Curriculum Plan

Personal, Social and Health Education (PSHE)

'Spirituality is the bitter-sweet yearning for beauty, truth, love and wonder beyond ourselves. It is a longing we pursue together and a treasure we glimpse in ourselves and one another and seek beyond us into eternity. It is life in all its fullness.'

Nebula Spirituality Statement



VC PRIMARY SCHOOL





PSHE: STATUTORY COVERAGE Early Years Framework

Children's **personal, social and emotional development** (PSED) is crucial for children to lead healthy and happy lives, and is fundamental to their cognitive development. Underpinning their personal development are the important attachments that shape their social world. Strong, warm and supportive 9 relationships with adults enable children to learn how to understand their own feelings and those of others. Children should be supported to manage emotions, develop a positive sense of self, set themselves simple goals, have confidence in their own abilities, to persist and wait for what they want and direct attention as necessary. Through adult modelling and guidance, they will learn how to look after their bodies, including healthy eating, and manage personal needs independently. Through supported interaction with other children, they learn how to make good friendships, co-operate and resolve conflicts peaceably. These attributes will provide a secure platform from which children can achieve at school and in later life.

ELG: Self-Regulation	ELG: Managing Self	ELG: Building Relationships	
Children at the expected level of development will:	Children at the expected level of development will:	Children at the expected level of development will:	
- Show an understanding of their own feelings and those of	- Be confident to try new activities and show	- Work and play cooperatively and take turns with others;	
others, and begin to regulate their behaviour accordingly;	independence, resilience and perseverance in the face of	- Form positive attachments to adults and friendships with	
- Set and work towards simple goals, being able to wait for	challenge;	peers;	
 what they want and control their immediate impulses when appropriate; Give focused attention to what the teacher says, responding appropriately even when engaged in activity, and show an ability to follow instructions involving several ideas or actions. 	 Explain the reasons for rules, know right from wrong and try to behave accordingly; Manage their own basic hygiene and personal needs, including dressing, going to the toilet and understanding the importance of healthy food choices. 	- Show sensitivity to their own and to others' needs.	
	National Curriculum		
 Every state-funded school must offer a curriculum & promotes the spiritual, moral, culture 		nool and of society	
 All schools should make provision for personal social health and expensive duration (DSUE), drawing on good practice. Schools are also from to include other 			

• All schools should make provision for personal, social, health and economic education (PSHE), drawing on good practice. Schools are also free to include other subjects or topics of their choice in planning and designing their own programme of education.



Class 1 **Reception and Year 1** Reception Year 1 manage their own needs - personal hygiene (toileting, brushing teeth, hand washing) identify some ways of taking care of themselves on a daily basis, including their dental health know and talk about the different factors that support their overall health and wellbeing - healthy list favourite foods and say which ones are healthy and which ones should be eaten in moderation eating describe how physical activity and sleep helps their bodies to grow and to feel well know and talk about the different factors that support their overall health and wellbeing - regular identify what they are good at and celebrate their achievements physical exercise identify what they need help with and set simple targets Set and work towards simple goals, being able to wait for what they want and control their immediate name feelings they have had, both good and not so good and demonstrate how our faces express impulses when appropriate these feelings to others recognise what a choice is and identify some choices they can make to help improve how they feel Health and Wellbeing recognise choices have consequences, and that these may be good or not so good know and talk about the different factors that support their overall health and wellbeing- being a safe identify ways of staying safe when crossing the road Autumn pedestrian describe things they do in **school** and at **home** to keep themselves and others safe describe ways of keeping safe around household products (including medicines) See themselves as a valuable individual Families, interests, culture, likes and dislikes give examples of times when people experience change (e.g. new baby brother or sister, moving to a Identify and moderate their own feelings socially and emotionally- staying calm in the face of new class) frustration, taking turns, wait politely, tidy up after themselves explain how it feels to lose something special (such as special toy or gift) and how this can make Show resilience and perseverance in the face of challenge - develop problem-solving skills by talking someone behave through how they, you and others resolved a problem or difficulty describe what they can do to be kind to others who may be feeling nervous or unhappy about a change or loss identify worries and issues they might need to share with a trusted adult know who can help them in their home, school and community name trusted adults and friends they can go to for advice or to share a worry with at school know who can help them in their home, school and community know about the three main emergency services and how they help us recognise what a choice is and identify some choices they can make to help improve how they feel recognise choices have consequences, and that these may be good or not so good build constructive and respectful relationships - sharing and co-operating with friends and other peers describe what if feels like to be listened to/not listened to and show how to listen to other people Relationships suggest things we can do to help get on with other people in class and on the playground and demonstrate how to play co-operatively with others Spring express their feelings and consider the feelings of others explain what is meant by right and wrong (in terms of their own behaviour - including fair or unfair) think about the perspectives of others recognise how someone's behaviour can affect others in different situations, at home or at school recognise that they are similar and different to others identify similarities and differences between themselves and others recognise that we all have things in common with other people, even if we think we are very different and that everyone is equal



