



**Topic: Environment, Careers and Money**

**Year: 5**

**NC Strand: Living in the Wider World**

**What should I already know?**

- What makes a community
- Diversity
- Budgeting
- Saving and spending decisions
- How managing money makes us feel
- How spending choices affect others

**What will I know by the end of the unit?**

- What living in a community means
- Valuing different contributions that people make
- Recognize there is a range of different jobs/careers
- Stereotypes in the workplace
- Influences of people's decisions about a job or career
- Skills that will help them carry out jobs in the future (i.e. teamwork, communication, negotiation)
- Identify the kind of job they may like to do when older
  
- Being a critical consumer
- Looking after money, interest, loan
- Debt management of money
- Ways of paying for things
- Attitudes towards saving and spending
- People's spending decisions impact on environment and others

**Vocabulary**

Personal qualities	The characteristics, attributes or personality traits of a person (e.g. honesty, good sense of humour, responsible)
Resilience	Able to recover quickly from difficulties
Perseverance	Keep trying despite difficulty
Responsibility	Able to act independently and make decisions
Aspire	Target hopes, dreams or ambitions towards achieving something
Determination	Making a decision to do something and not changing that decision
Independence	Being able to do something on your own
Choice	Choosing between two or more possibilities
Consequence	A result of an action (normally an unpleasant result)
Reward	A thing given to recognise effort or achievement
Goal setting	Developing a plan to guide a person towards an achievement



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**Community**

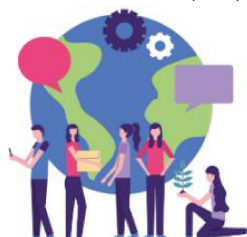
A community is a group of people who live in the same place or have a particular thing in common.

We belong to many different communities, e.g. our school community, our local community, or different clubs, etc. that we are part of.

People in our communities need different strengths, e.g. crossing patrol need to be vigilant.

Studies have shown that people who have a strong sense of belonging to a community can be happier and even healthier than those who don't. It is important for us to feel connected to others in life, and so we should work hard to maintain our communities. In order to develop our communities, we should have an active voice in improving them, e.g. taking part in School Councils or Class Meetings.

What communities are you part of?



**Different Skills**

Skills can be developed - they are not fixed. Everyone who is very skilled at something had to start somewhere.

You should be aware of the things that you are skilled at. Think - how did you get better at it?

You should also know some things that you can still improve.

You should be able to set yourself clear and manageable targets in order to reach your goals.

**Developing Myself**

We should focus less on people's physical qualities and more on their star personal qualities, such as:

**Generous**

Giving time, energy and resource to help others

**Considerate**

Taking the time to plan ahead and to consider the needs and interests of others

**Kind**

Making others feel good through our words and our actions

**Intelligent**

Learning lots about topics to understand them better and to make well-informed choices

**Indiscriminate**

Treating other people well, regardless of their age, race, gender, interests, needs or any other differences

**Perseverance / Resilience**

Giving things a try, and carrying on going when things get tough

**Independence and Responsibility**

Independence is about being able to do things for yourself. For example, you can show independence when you complete your homework without being asked to.

Responsibility is about being dependable, making good choices and being accountable for your actions. For example, you may be given the responsibility of being a School Councillor or Values Ambassador.

Part of becoming an adult is about gaining more independence and taking on more responsibility. It helps to keep ourselves and others safe.



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### Money and Work Key Facts

When we have money we can keep it in a bank account.

We can plan how we spend our money; this is called **budgeting**.

We need to **prioritise** money. What we **need** to spend money on and what we **want** to spend money on.

There are different ways we can pay for goods such as cash, debit cards, credit cards, cheques and e-payments.

Checking the **balance** in a bank account regularly helps keep track of how much money you have left.

Keeping track of money helps people to know they have kept to their budget and haven't **overspent**.

How we **spend** our money can have positive and negative effects.

Giving to a charity can be **positive**. Buying single use cups can be **negative**.



#### Spending Wisely

There are lots of things that can influence us when we make decisions about buying items (sometimes without us knowing!)

They include:

- The quality of the item    -Its usefulness
- Whether it was fashionable/trendy
- Whether any of our friends have an item like it
- Whether any celebrities have an item like it
- Whether we can afford it

We need to be aware that people sell products in order to make money.

We should think carefully about what we spend money on so that we do not waste our money

#### Lending Money

Lending someone money may seem like a nice thing to do, but it can create an uncomfortable situation.

You should consider things like:

- whether the person really needs it;
- whether they can repay the debt;
- how close you are to the person.

A loan is a situation where a bank lends someone money.

They normally add interest to the loan (an extra charge for lending the money).

### Lesson Overview

Lesson 1: to learn about what influences future goals

Lesson 2: to learn about the different skills needed for a job

Lesson 3: to explore what is meant by 'gender stereotypes' and 'equality'

Lesson 4: to learn about the skills and attributes needed for the world of work

Lesson 5: to explore loan options and discuss the physical and emotional value of money

Lesson 6: to explore payslips and taxation