



# PSHE and Citizenship

Living in the Wider World | Money Matters

# Save Or Spend?



# Aim

- I can explain choices I have about spending money and why it is important to keep track of what I spend.

# Success Criteria

- I can understand what influences my spending.
- I can explain why it is important to keep track of what I spend.

# **The Big Questions**

An illustration featuring two young girls on a blue background decorated with faint dollar signs and coin stacks. The girl on the left has dark skin, curly hair in pigtails, and is wearing a purple shirt. The girl on the right has light skin, long dark hair with bangs, wears glasses, a pink headband, a green floral shirt, and a pink skirt. Both girls are pointing their right index fingers upwards. Two purple speech bubbles are positioned between them, containing text about money choices and tracking.

What choices do we have  
about spending money?

How do we keep track  
of what we spend?

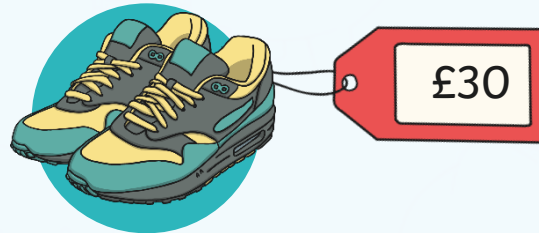
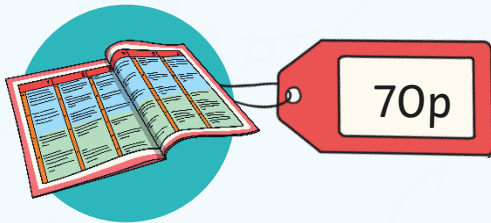
# **Reconnecting**



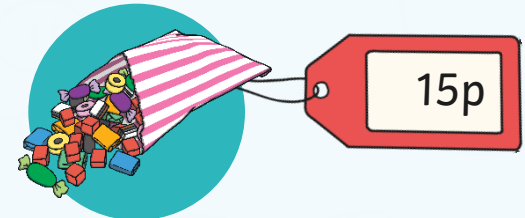
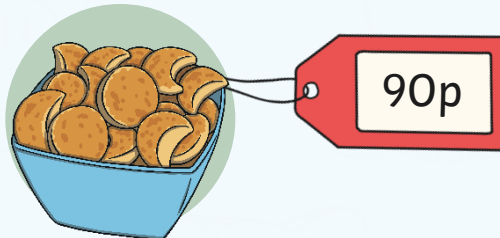
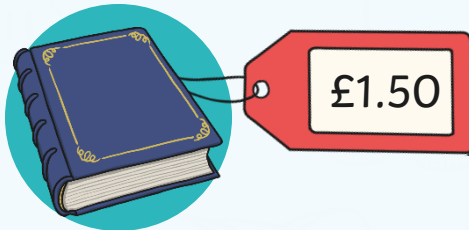
# What Choices Do We Have About What We Spend?



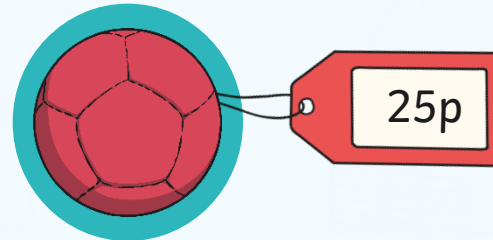
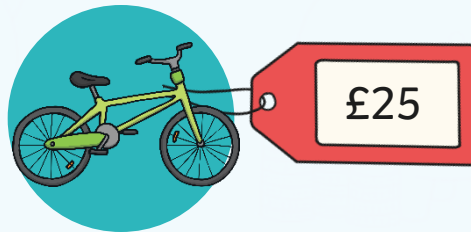
You have £2. What would you like to buy?



Why would you buy that?



What would you buy?