	Class 1		
	Reception an	d Year 1	
	Reception	Year 1	
mer Wider World	begin to follow the rules and routines	 explain who or what they are responsible for in their classroom explain what 'rules' mean and how they help all of us explain why it is important for them to carry out classroom responsibilities and what happens responsibilities are not carried out 	
	• explain the reasons for rules , know right from wrong and try to behave accordingly	 describe some ways of they are looked after and how they look after others name a range of different jobs that people in the local community do and describe the work they do and how it helps others 	
mel Wid	• identify the different groups they belong to (e.g. friends, class, year group, faith)	• identify the different roles within groups (e.g. friend, pupil, member, leader, teacher)	
Summ in the W	develop a basic understanding of what it means to be 'unique'	 explain what it means to be 'unique' – there is only one of something, and not one thing exactly the same exists anywhere in the world recognise they are unique – there is no-one exactly like them and identify things they think are unique or special about themselves 	
Living	describe what the local environment is like	 describe what makes the local environment pleasant / not so pleasant identify what we can do / not do to help care for the school and home environment 	
	know that we use money to buy things	 identify how money is obtained (won, borrowed, found, earned, presents) explain where money can be stored to keep it safe 	
	understand that things they own were bought	identify why someone might want to spend their money	



	Class 2	
	Year 2 and Y	/ear 3
	Year 2	Year 3
	 recognise how good health depends on physical activity, sleeping, healthy eating, good hygiene identify some of the benefits of maintaining good hygiene identify the benefits (short-term and long-term) of being active and sleep 	 recognise what is meant by a 'balanced diet' identify some of the consequences if personal hygiene is not maintained identify some of the consequences of not getting enough sleep or physical activity
	 describe what they are good at and celebrate their achievements identify what they need help, recognise mistakes as a part of learning and set themselves challenging but realistic goals name a range of different feelings (good and not so good) and where these are felt in the body 	 describe what they are proud of and reflect on their achievements and how they achieved them identify aspirations for the end of term/school year and explain why they chose them describe a range of different feelings (good and not so good) and use a scale of intensity to help describe different feelings
oeing	 identify positive choices they can make about their health and wellbeing describe when their feelings affect their behaviour and choices (positively and negatively) 	 describe choices that have positive consequences on health and those which may have more negative effect recognise that pressure can come from within themselves recognise that negative pressure can conform others, and is when someone feels pressured to do something that feels wrong (e.g. dares)
Autumn and Wellbeing	 identify different rules they follow to keep themselves and others safe at home and at school understand the rules for keeping safe when crossing the road (Green Cross Code) and when near water (water safety) identify potential unsafe situations and steps they can take to avoid them 	 identify risks, dangers and hazards in familiar environments (home, school, water, roads) identify health and safety rules and procedures at school and consequences if rules are not followed (including fire safety)
Au Health an	 identify potential disate students and steps they can take to avoid them identify different kinds of change that they or others have experienced and how this made them feel identify some ways they can comfort others 	 describe ways they and others can keep safe on the road as drivers and pedestrians (road safety) identify ways they are more independent now from when they were younger and describe additional responsibilities they have now (in class, school and at home) identify when someone might experience feelings of loss identify ways to manage their own feelings associated with change and loss
T	 identify who they could ask for help if they feel unsafe, unsure or worried suggest different things they could do if they feel worried for their own or others safety / health identify people and services in the community who help us 	 know the difference between strangers and familiar adults, and identify safe strangers who could help them explain why it is important to tell people when they feel worried for their own or others safety / health know the Childline phone number and the services they provide (0800 1111)
	 explain what an emergency is (and a non-emergency) 	 explain where and how to get help if they feel a situation is unsafe give examples of emergencies and non-emergencies
	 identify positive choices they can make about their health and wellbeing describe when their feelings affect their behaviour and choices (positively and negatively) 	 describe choices that have positive consequences on health and those which may have more negative effect recognise that pressure can come from within themselves recognise that negative pressure can conform others, and is when someone feels pressured to do something that feels wrong (e.g. dares)



