Juniper Hill School – Life Skills Curriculum September 2026
Topic and Knowledge & Skills Overview Document

Topic: Financial Literacy (Juniper Hill School's own unique topic)

In this unit, children will start to learn how to manage money wisely. They will explore the difference between needs and wants, understand the importance of budgeting and saving, and learn how to make informed spending choices. The children will begin to develop an understanding of banking, loans and borrowing, how advertising can influence spending decisions, and how to stay safe online by recognising scams and protecting personal information. The Year 6 lessons on scams and online fraud have been included in response to pupil voice and safeguarding surveys, reflecting children's requests to learn more about staying safe when using the internet and managing money online. Our aim is to help our children begin to prepared for their financial future!

Year 4	Year 6
Lesson 1: What is Money? **Objective:** *I can explain what money is, where it comes from and why people use it.* **Skills progression:** • Recognise different forms of money. • Understand that money is earned through work. • Explain why money is used to buy goods and services.	**Lesson 1: Managing a Budget** **Objective:** *I can create and manage a detailed budget for different situations.* **Skills progression:** • Calculate income and expenditure. • Balance a budget. • Adjust spending when circumstances change.
Lesson 2: Needs and Wants **Objective:** *I can identify the difference between things I need and things I want.* **Skills progression:** • Sort purchases into needs and wants. • Explain why some spending choices are more important than others. • Begin to learn how to make sensible spending decisions.	**Lesson 2: Understanding Bank Accounts** **Objective:** *I can explain how bank accounts help people manage their money.* **Skills progression:** • Understand the purpose of a bank account. • Identify common banking terms. • Explain how money can be deposited, withdrawn and tracked.
Lesson 3: Budgeting Basics **Objective:** *I can create a simple budget for a given amount of money.* **Skills progression:** • Add and subtract money accurately. • Plan spending within a budget. • Recognise the importance of not spending more than is available.	**Lesson 3: Saving, Interest and Financial Goals** **Objective:** *I can explain how saving helps people achieve financial goals and how interest can help savings grow.* **Skills progression:** • Set realistic financial goals. • Understand the concept of interest. • Compare different saving options.

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Lesson 4: Saving Money **Objective:** *I can explain why saving money is important and identify ways to save.* **Skills progression:** • Understand short-term and long-term saving goals. • Explore different ways people save money. • Make choices that support a savings goal.	**Lesson 4: Smart Consumer Choices** **Objective:** *I can evaluate advertising and make informed spending decisions.* **Skills progression:** • Identify persuasive advertising techniques. • Distinguish between marketing and factual information. • Make reasoned purchasing decisions.
Lesson 5: Spending Wisely **Objective:** *I can compare prices and decide which products offer the best value for money.* **Skills progression:** • Compare the cost of similar items. • Identify good value purchases. • Justify spending decisions using evidence.	**Lesson 5: Financial Risks and Online Safety** **Objective:** *I can recognise common financial risks and explain how to stay safe when spending money online.* **Skills progression:** • Identify scams and fraudulent offers. • Recognise secure online purchasing practices. • Explain how to protect personal and financial information.
Lesson 6: Money and Responsibility **Objective:** *I can explain how my choices about money can affect me and others.* **Skills progression:** • Recognise responsible spending habits. • Consider how spending and saving decisions have consequences. • Reflect on personal spending choices, e.g., if they receive pocket money or birthday money, how do they spend it.	**Lesson 6: Future Financial Planning** **Objective:** *I can explain how financial choices made today can affect the future.* **Skills progression:** • Understand the relationship between earning, spending and saving. • Consider different financial priorities. • Reflect on how financial planning helps achieve long-term goals.