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| PSHE | Health Education | Year 3 | Summer Term |
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Key Knowledge

Money

- Many people earn their money from going to work.
- The jobs they decide to do can be dependent on many factors such as the salary it pays, interests of the person, the skills a person has, what is available at the time, the hours on offer etc.
- Usually, wages are paid every month.
- They then spend their earnings on things their essential outgoings such as paying household bills (e.g. food, heating, power), transport costs (e.g. train tickets, petrol), clothing.
- Once someone has paid for their essential outgoings, they can use their left over money buy other things if they choose to using cash, bank transfer, debit card, contactless or online payments.
- Sometimes people can use a credit card to buy things which means the credit company pays for it and they owe them the money back. They can often charge high interest on these purchases.
- People might also borrow money for very expensive purchases such as cars, houses or university fees. These are often paid back monthly and with interest added on, so it is important someone only borrows if they are certain they can afford to pay it back.
- Borrowing money can have an impact on emotional health.

The world around us

- It is important that we try to keep ourselves as safe as possible. We can do this by looking around us at home, on the road, in the park etc. and checking for any potential dangers.
- There are many people whose job it is to keep us safe such as road workers, lifeguards, bus drivers, police officers etc.
- We also have a responsibility to look after the world around us. One brilliant way to do this is by clearing up after ourselves and recycling whenever we can.

Key vocabulary

| Spelling | Definition |
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| Earnings | The money someone gets from work they do |
| Employment | When you have a job. You can be employed by someone or work for yourself (self-employed) |
| Outgoings | Regular amounts of money you have to spend every month |
| Salary | The amount of money you earn from your job in a year |
| Credit card | A card used to borrow money which needs to be paid back to the credit company, often with interest added on |
| Interest | The price you pay to borrow money |
| Emotional Health | How we think and feel |
| Safety | Anything that people do to protect themselves or others from harmful accidents |
| Responsibility | When you do the things you are supposed to do and accept the results of your actions |
| Recycling | taking materials ready to be thrown away and changing them into reusable materials |

Book recommendations

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| Mac Gardner CFP | The four money bears |
| Twinkl | The messy magpie |