	Class 2	
	Year 2 and Year	
	Year 2	Year 3
	 give examples of, or demonstrate, how to work and play co-operatively and give reasons why it is important work and play well together describe or demonstrate strategies they can use to resolve simple arguments or disagreements explain what they mean by their 'special people' and why special people are important in their lives 	 identify the types of relationship they have with those who are important to them (eg: family, friends, neighbours etc) and people they care for and value each other describe how people can make friends with others and identify what makes a friendship good and how they know
so	 describe some different ways that people show and express their feelings give examples of helpful/not helpful ways to communicate feelings 	describe how different feelings can make people behave
Spring Relationships	 describe what fair and unfair / right and wrong means to them recognise when behaviour is not ok and identify what they can do in such situations and afterwards, including identifying when and who to tell identify how someone's behaviour can affect other people 	 explain what a 'dare' is and suggest 'dares' that are ok and explain when 'dares' may not be ok describe what changes when 'joking' or 'playful teasing' becomes hurtful to another give a definition of 'bullying' and how it can make someone feel give a simple definition of what is meant by 'stereotype', recognise gender stereotypes and recognise why stereotyping can lead to problems
Å		 describe feelings when disputes and conflicts occur and identify what can help (and not help) when solving arguments with peers
	 describe some of the ways in which they are similar/different to other class members explain that everyone is equal, valued and unique take part in a simple debate about topical issues and respect the opinions of others 	 identify some things that contribute to their identity, including communities they belong to describe how we might be different in one way, but similar in others recognise some ways they can express their own viewpoints constructively and how to respond sensitively if they do not agree with what is being said by others
	 give reasons for why it is a shared responsibility to contribute to the classroom and school life and identify the different contributions that pupils make explain how class/group rules help them to learn and make the classroom a safe place 	 give reasons for why rules and laws are made and why they are important and identify what might happen if rules and laws are broken identify how we show respect for the views and beliefs of others, even when different to our own
	 identify some of their essential needs and how they are met by others and by themselves identify people who work in the community and what their roles are 	 explain that human rights are there to protect everyone and make sure their basic needs are met describe how some of the Rights of the Child relate to their daily lives and identify the adults that are responsible for upholding them
World	 identify the range of groups they belong to (friends, class, year group, faith) and explain their own and others' roles within the groups describe how it feels to be a member of a group 	 give a definition what 'community' means and give examples of different communities they belong to identify people in the community who help and why people may volunteer to do things for their community
Summer the Wider	 identify common likes / dislikes or other similarities between themselves and others explain what they share in common with someone else, even if, at first they thought they were only differences identify that people living in the UK come from different places and origins 	 recognise that people have moved to the UK from all around the world at different times identify reasons why people might move from one place to another and how they might be feeling
Summer Living in the Wider World	 give examples of some of the problems that might occur in the school environments (e.g. litter, damage, neglect) give examples of different ways that the school environment can be improved (e.g. signposting, litter picking/tidy, bins, benches, tree planting, swings, playing areas) explain the shared responsibility we have to take care of our school environments for others 	 identify who is responsible for taking care of the environment at school, at home and the local area explain the shared responsibility we have to take care of our local area for ourselves and others give suggestions of how they can make a difference to local area
	 describe different kinds of money (coins and paper) and different ways of paying for things (cheques, cards, online) 	 explain how people can pay for things in a range of ways identify situations where someone might want or need to 'save' or 'borrow' money
	• give examples of some of the choices they might make about spending or saving money	 identify the decisions people make to help them with budgeting and saving money recognise why it may not be possible for people to have everything they want straight away, if at all
		 explain that to be enterprising means to have an idea and thinking about how it could work in reality describe 'real life' examples of enterprise in school (e.g. PTA, friends of the school, governors - car boot sales, Christmas Fair stalls, auctions, school discos, non-uniform days) describe or demonstrate what personal skills or attributes might be needed to start an enterprise



