

# Me and My Future (Y5)

## What you have already learnt in year 4.

- I can demonstrate how to look after and save money
- I can begin to develop an understanding that people have different financial circumstances
- I can begin to understand the different values and attitudes that people have with regard to money
- I recognise the range of jobs carried out by people they know
- I can explain how I will develop skills for work in the future
- I am aware that the learning choices I make will affect my future options
- I can identify my strengths, areas for improvement and set high aspirations and goals
- I can identify positive achievements during my time in Year 4
- I can identify my strengths, areas for improvement and set myself some goals for Year 5

## What you will have learnt by the end of this unit:

- I am able to make considered decisions about saving, spending and giving
- I can differentiate between essentials and desires – needs and wants
- I understand 'value for money' and can make informed choices to get 'value for money'
- I am able to assess 'best buys' in a range of circumstances
- I am able to understand and manage feelings about money, my own and others
- I know about the range of jobs carried out by people and some of the stereotypes surrounding some career choices and I am aware of some of the rights and responsibilities when it comes to treating people fairly
- I know and understand how I can develop skills to make a contribution in the future
- I am starting to consider what I like, what I am good at and what I enjoy doing and can talk positively about my strengths
- I know the importance of making a good impression when going through a selection process and I can demonstrate some of the skills required to do this
- I know that there are a range of earnings for different jobs
- I understand that there are a range of benefits from employment, not just financial (making a difference, caring for others, etc)
- I can identify positive achievements during my time in Year 5
- I can identify my strengths, areas for improvement and set myself some goals for Year 6

## Skills and knowledge I may use from other subjects:

### Maths:

In maths this year, you will become increasingly confident in working with money. You will learn how to solve problems and develop your understanding of adding and subtracting money, as well as multiplying and dividing amounts of money. This will support your learning in this topic, and also going forward into adolescence.

### English:

In English this year, you will begin to read more confidently and fluently, for pleasure as well as for finding out information. You will be able to explain your reasons for your opinions in detail. You will be able to show understanding for, and consider other people's opinions and their reasons for them, even if they are very different from your own. In writing, you will begin to draft and write by using a wider range of devices to build cohesion within and across paragraphs. This will build your effectiveness of discussion and arguments and justification of opinions. When performing or speaking, you will begin to use appropriate intonation, volume and movement so that the meaning is clear.

## What you will have learnt by the end of Key Stage 2.

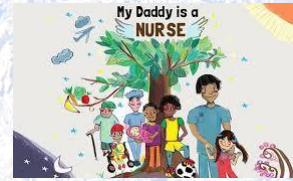
You will have a deep and secure knowledge of money, the forms it takes and different ways to spend and save money. You will understand that people's financial situations are different, that people make very different decisions concerning money and you will be able to appreciate these different decisions. You will know that money is a finite resource, earned in different ways. You will be able to consider giving to those less fortunate than yourself, such as charities, and understand why this is important. You will understand the difference between needs and wants and will have acquired skills to help you make informed decisions about budgeting, saving spending and giving. You will understand the difference between jobs and careers, and the different skills required for various roles. You will be able to reflect on people's feelings and attitudes towards work and know that they will differ. You will be able to explain the advantages of working, including non-monetary benefits. You will gain skills and knowledge about what employers are looking for, increasing your employability. You will be able to consider your attitude towards learning, and know that choices you make in education will affect your future. You will know how to keep yourself safe when working and what the law says about protecting workers. You will become confident in reflecting on your own achievements, and setting goals for your future.



There are lots of factors to consider when making decisions about saving, spending and giving. It is important to understand that everybody's choices will be different and should be viewed with kindness and respect. Some people will choose to budget, some will choose not to, and others will not have a choice.

Essentials = needs  
Things that you cannot be without such as food.

When considering if something is 'value for money' or a 'best buy' it is not just a question of something being 'cheap' or 'expensive'. Value for money can be linked to how easy a product is to make or how easily available a product is. For example, apples are grown in the UK and are easy to obtain so the price we would expect to pay is relatively low. On the other hand, although the price of something like a camera is much higher, it is still probably good value for money because it is a very technical piece of equipment.



Have you ever thought about how the choices we make about money can affect the way we feel? Our money choices influence our feelings in good and bad ways. For example, being unable to pay for rent and bills and having to borrow money off friends and family can make us feel worried or anxious. On the other hand, choosing to give some money to someone who is less fortunate than you and knowing you have made a difference can make us feel quite happy.

A 'stereotype' is an idea about a group of people that is quite often incorrect. For example, lots of people hold stereotypes about jobs for men and women. Without realising, people often associate being a nurse as a female's job, and being a fire fighter as a man's job. This couldn't be further from the truth as you can be whatever you want to be. There is no such thing as jobs for men and jobs for women!

