Bridport St Mary's CoE Primary School PSHE and RSE skills progression

Anti-bullying/Diversity theme - to used alongside No More Outsiders to challenge stereotypes

	Year R	Year 1	Year 2	Year <u>3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Year 6</u>
Autumn 1 Heartsmart Get Heartsmart	*I can express different feelings and emotions *I am unique *I can make choices independently by selecting resources *I can show concern for others *I can show kindness to others through words and actions *I can begin to explain why someone may be feeling happy, sad, etc.	 I am beginning to understand that my choices can help or hurt myself or others I am beginning to understand that I am a source of power. I can name some different emotions I feel. I can give an example of how I can look after my heart. I can give an example of a family member of friend who looks after me and say how that makes me feel. I am beginning to understand what healthy choices for my mind and body look like. 	 I understand that the choices I make can help or hurt my own and others hearts and I can use this power in a positive and negative way. I am beginning to understand that the decisions I make can affect my reputation. I am beginning to understand how my heart affects my actions, words and behaviours. I can describe how different people's families may look and describe a way my family shows me love. I can think of a choice I have made that has helped my heart and someone else's 	 I can suggest a way to show love to myself and others. I can list 3 ways to be kind to others. I can recall a memory and how I felt. I am beginning to know how to guard my heart and why I need to guard it. I can name 3 benefits and risks to a healthy life style. I can name important people in my life and why they are important. 	love to both myself and others. • I can describe some consequences of using kind	ways that I can care for other people's hearts and how that may make them feel Lesson 3: I can describe how words can be used to lead others in a positive way rather than words that are bossy or try to	 I can share a positive thing about a classmate I can suggest three ways that I can hurt my heart and how I can soften it when it has been hurt. I can give two ways that I can change my posture to make myself feel more confident. I can give an example of when a secret should be kept and when it should be shared. I can describe what a commitment is and give examples within my own and my families lives. I can plan a healthy Meal (to revisit in T4 topic)
Physical Health and Fitness (PHF)& Healthy Eating (HE)	•	 PHF: Link to GHS unit Lesson 5 – L1 of Keeping myself safe unit SCARF – Healthy Me HE: SCARF UNIT Being my best – I can eat a rainbow lesson & Eat Well Know that fruit and vegetables and important in a daily diet Know that eating at least 5 fruit and veg helps maintain health State foods we need to eat more of or less of to stay healthy 	 Muck mess and mixture cover different types of food and the maths time unit looks at my day Understand they have choices Explain some choices can be either healthy or unhealthy and can make a difference to their health 	 HE: SCARF Being my best unit – Derek cooks dinner Explain how each food group benefits the body - Science Explain the term balanced diet - Science Give examples of what make a healthy meal - science 	 Burps, Bottoms and Bile topic covers caring for our bodies- hygiene, food, water, sleep and exercise Understand the body gets energy from food, water and oxygen and that sleep and exercise are important to our health. Plan a menu giving a healthy balance of foods across the food groups 	 PHF/HE: lesson SCARF – Rights and Responsibilities unit – What's the story lesson Discuss issues currently in the media concerning health Express opinions on health and wellbeing Make recommendations on nan issue concerning health 	PHF/HE: SCARF lesson -5 ways to wellbeing lesson from being my best unit Explain what the 5 ways are and how they contribute to a healthy lifestyle. Gives examples of how they can be implemented in people's lives. T4 unit – Blood heart covers a lot regarding healthy living and protecting your body.

