

## Year 1 PSHE

Autumn 1	Spring 1	Summer 1
<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Healthy Lifestyles</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-What constitutes, and how to maintain, a healthy lifestyle including the benefits of physical activity, rest, healthy eating and dental health (H1).</li> <li>- the importance of and how to maintain personal hygiene (H6).</li> <li>-How some diseases are spread and can be controlled; the responsibilities they have for their own health and that of others (H7)</li> <li>- to develop simple skills to help prevent diseases spreading (H7).</li> </ul>	<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Growing and Changing</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To think about themselves, to learn from their experiences, to recognise and celebrate their strengths and set simple but challenging goals (H3).</li> <li>-To understand about change and loss and the associated feelings (including moving home, losing toys, pets or friends) (H5).</li> </ul> <p><b>Keeping Safe</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To recognise people who look after them, their family networks, who to go to if they are worried and how to attract their attention (H13).</li> </ul>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Rights and Responsibilities</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To learn how they can contribute to the life of the classroom and school (L1)</li> <li>-To help construct, and agree to follow, group and class rules and to understand how these rules help them (L2).</li> <li>-To understand that people and other living things have rights and that everyone has responsibilities to protect those rights (including protecting others' bodies and feelings; being able to take turns, share and understand the need to return things that have been borrowed) (L3).</li> <li>-Understand that they belong to various groups and communities such as family and school (L4).</li> </ul>
Autumn 2	Spring 2	Summer 2
<p><b>Core Theme 2: Relationships</b></p> <p><b>Feeling and Emotions</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To communicate their feelings to others, to recognise how others show feelings and how to respond (R1).</li> </ul> <p><b>Healthy Relationships</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To identify their special people (family, friends, and carers), what makes them special and how special people should care for one another (R9).</li> <li>-To learn to listen to other people and play and work cooperatively (including strategies to resolve simple arguments through negotiation) (R6)</li> <li>-To learn to offer constructive support and feedback to others (R7).</li> <li>-To learn that there are different types of teasing and bullying, that these are wrong and unacceptable (R13) -To develop strategies to resist teasing or bullying, if they experience or witness it, and whom to go to and how to get help (R14).</li> </ul>	<p><b>Core Theme 2: Relationships</b></p> <p><b>Valuing Difference</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To share their opinions on things that matter to them and explain their views through discussions with one other person and the whole class (R5).</li> <li>-To identify and respect the differences and similarities between people (R8).</li> </ul>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Taking Care of the Environment</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-What improves and harms their local, natural and built environments and develop strategies and skills needed to care for these (including conserving energy) (L5).</li> </ul> <p><b>Money Matters</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-That money comes from different sources and can be used for different purposes, including the concepts of spending and saving (L6).</li> <li>-The role money plays in their lives including how to keep it safe, choices about spending or saving money and what influences those choices (L7).</li> </ul>

## Year 2 PSHE

Autumn 1	Spring 1	Summer 1
<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Healthy Lifestyles</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To understand what constitutes, and how to maintain, a healthy lifestyle including the benefits of physical activity, rest, healthy eating and dental health (H1).</li> <li>-To understand about good and not so good feelings, a vocabulary to describe their feelings to others and to develop simple strategies for managing feelings (H4).</li> <li>-To recognise people who look after them, their family networks, who to go to if they are worried and how to attract their attention (H13).</li> </ul>	<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Growing and Changing</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-About the process of growing from young to old and how people's needs change (H8).</li> <li>-About growing and changing and new opportunities and responsibilities that increasing independence may bring (H9).</li> <li>-To understand that household products, including medicines, can be harmful if not used properly (H11).</li> </ul> <p><b>Keeping Safe</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To understand the rules for and ways of keeping physically and emotionally safe including responsible ICT use and online safety, road safety, cycle safety and safety in the environment, rail, water and fire safety (H12).</li> </ul>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Rights and Responsibilities</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-How they can contribute to the life of the classroom and school (L1).</li> <li>-To help construct, and agree to follow, group and class rules and to understand how these rules help them (L2).</li> <li>-To understand that people and other living things have rights and that everyone has responsibilities to protect those rights (including protecting others' bodies and feelings; being able to take turns, share and understand the need to return things that have been borrowed) (L3).</li> <li>-That they belong to various groups and communities such as family and school (L4).</li> </ul>
Autumn 2	Spring 2	Summer 2
<p><b>Core Theme 2: Relationships</b></p> <p><b>Feeling and Emotions</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To recognise that their behaviour can affect other people (R2).</li> <li>-To recognise what is fair and unfair, kind and unkind, what is right and wrong (R4)</li> <li>-To recognise when people are being unkind to either them or others, how to respond, who to tell and what to say (R12).</li> <li>-That people's bodies and feelings can be hurt (including what makes them feel comfortable and uncomfortable) (R11).</li> </ul> <p><b>Healthy Relationships</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To be able to judge what kind of physical contact is acceptable, comfortable, unacceptable and uncomfortable and how to respond (R10).</li> </ul>	<p><b>Core Theme 2: Relationships</b></p> <p><b>Valuing Difference</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To share their views and opinions with others (R5)</li> <li>- To learn about the importance of respect for differences and similarities between people (R8)</li> </ul> <p><b>Healthy Relationships</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-The difference between secrets and nice surprises (that everyone will find out about eventually) and the importance of not keeping any secret that makes them feel uncomfortable, anxious or afraid (R3).</li> <li>-To identify and respect the differences and similarities between people (R8).</li> </ul>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Taking Care of the Environment</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-What improves and harms their local, natural and built environments and develop strategies and skills needed to care for these (including conserving energy) (L5).</li> </ul> <p><b>Money Matters</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-That money comes from different sources and can be used for different purposes, including the concepts of spending and saving (L6).</li> <li>-About the role money plays in their lives including how to keep it safe, choices about spending or saving money and what influences those choices (L7).</li> </ul>