		Class 3 Year 4, Year 5 and Year 6	
	Year 4	Year 5	Year 6
	 explain what is meant by a 'balanced lifestyle' identify the benefits of a balanced lifestyle and diet on physical, mental and emotional wellbeing explain what a habit is and identify which habits help us and which do not 	 describe the potential short and long-term consequences that people's choices can have on their health identify healthy and unhealthy habits and suggest strategies for developing helpful habits give reasons why habits can be hard to change and explain that whilst difficult, habits can be changed or stopped 	 analyse some of the reasons a person may struggle to maintain a healthy lifestyle analyse some of the reasons a person may develop an unhealthy habit and suggest ways they can break the habit or seek help (including drugs, smoking and alcohol)
0	 recognise their worth by identifying positive things about themselves that they are proud of and identify and celebrate personal strengths identify aspirations for the end of term/school year and actions that will help them achieve their goals describe a range of different feelings (good and not so good) and identify when a person might experience a mixture of emotions 	 demonstrate self-worth and identify realistic aspirations for the end of primary school, including the steps they will take to achieve them identify what is meant by mental and emotional health and wellbeing and identify what can positively and negatively affect it describe a range and the intensity of feelings and identify when conflicting emotions and thoughts often occur (feeling 'torn') 	 describe a realistic self-image and identify aspirations for high school and the future and the steps they will take to achieve them identify ways they will maintain their mental and emotional health and wellbeing recognise that sometimes feelings need to be overcome and describe positive strategies for managing feelings
Autumn and Wellbeing	 recognise feelings that suggest there is negative pressure - something may feel wrong, uncomfortable, unhealthy or dangerous recognise that pressure to do something can come from within themselves and wanting approval from others identify when they should try to resist pressure 	 identify different people and things that influence their behaviour and choices identify when they have felt pressure for approval from others and how it made them feel identify some of the consequences of negative pressure 	 identify when pressure from the media has had a positive or negative influence on them identify when they may feel a pressure from the 'inside' to copy their peers to gain acceptance describe different ways to resist pressure
Aı Health a	 identify risks, dangers and hazards in different situations and environments (including rail safety) describe steps that can be taken to reduce the risk or avoid danger and predict possible consequences 	 understand and describe the rules that exist in different environments (beach flags, road signs and crossings) recognise their responsibility for their safety and others increases as they get older and become more independent 	 understand that laws are in place to keep them and others safe and the age of criminal responsibility in England and Wales is 10 years old identify responsible choices they could make when they independently make journeys and enjoy increased freedoms
	 recognising that change is a natural part of life and predict changes they may experience in the future describe the feelings that might be associated with change and loss and how this might affect the way someone behaves explain what people can do to help manage the changes they might experience and how to manage feelings to help themselves feel better 	 describe times that involve transition identify a range of mixed and conflicting emotions someone might feel about change and suggest how they could manage them recognise what grief is and identify the importance of treasuring and sharing memories 	 explain the process of grieving, how it may be expressed and how people can cope with this feelings explain why some transitions and changes might include feelings of loss identify practical strategies that can help people manage times of change and transition (e.g. prepare and practise)
	 identify the impact asking for help or sharing their concerns can have on their physical, emotional and mental health and wellbeing name some websites that provide advice and services that can help them (Childline, Young Minds, Think U Know, Newsround, Health for Kids, The Children's Society) 	 identify some of the possible consequences not asking for help can have on their physical, emotional and mental health and wellbeing identify who/where is best to go to for help for different scenarios 	 identify a range of people, services and agencies they could go to for help, knowing when and how to access them

Continued...