Autumn 2 Heartsmart Don't forget to let love in	 I am learning to talk about how we demonstrate different emotions I am beginning to understand that we all like different things and that is one of the ways we are unique. I am beginning to understand that I am unique. I am beginning to understand that other are unique and special too. I can talk about things I like. I enjoy receiving praise from others. 	understand that there is a difference between spending and saving.	difference between	 I am starting to describe myself in a positive way and name some amazing things about myself. I can think of words to encourage others and how to accept encouragement from others (recall a way that others have shown love to me – actions or words). I can identify what love is and what it isn't. I can list some things that I am grateful for and why I am grateful for them. I am beginning to understand that some choices I make will affect my physical health. I can recall examples of kind words or actions from the week. 	 I can recall different ways someone has shown me love through kind words or actions. and can describe myself in a positive way. I can identify some ways that I most feel Love and give an example of a time when I have been loved. I can identify some of my strengths and achievements. I can record and list some unique facts and figures about me. I can highlight five things about my body that I am grateful for and explain why I understand that love sometimes loos like stopping the spread of bacteria I can recall examples of kind words or actions from the week and share several amazing things about myself. 	Lesson 1: I reflect on ways that people show me love through kind words or actions and how that helps me to feel positive. Lesson 2: I understand that I have value and purpose. Lesson 3: I am aware of how the words I listen to about myself can make me feel and identify whether they are a truth or a lie. Lesson 4: I am beginning to understand and demonstrate different ways I can respond to pressured scenarios Lesson 5: I understand how choices I make can impact others. Lesson 6: I can say who is significant in my life and I know someone I can go to when I need help.	 I can share an example where someone has shown me love through their actions and an example where they have shown me love through words. I can share three positive things about myself. I can encourage others by sharing kind and positive words. I can recall three significant events and three significant people in My life. I can explain one of these I can list three things that I am are grateful for. I can suggest two early signs of illness.
Term 2 Antibullying Health and Prevention: flu jab week <i>HP5&6</i> Parliament Week - democracy		 Explain the difference between teasing and bullying Give examples of what they can do if they experience or witness bullying Say who they could get help from in a bullying situation 	to whats wrong - crumpled hearts	Explain the role of the bystander and how it can influence bullying or other anti-social behaviour Recognise that they can play a role in influencing outcomes of situations by their actions Spirituality – others adults model restorative practice.	covered in our term 3 topic: Gods and Mortals (Ancient Greece)	Recognise that some people can get bullied because of the way they express their gender Give examples of how bullying behaviours can be stopped	Election groups – creating their own parties and policies.

	• Lom basissing to	el occon 1 l om	Losson 1 Loon suggest -	L can suggest and		Loccon 1: Lundorstord	L can name two ways
Spring 1 Heartsmart Too much selfie isn't healthy	 I am beginning to understand how to repond to the needs of others. I know that all families are special. I know that some families might be different to mine. I am beginning to notice how other people are feeling. I can think of ways to show love and care and appreciation. I can think of ways to thank people. 	 Lesson 1 I am beginning to demonstrate ways to love and help others by giving. Lesson 2: I am beginning to think and notice others around me. Lesson 3: I am beginning to think about ways I have been helped by others and how I can help others. Lesson 4: I am beginning to think about who looks after me and how I can show appreciation of their care. Lesson 5: I am beginning to understand how to work as a team. Lesson 6: I am beginning to think about some ways to keep safe online. 	Lesson 1 I can suggest a way to show love for others and demonstrate love to others. Lesson 2 I am learning to suggest ways to 'look out' for other people's needs and the needs of the environment around me. Lesson 3 I am learning to spot and act on opportunities to do something kind for others. Lesson 4 I can list the people working in my local community that look after and protect me and I am learning to appreciate the important work they do. Lesson 5 - I can list ways that we are all different and I can list ways that we are all the same. Lesson 6 - I can suggest some ways to keep safe in real life and I understand that online safety rules are similar to safety rules in real life.	 I can suggest and demonstrate ways to show love for others. I can describe how the person I helped felt and how it made me feel. I can name an example of an emergency and one example that is not an emergency. I can give an example of when kindness has been celebrated. I can listen, share ideas and work together with others to complete a task. I can list four pieces of personal information that would identify me and why it is important to keep it private. 	 I can suggest ways to show love for others and demonstrate ways to love others. I am becoming more aware of my surroundings and the people around me by noticing differences. I can suggest who the unseen heroes of my community are. I can suggest times when I need help from others and demonstrate good teamwork skills (clear communication, listening and negotiating). I can suggest ways to use my technology devices responsibly. I can suggest ways that I have shown love for others and describe how caring for others makes people feel If 7 weeks: I can suggest how a person is feeling from their expression and 	 Lesson 1: I understand there are many different ways I can show love for others and I can demonstrate ways to love others. Lesson 2: I can think of someone to go to or things that I can do if I feel lonely. Lesson 3: I can list some skills needed to listen to others well and know when these skills would be most useful. Lesson 4: I can suggest ways I can demonstrate honour and show respect towards others and understand how this quality supports me and others in my life. Lesson 5: I am starting to understand the purpose and role of groups, e.g., charities, raising awareness, and why these groups might be set up. Lesson 6: I know what I should and shouldn't share online and can 	 I can name two ways that I intend to show love for others this year. I can celebrate three ways that my class and I are different and three ways that we are the same. I can share and practise two ways of active listening. I can suggest people who have left a legacy and how they have left a legacy for others in the world. I can share three characteristics of a healthy friendship I can share 3 benefits and 3 dangers of social media, that I could face.
		keep safe online.	similar to safety rules in real life.		person is feeling from their expression and body language.	I should and shouldn't share online and can talk about the consequences of sharing online.	