## Year 3 PSHE

Autumn 1	Spring 1	Summer 1
<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Healthy Lifestyles</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To understand how to make informed choices (including recognising that choices can have positive, neutral and negative consequences) and to begin to understand the concept of a 'balanced lifestyle' (H2).</li> <li>-To recognise opportunities and develop the skills to make their own choices about food, understanding what might influence their choices and the benefits of eating a balanced diet (H3).</li> <li>-To understand that bacteria and viruses can affect health and that following simple routines can reduce their spread (H12).</li> </ul>	<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Growing and Changing</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To reflect on and celebrate their achievements, identify their strengths, areas for improvement, set high aspirations and goals (H5).</li> <li>-To deepen their understanding of good and not so good feelings, to extend their vocabulary to enable them to explain both the range and intensity of their feelings to others (H6).</li> <li>-To recognise that they may experience conflicting emotions and when they might need to listen to, or overcome these (H7).</li> </ul> <p><b>Keeping Safe</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To recognise when they need help and to develop the skills to ask for help; to use basic techniques for resisting pressure to do something dangerous, unhealthy, that makes them uncomfortable or anxious or that they think is wrong (H14).</li> <li>-To understand school rules about health and safety, basic emergency aid procedures, where and how to get help (H15).</li> <li>-To recognise people who are responsible for helping them stay healthy and safe; how they can help these people to keep them healthy and safe (H23).</li> </ul>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Rights and Responsibilities</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-Why and how rules and laws that protect themselves and others are made and enforced; why different rules are needed in different situations and how to take part in making and changing rules (L2).</li> <li>-To understand that there are basic human rights shared by all peoples and all societies and that children have their own special rights set out in the United Nations Declaration of the Rights of the Child (L3).</li> <li>-That these universal rights are there to protect everyone and have primacy both over national law and family and community practices (L4).</li> <li>-That they have different kinds of responsibilities, rights and duties at home, at school, in the community and towards the environment; to continue to develop the skills to exercise these responsibilities (L7).</li> <li>-To resolve differences by looking at alternatives, seeing and respecting others' points of view, making decisions and explaining choices (L8).</li> </ul>