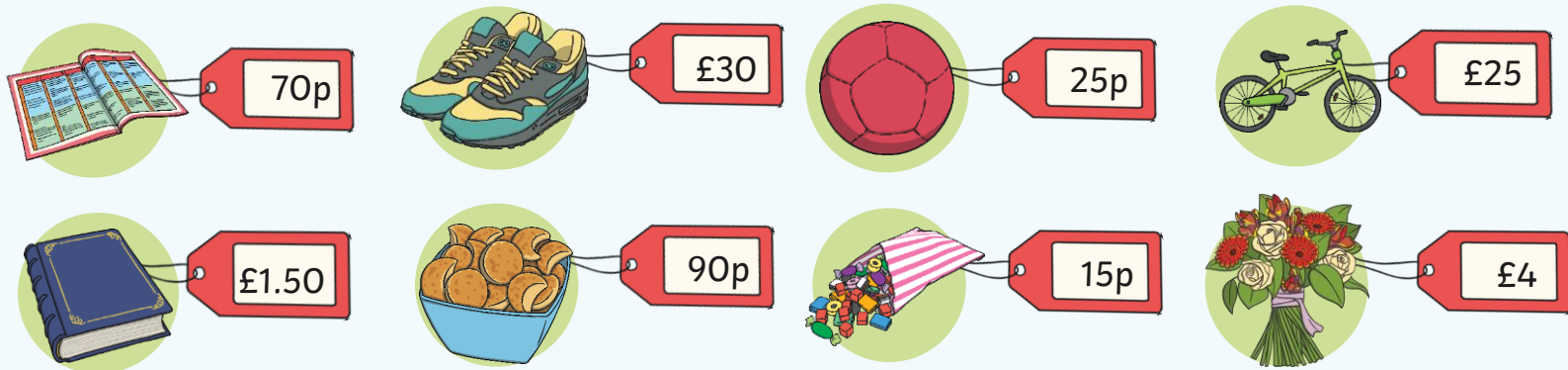


Can you afford it?

# What Choices Do We Have About What We Spend?



You have £2. What would you like to buy?



What would you choose if you were:  
Going on a long train journey? Going to play in the park? Going to your friend's house? Buying a present for your auntie's new house?

What we are doing might also influence what we spend our money on.

Can you afford what you want right away? If not, what can you do?



# Exploring

# Where The Money Goes



Receipt	
Two sandwiches	£2
Two packets of crisps	40p
Two bottles of water	£1
One ball	£1.50

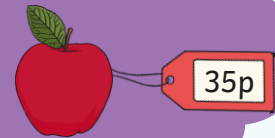
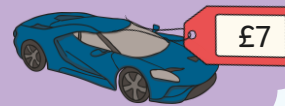
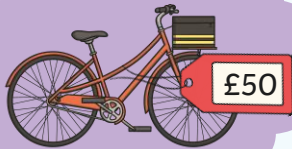
Receipt	
One big cake	£4
Four packets of crisps	80p
One packet of biscuits	80p
One packet of balloons	50p
One packet of party hats	£1

The things we do, such as going to the park, having a birthday party or going on holiday influence what we spend our money on.

# Where The Money Goes



These children each get £2 pocket money a week. Can they afford what they want? If they can't, what could they do?



# How Can We Keep Track?



We are going to play a game to work out how we can keep track of what we spend. Look at your card but don't show anyone else what is on it.



We are going to take it in turns to say what we bought and how much it cost. You can use the sentence starter: 'I went shopping and bought.... for ....'.

The next person in the circle must repeat what the previous speaker(s) bought and add their item to that sentence.

They can say: ',....went shopping and bought .... for...., I went shopping and I bought .... for.....'.

You need to repeat what everyone who has spoken before you has bought. How far around the circle can we get, remembering what everyone has bought?

It is sometimes difficult to remember what we have spent on each item.  
So, we need another way to keep track.

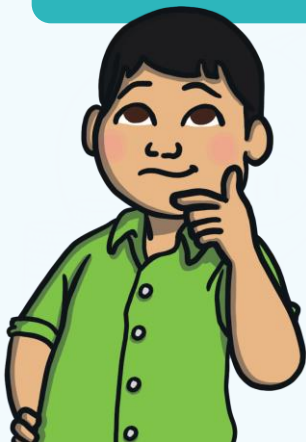
# Ways To Keep Track



In small groups, you are now going to play the shopping game again.



Is it easier to remember what each person bought? Why?  
Now you can choose a way to record what you bought as a group.



Consolidating

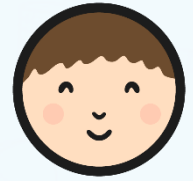
Reflecting



# Consolidating



# How I Keep Track



## Shopping Trip Receipt

You are on a shopping trip to buy food for a picnic with four friends.

Think carefully about what you want to buy and how much of it you need.

My Shopping Receipt	
Item	Cost

This resource is fully aligned with the Learning Outcomes and Core Themes outlined in the PSHE Association [Statement of Intent](#)



PSHE and Citizenship | KS1 | Living in the Wider World | Money Matters | Save or Spend | Lesson 4

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You can now make your own receipt for a shopping trip using your Shopping Trip Receipt Activity Sheet. Remember to look carefully at why you are going shopping, it may affect what you choose to buy. Look carefully at the Shop Poster Resource Sheet which shows what you can buy and choose your items.

You can record what you buy any way you choose.

**Reflecting**

# Why Keep Track?



What influences what we spend our money on?

How can you keep track of what you spend money on?

Why is it important to do this?



Thinking about today's learning, write one piece of advice on a sticky note to remind us to keep track of our money.

# **The Big Questions**

The background is a bright blue with faint, repeating patterns of dollar signs and stacks of coins. In the center, a white rectangular area contains two purple speech bubbles. On the left, a girl with dark skin and curly hair, wearing a purple shirt, points her right index finger upwards. On the right, a girl with light skin, long dark hair, glasses, and a pink headband, wearing a green shirt with yellow flowers and a pink skirt, also points her right index finger upwards.

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