Internet				CEOP resource Play/Like/	/Share 3 lessons – pack in	central resources	
Internet Safety Day	 CEOP resource Jessie and Friends 3 lessons understand the importance of permission and consent, in particular in relation to sharing images and videos identify signs of manipulative behaviour and respond safely to it understandthe difference between online and offline friendships and the importance of being kind online understand the importance of identifying and seeking help from a trusted adult when they need it and how to do this 			 understand healthy and understand the importance videos identify signs of manipute understand the importance videos understand the importance videos POSSIBLE USE OF CEOP LI How to identify the type The skills to think critication How to identify and rest How to deal with issuest vulnerable 'when live' and the set of the set of	I unhealthy behaviours with ince of permission and cons lative, pressurising or threa ince of seeking help from a IVE SKILLS RESOURCE – 3 2 of tactics offenders use ally about the people they pond to pressure and ma s such as low confidence	nin online and offline friends sent, in particular in relation atening behaviour and respo trusted adult when they ne OMIN VIDEOS FOR yR 5/6? on live streaming platfor y meet nipulation online and self-esteem that may	to sharing images and and safely to it ed it ms

Spring 2 Heartsmart Don't hold on to what's wrong	 I am beginning to understand how to be a good friend I can think of ways to include everyone. I am beginning to understand the importance of listening to others. I am beginning to understand the importance of kind words. I am beginning to understand that I can choose to be kind. I am beginning to understand why it is important to say sorry. 	 Lesson 1: I am beginning to understand how to help my heart not hold onto what's wrong. Lesson 2: I am beginning to understand that what I do effects others. Lesson 3: I am beginning to understand that forgiveness helps my heart. Lesson 4: I can suggest different ways to let out negative emotions. Lesson 5: I can explore different ways to handle disappointments. Lesson 6: I can recognise that my words can affect others. 	Lesson 1 I am beginning to understand that forgiveness helps my heart and I understand that letting the bad feelings out of my heart helps me feel happy again. • Lesson 2 I understand that what I do affects others • Lesson 3 I am beginning to understand when I need to say sorry. Lesson 4 I can give an example of a person, place or activity that helps my heart when I am sad. • Lesson 5 I am beginning to understand ways to help me let go of hurt or disappointment and I can suggest something I can do if I feel sad or mad. Lesson 6 I can suggest a way I can protect myself and others from bullying.	 I can make a link/give an example between saying sorry and the feeling of regret for an action and name one way to show forgiveness- I can give an example of how holding onto a hurt can make us feel sad and an example of letting go of a hurt made us feel happy. I can give two actions that show trust and two actions that show a betrayal and explain how this might feel. I can give an example of a stereotype. I can suggest a couple of things I can do if I feel sad or mad 	 I can suggest a way to fix a broken friendship. I can describe some benefits of forgiveness. I can sort scenarios into positive and negative stress and suggest ways to manage negative stress. I can suggest some healthy boundaries I can use both in life and online. I can recognise online abuse and know who to report it to. I can suggest positive uses of the internet. 	 Lesson 1: I can describe forgiveness and understand that it keeps my heart healthy. Lesson 2: I can describe some practical steps I could take to resolve conflict and reflect on my own experiences. Lesson 3: I can learn from others about forgiveness. Lesson 4: I can describe how different emotions feel and can explain why emotions are important Lesson 5: I can describe some healthy ways to respond to my mistakes. Lesson 6: I can recognise bullying behaviours and suggest ways to deal with bullying. Lesson 7: I can list different types of negative emotion and identify when I am experiencing negative emotion. I can suggest ways that will help me when I am 	 I can talk about my experiences of forgiveness and unforgiveness I can practise strategies that help resolve conflicts. I can practise and observe ways that my tone and body language can communicate my words. I can give two examples of how a trustworthy friend behaves. I can explain when it is ok to break a confidence. I can list some effects bullying can have. I can explain how to get help if I or someone I know are being bullied. I can identify when I am experiencing negative emotion.