Autumn 2	Spring 2	Summer 2
<p><b>Core Theme 2: Relationships</b></p> <p><b>Feeling and Emotions</b> Pupils learn: -To be able to recognise and respond appropriately to a wider range of feelings in others (R1). -To understand the concept of ‘keeping something confidential or secret’, when we should or should not agree to this and when it is right to ‘break a confidence’ or ‘share a secret’ (R9)</p> <p><b>Healthy Relationships</b> Pupils learn: -To recognise what constitutes a positive, healthy relationship and develop the skills to form and maintain positive and healthy relationships (R2). -To recognise different types of relationship, including those between acquaintances, friends, relatives and families (R4). -To work collaboratively towards shared goals (11).</p>	<p><b>Core Theme 2: Relationships</b></p> <p><b>Valuing Difference</b> Pupils learn: -To be able to listen and respond respectfully to a wide range of people, to feel confident to raise their own concerns, to recognise and care about other people’s feelings and try to see, respect and if necessary constructively challenge, their points of view (R10). -That differences and similarities between people arise from a number of factors, including family, cultural, ethnic, racial and religious diversity, age, sex, sexual orientation, and disability (see ‘protected characteristics’ in the Equality Act 2010) (R13).</p>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Taking Care of the Environment</b> Pupils learn: - That they have different kinds of responsibilities, rights and duties at home, at school, in the community and towards the environment; to continue to develop the skills to exercise these responsibilities (L7). -To understand being part of a community means, and about the varied institutions that support communities locally and nationally (L9). -To consider the lives of people living in other places, and people with different values and customs (L12).</p> <p><b>Money Matters</b> Pupils learn: -About the role money plays in their own and others’ lives, including how to manage their money and about being a critical consumer (L13). -To develop an initial understanding of the concepts of ‘interest’, ‘loan’, ‘debt’, and ‘tax’ (e.g. contribution to society through the payment of VAT) (L14). -To learn what is meant by enterprise and begin to develop enterprise skills (L16).</p>

## Year 4 PSHE

Autumn 1	Spring 1	Summer 1
<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Healthy Lifestyles</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To understand how to make informed choices (including recognising that choices can have positive, neutral and negative consequences) and to begin to understand the concept of a 'balanced lifestyle' (H2).</li> <li>-To recognise opportunities and develop the skills to make their own choices about food, understanding what might influence their choices and the benefits of eating a balanced diet (H3).</li> <li>-To understand that bacteria and viruses can affect health and that following simple routines can reduce their spread (H12).</li> </ul>	<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Growing and Changing</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- About change, including transitions (between key stages and schools), loss, separation, divorce and bereavement (H8).</li> </ul> <p><b>Keeping Safe</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To differentiate between the terms, 'risk', 'danger', and 'hazard' (H9)</li> <li>-To recognise, predict and assess risks in different situations and decide how to manage them responsibly (including sensible road use and risks in their local environment) and use this an opportunity to build resilience (H10)</li> <li>-To recognise how their increasing independence brings increased responsibility to keep themselves and others safe (H11).</li> <li>-To develop strategies for keeping physically and emotionally safe including road safety (including cycle safety- the Bikeability programme), and safety in the environment (including rail, water and fire safety) (H21).</li> </ul>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Rights and Responsibilities</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To research, discuss and debate topical issues, problems and events concerning health and wellbeing, and offer their recommendations to appropriate people (L1).</li> <li>-To realise the consequences of anti-social, aggressive and harmful behaviours such as bullying and discrimination of individuals and communities; to develop strategies for getting support for themselves or for others at risk (L6).</li> <li>-To appreciate the range of national, regional, religious and ethnic identities in the United Kingdom (L11).</li> <li>-To explore and critique how the media present information (L17).</li> <li>-To critically examine what is presented to them in social media and why it is important to do so; understand how information contained in social media can be misrepresented or mislead; the importance of being careful what you forward to others (L18).</li> </ul>
Autumn 2	Spring 2	Summer 2

## Core Theme 2: Relationships

### Feeling and Emotions

Pupils learn:

*-To understand the concept of 'keeping something confidential or secret', when we should or should not agree to this and when it is right to 'break a confidence' or 'share a secret' (R9).*

*-To recognise and manage 'dares' (R15).*

### Healthy Relationships

Pupils learn:

*-To recognise that their actions affect themselves and others (R7).*

*-To develop strategies to solve disputes and conflict through negotiation and appropriate compromise and to give rich and constructive feedback and support to benefit others as well as themselves (R12).*

## Core Theme 2: Relationships

### Valuing Difference

Pupils learn:

*-To realise the nature and consequences of discrimination, teasing, bullying and aggressive behaviours (including cyber bullying, use of prejudice-based language, 'trolling', how to respond and ask for help (R14).*

*-How to recognise bullying and abuse in all its forms (including prejudice-based bullying both in person, online and through social media) (R18).*

*-To recognise and challenge stereotypes (R16).*

## Core Theme 3: Living in the Wider World

### Taking Care of the Environment

Pupils learn:

*- To learn that resources can be allocated in different ways and that these economic choices affect individuals, communities and the sustainability of the environment across the world (L15).*

### Money Matters

Pupils learn:

*- About the role money plays in their own and others' lives, including how to manage their money and about being a critical consumer (L13)*

*-To develop an initial understanding of the concepts of 'interest', 'loan', 'debt', and 'tax' (e.g. their contribution to society through the payment of VAT) (L14).*

*-What is meant by enterprise and begin to develop enterprise skills (L16).*

## Year 5 PSHE

Autumn 1	Spring 1	Summer 1
<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Healthy Lifestyles</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To understand what positively and negatively affects their physical, mental and emotional health (H1).</li> <li>-To understand how to make informed choices (including recognising that choices can have positive, neutral and negative consequences) and to begin to understand the concept of a 'balanced lifestyle' (H2).</li> <li>-To recognise opportunities and develop the skills to make their own choices about food, understanding what might influence their choices and the benefits of eating a balanced diet (H3).</li> <li>-To recognise how images in the media (and online) do not always reflect reality and can affect how people feel about themselves (H4).</li> </ul>	<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Growing and Changing</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To reflect on and celebrate their achievements, identify their strengths, areas for improvement, set high aspirations and goals (H5).</li> <li>-To deepen their understanding of good and not so good feelings, to extend their vocabulary to enable them to explain both the range and intensity of their feelings to others (H6).</li> <li>-To recognise that they may experience conflicting emotions and when they might need to listen to, or overcome these (H7).</li> </ul> <p><b>Keeping Safe</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To differentiate between the terms, 'risk', 'danger' and 'hazard' (H9).</li> <li>-To deepen pupils' understanding of risk by recognising, predicting and assessing risks in different situations and deciding how to manage them responsibly (including sensible road use and risks in their local environment) and to use this as an opportunity to build resilience (H10).</li> <li>-To recognise how their increasing independence brings increased responsibility to keep themselves and others safe (H11).</li> </ul>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Rights and Responsibilities</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- Why and how rules and laws that protect themselves and others are made and reinforced, why different rules are needed in different situations and how to take part in making and changing rules (L2).</li> <li>-To understand that there are basic human rights shared by all peoples and all societies and that children have their own special rights set out in the United Nations Declaration of the Rights of the Child (L3).</li> <li>-To understand that universal rights are there to protect everyone and have primacy both over national law and family and community practices (L4).</li> <li>-To realise the consequences of anti-social, aggressive and harmful behaviours such as bullying and discrimination of individuals and communities; to develop strategies for getting support for themselves or for others at risk (L6).</li> <li>-What being part of a community means, and about the varied institutions that support communities locally and nationally (L9).</li> <li>-To recognise the role of voluntary, community and pressure groups, especially in relation to health and wellbeing (L10).</li> </ul>

Autumn 2	Spring 2	Summer 2
<p><b>Core Theme 2: Relationships</b></p> <p><b>Feeling and Emotions</b> Pupils learn: -To recognise and respond appropriately to a wider range of feelings in others (R1). -To recognise and manage ‘dares’ (R15).</p> <p><b>Healthy Relationships</b> Pupils learn: -To recognise what constitutes a positive, healthy relationship and develop the skills to form and maintain positive and healthy relationships (R2). -To recognise different types of relationship, including those between acquaintances, friends, relatives and families (R4). -To work collaboratively towards shared goals (R11).</p>	<p><b>Core Theme 2: Relationships</b></p> <p><b>Valuing Difference</b> Pupils learn: - To recognise that differences and similarities between people arise from a number of factors, including family, cultural, ethnic, racial and religious diversity, age, sex, sexual orientation, and disability (see ‘protected characteristics’ in the Equality Act 2010) (R13). -To recognise and challenge stereotypes (R16). -To realise the nature and consequences of discrimination, teasing, bullying and aggressive behaviours (including cyber bullying, use of prejudice-based language, ‘trolling’, how to respond and ask for help) (R14). -How to recognise bullying and abuse in all its forms (including prejudice-based bullying both in person, online and through social media) (R18).</p>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Taking Care of the Environment</b> Pupils learn: - That they have different kinds of responsibilities, rights and duties at home, at school, in the community and towards the environment; to continue to develop the skills to exercise these responsibilities (L7).</p> <p><b>Money Matters</b> Pupils learn: - To understand the role money plays in their own and others’ lives, including how to manage their money and about being a critical consumer. (L13) -To develop an initial understanding of the concepts of ‘interest’, ‘loan’, ‘debt’, and ‘tax’ (e.g. their contribution to society through the payment of VAT) (L14). -To understand what is meant by enterprise and begin to develop enterprise skills (L16).</p>



