

NC Purpose of Study

Personal, social, health and economic (PSHE) education is an important and necessary part of all pupils' education. PSHE education equips pupils to live healthy, safe, productive, capable, responsible and balanced lives. It encourages them to be enterprising and supports them in making effective transitions, positive learning and career choices and in achieving economic wellbeing. A critical component of PSHE education is providing opportunities for children and young people to reflect on and clarify their own values and attitudes and explore the complex and sometimes conflicting range of values and attitudes they encounter now and in the future. PSHE education contributes to personal development by helping pupils to build their confidence, resilience and self-esteem, and to identify and manage risk, make informed choices and understand what influences their decisions. It enables them to recognise, accept and shape their identities, to understand and accommodate difference and change, to manage emotions and to communicate constructively in a variety of settings. Developing an understanding of themselves, empathy and the ability to work with others will help pupils to form and maintain good relationships, develop the essential skills for future employability and better enjoy and manage their lives.

Intent	Implementation	Impact
At Broadway Junior School, personal, social and health education (PSHE) enables our children to become happy, healthy, independent and responsible members of a society. It aims to help them understand how they are developing personally and socially, and tackles many of the moral, social and cultural issues that are part of growing up. We provide our children with opportunities for them to learn about rights and responsibilities, online safety and appreciate what it means to be a member of a diverse society. Relationships education and mental wellbeing is learning about the emotional, social and physical aspects of growing up, relationships, safety and health. High quality relationships education helps create safe school community in which pupils can grow, learn, and develop positive, healthy behaviour for life. They learn to understand and respect our common humanity, diversity and differences so that they can go on to form the effective, fulfilling relationships that are an essential part of life.	In ensuring high standards of teaching and learning in PSHE, we implement a curriculum that is progressive throughout the whole school. Every year group plans and delivers a clear, appropriate scheme of work in line with the National Curriculum. (The PSHE curriculum has core learning themes: Physical health and mental wellbeing and relationships education. It also links with British Values). We aim to go above and beyond statutory framework to ensure our children are skilled and equipped to deal with life after Broadway. We ensure that PSHE and Relationships Education is taught weekly (with additional sessions/assemblies/theme days throughout the year, as and when required) and hold wellbeing at the centre of all we do. Our school council meet regularly throughout the year and discuss improvements that could be made to our school, as well as being positive role models throughout school.	The impact and measure of this is to ensure that children at Broadway Junior School are equipped with skills and knowledge that will enable them to be ready for the curriculum at Key Stage 3, and for life as an adult in the wider world. We want children to: • Have respect for themselves and others • Have positive body images • Know more and remember more about PSHE. • recognise and apply the British Values of Democracy, Tolerance, and Mutual respect, Rule of law and Liberty, in and out of school. • Demonstrate a healthy outlook towards school with improved attendance, behaviour and attitude towards learning. • Develop positive and healthy relationship with their peers both now and in the future. • Understand what it means to be physically and mentally health • Understand that their wellbeing is important and should be valued

Key Vocabulary

budget need expenditure income loan private information gambling

Knowledge	Skills
• Borrowing money may require paying more than the original amount due to interest. • Gambling involves risking money with a significant chance of losing it. • There are laws to protect people's rights and ensure they are treated fairly and kept safe	• Classifying spending decisions as needs or wants. • Explaining how to safeguard their money online and offline. • Explaining the risks of gambling.

Learning Objectives/End Points

Lesson 1: Why should people prioritise needs over wants?	Lesson 2: What is a weekly budget?	Lesson 3: What is borrowing and lending?	Lesson 4: What are the risks of handling money online?	Lesson 5: How do people keep money safe?	Lesson 6: What are the risks of gambling?
To prioritise needs over wants.	To create a weekly budget.	To understand how borrowing and loans work.	To explain risks when spending money online.	To explain how money can be kept safe online and offline.	To recognise the risks of gambling.

Unit Outcomes

Pupils who are **secure** will be able to:

- Distinguish between needs and wants when making spending decisions.
- Identify different sources of income and types of expenditure.
- Allocate money within a weekly budget while prioritising needs.
- Explain how a loan works.
- Evaluate whether taking out a loan is sensible, including the consequences of late repayment.
- Identify situations where money may be at risk online or offline.
- Recommend suitable strategies for keeping money safe.
- Assess the possible risks and consequences of different forms of gambling.

Cross-curricular links

British values: Democracy, Individual liberty, Mutual respect.

English: Spoken language.

Mathematics: Measurement

Careers

Linking Curriculum Learning to Careers

Discuss how the skills developed in this unit are used in a range of careers, including:

- Bank employee
- Accountant
- Financial adviser
- Mortgage adviser
- Loan officer
- Credit controller
- Payroll officer
- Cybersecurity analyst
- Fraud investigator
- Data protection officer
- Digital banking specialist
- IT security technician

Transferable skills such as: Financial literacy: Understanding income, expenditure, budgeting, borrowing and financial risk. Calculating totals, comparing costs, working with budgets and understanding interest. Planning and organisation: Allocating money carefully and keeping track of spending. Critical thinking: Evaluating financial choices and recognising misleading information. Problem-solving: Finding practical solutions when money is limited or unexpected costs arise. Risk assessment: Identifying financial and online dangers and choosing safer responses. Digital literacy: Recognising online scams and protecting personal and financial information. Communication: Explaining decisions, asking questions and seeking reliable advice. Empathy: Recognising that people experience different financial circumstances and may need support. Resilience: Understanding that mistakes can provide opportunities to learn and improve future decisions. Personal responsibility: Making thoughtful choices and recognising the consequences of actions. Ethical awareness: Understanding the importance of fair treatment, consumer protection and following the law.

Learning from Career and Labour Market Information

- Explore a range of financial and digital careers, considering how people use specialist knowledge to manage money, assess risk and protect consumers.

Addressing the Needs of Each Pupil

- Recognise that people have different financial circumstances and needs. Ensure discussions about income, borrowing and money worries are respectful and inclusive

Linking Curriculum Learning to Careers

- Link PSHE to Maths through budgeting and calculating expenditure; English through explaining and evaluating choices; and Computing through online safety, data protection and digital security.

Encounters with Employers and Employees

- Invite a bank employee, accountant, financial education specialist, cybersecurity professional or consumer protection representative to discuss their work.

Experiences of Workplaces

- Explore how banks, businesses, financial organisations and digital security teams manage money, protect information and assess financial risks.

Encounters with Further and Higher Education

- Introduce future learning routes in finance, business, economics, accounting, law and computing.