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NSPCC Speak out and stay safe program Being Safe 1-5	PANTS resource – know the Pants RULES: *Know that privates are private *Know my body belongs to me *Know that no means no *Talk about secrets that upset me *Know I can speak up and someone will help me	THESE 3 OBJECTIVES ARE THE SAME FOR yR1-6 SO WE NEED TO LOOK AT WHAT IS DIFFERENT *Understand abuse in all its forms and recognise the signs of abuse *Understand abuse is never their fault and they have the right to be safe *Know how to get help and sources of help available, including childline		the term body space (or personal space) Identify when it is appropriate or inappropriate	Define the terms 'secret' and 'surprise' and know the difference between a safe and an unsafe secret		Know where someone could get support if they were concerned about their own or another person's safety Explain the difference between a safe and an unsafe secret Identify situations where someone might need to break a confidence in order to keep someone safe

Cummer of 1	•	I am beginning to	Lesson 1:	Lesson 1: I can state 2	• I can suggest two of	• I can list 3 great things	Lesson 1:	• I can share 3 unique
Summer 1	•	explore the	l can suggest an	amazing facts about	amazing facts about	about myself and	l can explain why we	characteristics that I
Heartsmart		importance of	amazing fact about	myself and I can explain	myself.	explain that I am not	don't need to lie about	have
Fake is a		telling the truth.	myself and explain	why we don't need to lie	• I can discuss how	what I 'do'.	ourselves and can list 5	 I can discuss my
mistake		I can think of kind	why we don't need	about ourselves.	pretending to	• I can recognise the	great things about	experience of different
		and encouraging	to lie about	• Lesson 2 I can name	like/dislike something	difference between kind	myself.	feelings.
		00	ourselves.	something unique	to make someone like	and unkind voices in my	Lesson 2:	• I can practise how to
		other people.		about myself.	me may make me feel	life.	I can discuss how	replace negative self-
	•	I am beginning to	Lesson 2 : I am beginning	Lesson 3: I can name an	about myself.	• I am growing in	unrealistic images can	talk with positive self-
	•	understand what it	to understand that I can	unkind thought that I	▲I can name two	courage to always tell	make me feel.	talk.
		means to be	be myself!	have about myself and I	good feelings and	the truth and give	Lesson 3:	• I can discuss and give
		honest.	De mysen:	can name a kind	two bad feelings	examples of when I	I can explain some	an example of a
			Lesson 3:	thought I have about	that I could have in	have been afraid to	things I can do when I	boundary that can help
	•	I can say positive	l am beginning to	myself.	different scenarios.	tell the truth.	feel like I need to hide	me to have respectful
		things about	understand some	Lesson 4: can describe	• I can suggest	• I can explain when	how I really feel.	friendships
		myself and others. I can talk about	reasons why being 'see-	how an emotion feels	appropriate and	dares are no longer fun	Lesson 4:	• I can research
	•		through' in friendship is	and can describe times	inappropriate types of	and explain the	I can give a simple	vaccinations and
		things I am thankful for.	important.	when I have felt	touch and suggest safe	consequences of dares.	description of what	identify credible
		l can talk about		different emotions	people I can talk to if I	• I can list some of the	vulnerability is and	sources.
	•	special places and	Lesson 4:	Lesson 5: I can suggest	am concerned.	risks associated with	identify the	• I can research and list
		special things in	I can name a person I	some ways to	 I can give an 	smoking.	qualities that build	three physical or
		my home /	can talk to when I feel	demonstrate good	example of how	 I can list what I have 	trust for	mental health risks
		family.	upset.	manners and I can	telling the truth to	learned about why	vulnerability.	associated with taking
		ranniy.		demonstrate different	a friend made me	'Fake is a Mistake'	Lesson 5:	drugs.
			Lesson 5:	ways to greet another	and my friend feel		I can explain why	 I can present different
			I am beginning to	person.	and why this is		growing feedback is	opinions respectfully.
			understand that small	Lesson 6: I can describe	important to build a		important and I can	 I can explain how to
			lies can have a big	some ways to stay safe	friendship.		identify the	communicate the truth
			impact.	in the sun.			difference between	lovingly.
							'No Entry' and	• I understand we are
							'Welcome'	loved just as we are.