## Year 6 PSHE

Autumn 1	Spring 1	Summer 1
<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Healthy Lifestyles</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>-To understand what positively and negatively affects their physical, mental and emotional health (H1).</li> <li>-To understand how to make informed choices (including recognising that choices can have positive, neutral and negative consequences) and to begin to understand the concept of a 'balanced lifestyle' (H2).</li> <li>-To recognise opportunities and develop the skills to make their own choices about food, understanding what might influence their choices and the benefits of eating a balanced diet (H3).</li> <li>-To recognise how images in the media (and online) do not always reflect reality and can affect how people feel about themselves (H4).</li> </ul>	<p><b>Core Theme 1: Health and Wellbeing</b></p> <p><b>Growing and Changing</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To reflect on and celebrate their achievements, identify their strengths, areas for improvement, set high aspirations and goals (H5).</li> <li>-To understand about change, including transitions (between key stages and schools), loss, separation, divorce and bereavement (H8).</li> </ul> <p><b>Keeping Safe</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To recognise how their increasing independence brings increased responsibility to keep themselves and others safe (H11).</li> <li>-Which, why and how, commonly available substances and drugs (including alcohol, tobacco and 'energy drinks') can damage their immediate and future health and safety; that some are restricted and some are illegal to own, use and give to others (H17).</li> <li>-To develop strategies for keeping safe online; the importance of protecting personal information, including passwords, addresses and the distribution of images of themselves and others (H22).</li> <li>-How to manage requests for images of themselves or others; what is and is not appropriate to ask for or share, who to talk to if they feel uncomfortable or are concerned by such a request (H25).</li> </ul>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Rights and Responsibilities</b> Pupils learn:</p> <ul style="list-style-type: none"> <li>- To research, discuss and debate topical issues, problems and events concerning health and wellbeing, and offer their recommendations to appropriate people (L1).</li> <li>-To realise the consequences of anti-social, aggressive and harmful behaviours such as bullying and discrimination of individuals and communities; to develop strategies for getting support for themselves or for others at risk (L6).</li> <li>-To explore and critique how the media present information (L17).</li> <li>-To critically examine what is presented to them in social media and why it is important to do so; understand how information contained in social media can be misrepresented or mislead; the importance of being careful what you forward to others (L18).</li> </ul>

Autumn 2	Spring 2	Summer 2
<p><b>Core Theme 2: Relationships</b></p> <p><b>Feeling and Emotions</b> Pupils learn: -To develop the concept of 'keeping something confidential or secret', when we should or should not agree to this and when it is right to 'break a confidence' or 'share a secret' (R9). -To recognise and manage 'dares' (R15).</p> <p><b>Healthy Relationships</b> Pupils learn: -To understand that their actions affect themselves and others (R7). -To develop strategies to resolve disputes and conflict through negotiation and appropriate compromise and to give rich and constructive feedback and support to benefit others as well as themselves (R12).</p>	<p><b>Core Theme 2: Relationships</b></p> <p><b>Valuing Difference</b> Pupils learn: -To realise the nature and consequences of discrimination, teasing, bullying and aggressive behaviours (including cyber bullying, use of prejudice-based language, 'trolling', how to respond and ask for help) (R14). -How to recognise bullying and abuse in all its forms (including prejudice-based bullying both in person, online and through social media) (R18).</p> <p><b>Healthy Relationships</b> Pupils learn: -To understand that civil partnerships and marriage are examples of stable, loving relationships and a public demonstration of the commitment made between two people who love and care for each other and want to spend their lives together and who are of the legal age to make that commitment (R5). -To understand that two people who love and care for one another can be in a committed relationship and not be married or in a civil partnership (R19).</p>	<p><b>Core Theme 3: Living in the Wider World</b></p> <p><b>Taking Care of the Environment</b> Pupils learn: - To understand that resources can be allocated in different ways and that these economic choices affect individuals, communities and the sustainability of the environment across the world (L15).</p> <p><b>Money Matters</b> Pupils learn: - To consider the role money plays in their own and others' lives, including how to manage their money and about being a critical consumer (L13). -To develop an initial understanding of the concepts of 'interest', 'loan', 'debt', and 'tax' (e.g. their contribution to society through the payment of VAT) (L14). -What is meant by enterprise and begin to develop enterprise skills (L16)</p>