Desires = wants  
Things that you chose to buy but can live without.

### Top Tips for interview:

- Be prepared
- Research the role you are being interviewed for and the company or organisation
- Think about the questions they may ask you
- Practise your answers thoroughly
- Think about some questions to ask of your own
- Ask for a tour of the organisation or company if you think this is appropriate
- Choose appropriate interview clothes
- Plan your route to the interview so that you are not late

### Benefits of being employed:

- High potential for earning
- A good work-life balance
- Job satisfaction
- Make more friends
- No day is the same
- Opportunity to learn new skills

Key term	Draw a line to match up:	Definition
Stereotype	—	An amount of money that someone is paid to do a job.
Employee	—	Ideas about certain groups of people that are often incorrect.
Salary	—	A job that someone chooses to do for a long period of time, usually many years.
Career	—	Someone who earns money from their own business or skills.
Self-employed	—	Someone who is employed (works for) a company.



Achievements from year 5 are:

My areas of improvement are:

My Goals for year 6 are:





### Key Vocabulary

**Decision** - A choice made.  
**Spending** - The paying out of money  
**Saving** -  
**Giving** - Setting aside (Money) for another time or specific thing.  
**Needs** - Something that a person must have, something that is essential.  
**Wants** - Something that a person desires or wishes for.  
**Value for Money** - Something that is well worth the money spent on it.  
**Best Buys** - A product which gives best value for money.  
**Circumstance** - A condition connect with an event or action.  
**Management** - Dealing with or controlling things (money).  
**Jobs** - Positions for which you are paid.  
**Stereotype** - An inaccurate view of others held by lots of people.  
**Career** - The work a person chooses to do through life.  
**Rights** - A moral or legal entitlement  
**Responsibilities** - Something a person is required to do for a job or legal obligation.  
**Skills** - Powers and abilities that you hold to perform tasks well.  
**Contributions** - The gift or payment to a common collection.  
**Impressions** - The view you give someone of yourself.  
**Earning** - Something you receive as a result of work done.  
**Achievement** - An accomplishment reached through hard work, courage or skill.  
**Improvement** - A change that makes something better than it was.  
**Goal** - A result or end that a person works towards.  
**Aspiration** - Hope or ambition of achieving something.

### Key Skills:

#### Personal Effectiveness:

Self-improvement (including through constructive self-reflection, seeking and utilising constructive feedback and effective goalsetting)  
Resilience (including self-motivation, perseverance and adaptability)  
Self-regulation (including promotion of a positive, growth mind-set and managing strong emotions and impulses)  
Recognising and managing peer influence and the need for peer approval, including evaluating perceived social norms  
Developing and maintaining a healthy self-concept (including self-confidence, realistic self-image, self-worth, as

#### Interpersonal and social effectiveness:

Empathy and compassion (including impact on decision-making and behaviour)  
Respect for others' right to their own beliefs, values and opinions  
Discernment in evaluating the arguments and opinions of others (including challenging 'group think')  
Skills for employability, including: Active listening and communication (including assertiveness skills), team working, negotiation (including flexibility, self-advocacy and compromise within an awareness of personal boundaries), leadership skills  
Enterprise skills and attributes (e.g. aspiration, creativity, goal setting, identifying opportunities, taking positive risks)  
Valuing and respecting diversity

#### Managing risk and Decision Making

Making decisions  
Identification, assessment and management of positive and negative risk to self and others

### Recall and Remember:

Explain what you might consider when making decisions about saving, spending and giving:

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Define:

**Essentials:** \_\_\_\_\_

**Desires:** \_\_\_\_\_

**Stereotypes:** \_\_\_\_\_

Discuss what 'best buys' are and how to assess them.

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How might you manage yours and others feelings about money?

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What are some of your rights and responsibilities when thinking about stereotypes and treating people fairly?

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List 3 things that you are good at and 3 of your strengths:

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How can you make a good impression when going through a selection process?

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Explain what the benefits are of employment (try to think about other benefits other than financial):

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List some of your most memorable achievements from year 5:

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Set yourself some areas for improvement and outline how you will achieve these:

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### Opportunities for teaching diversity, equality and expanding cultural capital

- Opportunity for educational visits from people with different jobs and occupations such as doctor, dentist, vet, nurse, builder, mechanic, engineer, carer, shop assistant, chef etc. Visitors to discuss what skills and attributes are needed for the role and what their job entails. Purpose: To motivate and enthuse children who are considering these careers/jobs for themselves.
- Opportunity to address stereotypes here with regards to gender and job roles. For example, a female mechanic visitor and a male midwife.
- Visit from a group of people/parents. Can the children guess their occupation. Another opportunity to address stereotypes.
- Visit from the bank to discuss money, saving, budgeting and how to manage money.
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