			Lesson 6: I can				responses to	 I can explain how
			suggest some ways to				feedback.	using boundaries means
			look after my teeth.				Lesson 6:	we can have respectful
							I can list some risks	friendships.
							associated with alcohol	
							use in young people	
							and give some advice	
							against drinking	
							alcohol.	

Health & Prevention Basic First Aid Basic First Aid – Progressio n and links: https://fir staidcham pions.redc ross.org.u k/media/d janzje0/pr imary- teacher- sequence first-aid- champion s-1.pdf		egister Basic First Aid – Know why first aid is important	SCARF lesson on medicines Sun safety reminders https://www.sunsafesc hools.co.uk Basic First Aid – How to deal with burns – cold running water for 20mins. Get help. Coping skills – how to use breathing to calm	 Basic First Aid – Name some situations where first aid may need to be given. How to manage bleeding – press hard with fabric, tell an adult and or call 999 Give some examples of dangers in a kitchen 	Medicine and disease covered in Burps, Bottoms and Bile: Explain safety issues for medicine use Suggest alternatives to taking medicines when unwell Strategies for limiting spread of infectious disease • Could potentially cover in Mountains topic: Mountain safety- Bothenhampton hill trip: • Basic First Aid – • Steps in dealing with a head injury • Evaluate how others can help in a situation	SCARF – Thinking about habits lesson and Drugs true or false and smoking what is normal. Describe what a habit is and why it can be hard to change. Know all medicines are drugs but not all drugs are medicines Understand ways medicines can be helpful if used safely or harmful is used unsafely. Understand norms around smoking and common misperceptions of these Basic First Aid – Broken bones Choking Emotions and comforting others Words of kindness	 From SCARF – Drugs it's the law lesson; Explain some basic laws in relation to drugs. Explain why there are laws relating to drugs Basic First Aid – Know what to do if someone is unresponsive and breathing. Know strategies to keep calm Assessing danger and staying safe by telling an adult.
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Summer 2	•	I can begin to	Lesson 1:	Lesson 1: I am	0 1	I can describe a	Lesson 1:	I can describe situations
Heartsmart		identify when	 I am beginning to 	beginning to	of when I felt	situation where I felt	I can describe	where I get stuck and can
No way		things might have	understand when I feel	understand when I feel	stuck/challenged and	stuck and suggest	situations where I feel	suggest 2 ways to
through		gone wrong.	stuck and I can suggest	stuck and I can recall a	an example of when I	some ways I can	stuck and suggest	persevere when I or a
-	•	I am beginning to	ways to persevere in	time when I got stuck	did something well	persevere when I	ways to persevere	peer feels stuck.
isn't true		understand what it	completing a	and found a way	and discuss how both	feel stuck.	when I feel stuck.	 I can explain the
		means to	challenge.	through		I can identify habits I		importance of practice and
		persevere.		Lesson 2: I am	 I can give an example 	need to develop or lose	Lesson 2:	give an example where I
	•	I can keep trying	Lesson2 :	beginning to choose to	of something that	in order to achieve my	I can say when I find a	have improved through
		when I am stuck.	I am starting to explore	persevere in	challenged me and I	-	situation difficult or	practice.
	•	I can begin to	how I can adapt my	completing a challenge.			challenging <mark>.</mark>	 I can answer the question
		understand the	strategy and try other	Lesson 3 I am	identify 1-2 strategies	someone who		"How am I feeling?" and
		impact of working	things when I feel stuck	beginning to be able to	that might help me try	encourages me	Lesson 3:	begin to consider "Why am
		hard.	and I understand the	find alternative	again.	and someone I	I can give some	I feeling that way?"
	•	I am beginning to	value of having a	solutions to a problem	 I can demonstrate 	can encourage.	examples of internal	• I can explain the effects
		understand there	friend's support when I	and I can design a map	basic first aid skills	I can choose pictures	Success and give an	of having hope and
		might be more	feel stuck.	with alternative routes.	– for someone	of things that inspire	example of something I would like to grow in	identify a place I need
		than one way to		Lesson 4 I am beginning to think obout different		me	internally to meet a goal I	hope in my life.
		complete a task.	Lesson3:	to think about different	attack.	 I can define what 	have.	I can suggest what
	•	I can think about	I can differentiate	ways I can look at situations and I can		puberty is and		could happen when I step
		how changes make	between secrets I	suggest a different way I	I have and identify	describe key	Lesson 4:	outside my comfort zone,
		me feel.	should and shouldn't	could try to overcome a	my strengths and	physical changes	I can name some tools	into 'Where the magic
			keep and know what	challenging situation.	what I would need	that take place as	that help me to live	happens!'?