	Class 3 Year 4, Year 5 and Year 6			
	Year 4	Year 5	Year 6	
nn and ing	• explain what is helpful and unhelpful in emergency situations know the number to call for the emergency services (999)	 recognise the importance of following basic emergency procedures calmly and efficiently explain or demonstrate how to handle an emergency, including how to phone 999 and give accurate and helpful information 	 describe different feelings and reactions people may have in an emergency situation describe helpful language and strategies to use to help self and others maintain calm 	
Autumn Health and Wellbeing	 recognise feelings that suggest there is negative pressure - something may feel wrong, uncomfortable, unhealthy or dangerous recognise that pressure to do something can come from within themselves and wanting approval from others identify when they should try to resist pressure 	 identify different people and things that influence their behaviour and choices identify when they have felt pressure for approval from others and how it made them feel identify some of the consequences of negative pressure 	 identify when pressure from the media has had a positive or negative influence on them identify when they may feel a pressure from the 'inside' to copy their peers to gain acceptance describe different ways to resist pressure 	
	 identify different types of relationships they have and know about explain what makes friends and other people they care about (family or 'special people') important to them and describe the qualities of a good friendship 	 describe different kinds of friendships and families, what makes them special/unique and how the people involved show they value each other identify the essential constituents of a positive, healthy relationship (in an emotional and physical sense) 	 describe different kinds of loving relationships and the qualities that enable these relationships to flourish explain the expectations and responsibilities of being in a loving relationship explain how relationships can change (as we grow up or as circumstances change) and why sometimes relationships may end 	
	 give examples of how to recognise feelings in others and describe how feelings can affect thoughts and behaviour 	 give examples of ways we can respond positively to others' feelings 	 describe ways of recognising a range of feelings in others (and ourselves) and explain the benefits (to self and others) of recognising/responding appropriately 	
Spring Relationships	 explain how to recognise a 'dare' that is not ok differentiate between playful teasing, hurtful behaviour and bullying recognise what is meant by discrimination and some types of discrimination that exist explain what is meant by stereotyping and give some examples (such as ethnic stereotyping) while considering why it is important for stereotypes to be challenged 	 explain why daring someone to do something dangerous or harmful is wrong – explain why, if we put someone under pressure, we share the responsibility if something goes wrong recognise that unhealthy relationships can happen anywhere: in school, at work, at home, amongst family members and friends recognise the importance of telling if they (or others) feel they are being put under pressure to do something that makes them feel uncomfortable or unsafe within a relationship 	 describe 'dares' that are dangerous to self / others and explain or demonstrate strategies that can be used to manage 'dares' explain the shared responsibility if someone is put under pressure to do something harmful or dangerous and something goes wrong identify a range of stereotypes and discriminatory behaviour and explain the impact it has on others and suggest ways of breaking down different stereotypes 	
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	<ul> <li>demonstrate negotiating a shared goal or working collaboratively</li> <li></li> </ul>	<ul> <li>identify or demonstrate strategies they have seen or used to help resolve disputes between friends, in class and on the playground</li> <li>give examples of the attributes and skills that are needed for resolving disputes and conflict</li> </ul>	<ul> <li>describe or demonstrate strategies that can be used to ensure collaboration is positive and inclusive and suggest ways we can be more inclusive and why we should work towards this</li> </ul>	
	<ul> <li>explain what contributes to someone's identity and how people are similar/different</li> <li>explain why it is important to consider other people's point of view</li> <li>recognise that it is important to take other people's feelings into consideration before responding, especially if we don't agree</li> </ul>	<ul> <li>describe the range of different factors that make up a person's identity (including sex, gender identity and sexual orientation)</li> <li>explain why stereotyping can lead to prejudice and how this can be harmful, hurtful or influence a person's aspirations</li> <li>explain what is meant by prejudice and discrimination and the potential consequences of discrimination including how this might make people feel and act</li> </ul>	<ul> <li>understand that everyone is equal no matter their identity (including sex, gender identity and sexual orientation)</li> <li>demonstrate strategies that can be used to challenge viewpoints or raise concerns in a positive and non-threatening manner</li> <li>explain what is meant by prejudice and discrimination and how this can manifest and describe the potential consequences of discrimination</li> <li>explain the importance of taking care over the type and use of language (in relation to discrimination)</li> </ul>	



