

## PSHE Year 8

### Learning Intentions Spring Term 2      2024-2025

Our half term 4 unit (learning): *Essential life skills - money and finance*

Our half term 4 theme (concepts): Life Beyond School

What should students know / understand by the end of each lesson?

Week	LIs
WEEK 22 wc 24 <sup>th</sup> February	Exploring Money Attitudes and Needs and Wants <ul style="list-style-type: none"><li>• Have reflected on their own attitude to money and spending compared to others.</li><li>• Be able to prioritise needs and wants in different scenarios.</li></ul>
WEEK 23 wc 3 <sup>rd</sup> March	Reflection and PAZ
WEEK 24 wc 10 <sup>th</sup> March	Money Aspirations and Budgeting <ul style="list-style-type: none"><li>• Understand the difference between income and expenditure.</li><li>• Have completed a sample budget and considered the results.</li><li>• Have reflected on their own spending patterns and influences.</li></ul>
WEEK 25 wc 17 <sup>th</sup> March	Planning for a Big Purchase and Value for Money <ul style="list-style-type: none"><li>• Understand what value for money means and how to apply this thinking.</li><li>• Calculate the potential cost implications of borrowing to purchase a big item.</li></ul>
WEEK 26 wc 24 <sup>th</sup> March	Introducing Credit, Saving and Bank Accounts <ul style="list-style-type: none"><li>• Consider the advantages and disadvantages of borrowing to fund a purchase.</li><li>• Compare bank account features and understand how they can suit different individuals.</li><li>• Use key terminology and interpret a bank statement by answering questions.</li></ul>
WEEK 27 wc 31 <sup>st</sup> March	Introduction to Frauds and Scams <ul style="list-style-type: none"><li>• Understand the difference between fraud and scams.</li><li>• Recognise different types of fraud and scams and perceive different financial mistakes and threats.</li><li>• Understand how to protect their data, keep their financial information safe and develop good online habits.</li><li>• Define what a money mule is and understand the negative consequences.</li></ul>