			to do if someone	• Lesson 5: I can	to improve to	puberty begins.	with hope.	 I can describe the
			asks me to keep a	replace worry	•	 I can recall a time 		changes in my brain as I
			secret that makes	phrases with positive	 I can list two 	when I felt stuck but		go through adolescence.
			me feel	"what if" phrases.	attitudes I would	found a way through!	Lesson 5:	• I can recall a time when
				 Lesson 6: I can identify 	need to achieve my		I can explain key facts	I felt stuck but found a
			Lesson 4:	signs of energy being	dream.		about the menstrual	way through
			I am beginning to	used and I can suggest	 I can describe what 		cycle.	
			understand that I have an	some ways to	'change' is and give			
			impact on my class,	conserve energy.	some examples in my		Lesson 6:	
			family and community.		life.		describe ways to look	
					I can suggest		after my health and	
			• Lesson 5:		something I can do that		wellbeing as I grow up.	
			I can choose pictures of		helps me to manage			
			things I like (to create a		change.			
			dream board).					
			• Lesson 6:					
			 I can think of a person, 					
			pet or toy that I miss. I					
			can share a memory of					
			that person, pet or toy.					

SRE Units	Name major internal body parts (heart,	Identify different stages of growth	Identify different stages of growth	Recognise that babies come from	ldentify parts of the body that males and	Know the correct	Define the word 'puberty' giving
	lungs, blood,	(e.g. baby, toddler,	(e.g. baby, toddler,		females have in		examples of some of
	stomach, intestines,		child, teenager,	and sperm			the physical and
	brain)	adult)	adult)		that are different		emotional changes
				Explain what			associated with it
	Understand and	Understand and	Understand and	happens when an	Know the correct	Discuss some of the	
		describe some of	describe some of	egg doesn't meet a	terminology for their		Suggest strategies
	bodily processes	the things that	the things that	sperm	genitalia	with puberty	that would help
	associated with	people are capable	people are capable				someone who felt
	them			Understand that			challenged by the
	Understand some of	stages	stages	for girls, periods are a normal		products that they may need during	changes in puberty
	the tasks required to	Identify which parts	Identify which parts	part of puberty	happens		Understand what
		of the human body	of the human body	part of puberty	Know the key facts		FGM is and that it is
		are private	are private		of the menstrual		an illegal practice in
	Explain how to meet				cycle	menstruation is and	
	the basic needs of a	Explain that a	Explain that a				Identify the changes
		person's genitals	person's genitals		Understand that		that happen through
	eye contact,	help them to make	help them to make		periods are a normal		puberty to allow
		babies when they	babies when they		part of puberty for		sexual reproduction
	changing, feeding	are grown up	are grown up		girls		to occur
	Identify things they	Understand that	Understand that		Identify some of the		Know a variety of
			humans mostly have		ways to cope better		ways in which the
	a toddler and can do	the same body parts	the same body parts		with periods		sperm can fertilise
	now	but that they can	but that they can		•		the egg to create a
	•	look different from	look different from				baby
		person to person	person to person				Know the level are of
		Explain what privacy	Explain what privacy				Know the legal age of consent and what it
		means	means				means
		means	means				incaris
		Know that you are	Know that you are				
			not allowed to touch				
		someone's private	someone's private				
			belongings without				
		their permission	their permission				
		• Give examples of					
		different types of					
		private					
		information					

	List some of the hings that money nay be spent on in a amily home Recognise that different notes and coins have different nonetary value Explain the mportance of keeping money safe	can be saved for a use at a future time Explain how they might feel when they spend money on different things Recognise that money can be spent on items which are essential or non- essential	terms 'income', 'saving' and 'spending' Recognise that there are times we can buy items we want and times when we need to save for items Suggest items and services around the home that need to be paid for (e.g. food, furniture, electricity etc.) Explain that people earn their income through their jobs Understand that	'expenditure' List some of the items and services of expenditure in the school and in the home Prioritise items of expenditure in the home from most	involved in producing and selling an item Suggest questions a consumer should ask before buying a product Define the terms loan, credit, debt and interest Suggest advice for a range of situations involving personal finance	money can be saved, outlining the pros and cons of each method Describe the costs that go into producing an item
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