrieval Activity:
“Would You Rather…?” Money Edition – Read pairs of statements aloud (e.g., “Would you rather spend £5 on sweets or save it for a cinema trip?”). Pupils vote and justify choices.
Extension: Ask, “What influenced your choice — cost, feelings, or value?”

The cost of living

Children generate a list of leisure activities they enjoy. They organise these as ‘every day’, ‘now and then’ and ‘special occasion’ activities.

Read the story “A Saturday in Willow Grove”</td></tr>
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<tr><td></td><td colspan="3">Working in pairs, distribute the diamond nine cards and ask the children to rank the activities initially according to their own preferences giving explanations for their choices.
Then organise into most expensive.
Then rank on which have impact on wellbeing

Now revist your top 3 – have they changed? Why?
Children revisit their own activity ideas and identify any differences in the benefits of a ‘special treat’ activity compared to an ‘everyday’ activity.</td></tr>
<tr><td>SUPPORT AND CHALLENGE</td><td colspan="3">• Support: Use pre-labelled diamond ranking cards with visuals to support vocabulary understanding.
• Challenge: Ask pupils to justify their rankings with reasons related to value for money and wellbeing impact.</td></tr>
<tr><td>KEY VOCABULARY</td><td>Spending, saving, needs, wants, priorities, value for money, wellbeing, budget</td><td>RESOURCES</td><td>Story

Diamond 9 cards</td></tr>
<tr><td colspan="4"></td></tr>
<tr><td>LESSON 3 QUESTION</td><td colspan="3">How can we make smart choices about spending and saving money?</td></tr>
<tr><td>KEY KNOWLEDGE</td><td colspan="3">• identify how budget, value, and needs can influence decisions about spending money
• explain different ways that money can be saved and kept safe, and why this is important
• explain the importance of keeping track of money</td></tr>
<tr><td>RICH TASK</td><td colspan="3">Retrieval Activity:
“Budgeting Brainstorm” – Display an imaginary £100 budget for a school fair. Ask: “What might we need to spend it on?” Pupils quickly list items and estimate costs.
Extension: Ask pupils to explain how they’d divide money fairly across tasks.

Read through Sofia’s dilemma as a class and ask pupils to think about what Sofia should consider before making her purchase. Working independently, ask pupils to write a list in their exercise books.

Working in small groups of 3-4, pupils read through Resource 1: Advice for the family. Ask them to choose (or allocate each group) two scenarios and for each one, identify the character’s spending dilemma, consider what their budget and needs are, and the value of the item they want to purchase.

Pupils then use this information to advise each character about the best way to spend their</td></tr>
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	money, writing their response on their group sheet. Take feedback, asking groups to share with the class the advice they offered the family members about what they should consider before making their purchase. With pupils, compare the advice and identify similarities and differences.		
SUPPORT AND CHALLENGE	**Support:** Resource 1a: Advice for the family (Support) which supports them to explain why each person should or should not go ahead with what they are considering spending their money on. Select one or two (or more) for them to consider **Challenge:**		
KEY VOCABULARY	Budget, value, saving, needs, Bank account, bank statement	**RESOURCES**	• Flipchart paper and pens • Resource 1: Advice for the family (1 per pair) • Resource 1a: Advice for the family (Support) (1 set per pupil needing support) • Resource 2: Rosie's story (1 per pair) • Resource 3: How I keep my money safe (1 cut-up set per small group) • Resource 4: Shopping challenge!
LESSON 4 QUESTION	What does 'value for money' really mean?		
KEY KNOWLEDGE	• how to recognise what makes something 'value for money' and what this means to them		
RICH TASK	Retrieval practice activity - *"Needs vs Wants Quick Sort"* – Display pictures (e.g., shoes, phone, food, games, water). Pupils hold up a "Need" or "Want" card for each one. **Extension:** Discuss: "Can something be both a need *and* a want? Why?" Watch it's a no money day by Kate Milner Allow children time to ask questions and discuss how the book made them feel. Children ask questions they wish to explore. Children reflect on what they have learnt over this unit. Children write a list of wants and needs		
SUPPORT AND CHALLENGE	• **Support:** Provide a visual "Needs vs Wants" checklist to guide reflection. • **Challenge:** Ask children to link "value for money" to emotional wellbeing and fairness (e.g., "Can something be cheap but not good value?").		
KEY VOCABULARY	Needs, wants, value, money,	**RESOURCES**	https://www.barringtonstoke.co.uk/books/its-a-no-money-day/

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	fairness, empathy, wellbeing, gratitude		https://vimeo.com/367238152 **Author reading book**
LESSON 5 & 6 QUESTION	How can we use what we know about money to make a profit?		
KEY KNOWLEDGE	• A successful business balances costs and income to make a profit. • Clear planning and teamwork help manage money effectively. • Making financial choices involves evaluating risks, rewards, and fairness. • Understanding value and budgeting supports long-term wellbeing.		
END OF UNIT OUTCOME	Revision of key knowledge *"Financial Feud!" Quiz* – Team quiz (like Family Fortunes) reviewing the unit. Sample questions: 1. Name two ways to pay for something. 2. What's the difference between saving and spending? 3. What does 'profit' mean? 4. Why is teamwork important in business? 5. What makes something 'value for money'? What links to our concept have you found? Watch video: **BBC Bitesize: What is profit and loss?** https://www.bbc.co.uk/bitesize/topics/zfkk7ty/articles/z8j4pbk To create a business plan for a car wash **Scenario:** Your team has £50 to start a car wash business. You'll need to plan how to spend your money wisely and make a profit! Step 1: Plan Use a **business plan template** with sections for: • What do we need? (sponges, buckets, soap, water) • How much will it cost? • What will we charge per car? • How many cars do we need to wash to make a profit? • How will we advertise? • How will we share the work?		

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<tr><td></td><td colspan="3">Step 2: Calculate

Give each team paper, pencils, and a calculator.

• Introduce basic budgeting: subtract costs from income to find profit.
• Discuss what might go wrong (e.g., too few customers, too high costs).
• Reflect on fairness and value: is it fair to charge more? How can the business help others (e.g., donate to charity)?

Step 3: Present

Each team presents their plan for 2 minutes.
Challenge them to justify:

• How their plan offers value for money.
• How it benefits the community.
• Why their team worked well together.</td></tr>
<tr><td>SUPPORT AND CHALLENGE</td><td colspan="3">• Support: Provide a business plan template with prompts for “What do we need?”, “How much will it cost?”, and “What will we charge?”.
• Challenge: Ask children to present their plan persuasively, justifying how it offers value for money and benefits the community.</td></tr>
<tr><td>KEY VOCABULARY</td><td>Business plan, profit, cost, budgeting, investment, teamwork, fairness, value</td><td>RESOURCES</td><td>Business plan template
Printable Business Plan Template (simple KS2):
https://www.valuesmoneyandme.co.uk/teachers/resources
(see “Charity Job” or “Make a Profit” lesson packs)

Or editable worksheet:
https://www.twinkl.co.uk/resource/t2-e-4621-my-business-plan-template
Paper, calculators, pencils</td></tr>
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