		Class 3 Year 4, Year 5 and Year 6	
	Year 4	Year 5	Year 6
	<ul> <li>give reasons why there are rules and laws and identify some consequences of these being broken</li> <li>liaise with others to amend or develop a set of rules and give examples of ways in which everyone has a say in making rules / laws explain how sometimes resolving differences means 'agreeing to disagree'</li> </ul>	<ul> <li>explain that rules and laws exist to keep us safe and healthy and why different rules are needed in different situations</li> <li>give example of how rules and laws are made and enforced and explain what is meant by a democracy</li> <li>understand and explain the concept of compromise</li> </ul>	<ul> <li>give examples of rules and laws that protect us and keep us safe and explain how laws can be changed democratically at a national level</li> <li>explain how the democratic process works in Britain (voting system, political parties, Parliament) explain how to put differences aside and come to a shared understanding as a way of showing mutual respect</li> </ul>
	<ul> <li>recognise what is meant by a 'basic human right', recognising the relationship between rights and responsibilities</li> <li>explain why they think the Rights of the Child are important and separate</li> </ul>	<ul> <li>describe the importance of human rights for everybody, especially children, and the shared responsibility for upholding them</li> <li>evaluate the UN Conventions on the Rights of the Child</li> </ul>	<ul> <li>understand that not all people have their human rights met and suggest ways they could help through charitable work</li> <li>explain what 'human rights' means to them and how they can demonstrate these rights in the classroom, school and wider community</li> </ul>
Summer in the Wider World	<ul> <li>identify what is meant by anti-social behaviour and identify the impact that anti-social and aggressive behaviour could have in school and in the wider community</li> <li>identify the potential consequences of anti-social and aggressive behaviour for the people involved</li> <li>explain what is meant by 'community' and recognise that we all belong to different communities</li> <li>explain why people may 'volunteer' or choose to work for / with the community</li> </ul>	<ul> <li>explain what is meant by anti-social behaviour and describe the effect that anti-social behaviours can have on emotional as well as physical health and wellbeing</li> <li>explain the potential consequences to everyone involved if anti-social or aggressive behaviours continue</li> <li>explain what being part of a community means to them</li> <li>identify different organisations that support school communities (e.g. governors, local government, national government and their role in helping communities)</li> <li>give examples of voluntary groups and the kind of work they do</li> </ul>	<ul> <li>explain what is meant by anti-social behaviour and describe the potential physical, social and emotional consequences of anti-social and aggressive behaviours on others</li> <li>justify why bullying, hurtful behaviour, including when prejudice-based, (e.g. racism, homophobia, and disablist language) is always wrong</li> <li>explain what we mean by the terms: voluntary, community and pressure group and identify reasons people form or join pressure groups and why they are needed</li> <li>evaluate ways in which pressure groups gain support to address the needs of the community and the environment</li> </ul>
Living	<ul> <li>identify that UK is made of people from different religious and ethnic identities and that this makes the UK a richly diverse community</li> <li>identify some of the ways people can show respect for different cultures and identities</li> <li>participate in a celebrating the range of different identities and cultures in the UK</li> </ul>	<ul> <li>explain that UK is a richly diverse community and describe the benefits of living in a diverse society</li> <li>explain the importance of mutual respect for different faiths and beliefs and how we demonstrate this</li> <li>give examples of differences and similarities between their life and the lives of people living in other places</li> </ul>	<ul> <li>describe what makes the UK is a richly diverse community</li> <li>recognise the wide range of influences that have shaped the heritage of the UK and recognise the contributions that different groups have made to British society</li> <li>describe the benefits of living in a diverse society</li> </ul>
	<ul> <li>identify what the earth's resources are used for (electricity, heating, food, paper, fuel etc.) and that there is a limited supply of the earth's resources</li> <li>describe or demonstrate what can be done in school to help environmental sustainability (e.g. paper recycling, saving water, composting, saving energy)</li> <li>describe the responsibilities they have for taking care of their home, school, community and the environment and how they can fulfil duties/responsibilities</li> </ul>	<ul> <li>describe what responsibilities and duties they have in local community and as a global citizen</li> <li>explain that there is a limited supply of resources and how this impacts the decisions individuals, families and communities make</li> <li>describe how they can use resources more sustainably at home and at school</li> </ul>	<ul> <li>explain how society (local, national or world-wide) relies on people carrying out their responsibilities and identify how they play their part</li> <li>explain there are a limited number of resources available and that this leads to decisions about how resources are allocated</li> </ul>



	Class 3 continued Year 4, Year 5 and Year 6			
		Year 4	Year 5	Year 6
World	•	identify different ways people can earn an <b>income</b> identify different ways some can <b>borrow</b> money and why they might need to (e.g. loans, credit cards, mortgage) identify the differences between <b>credit</b> and <b>debt</b>	<ul> <li>understand what a salary is and the difference to being self- employed</li> <li>identify that if money is saved in a bank/building society it can earn 'interest' but if you borrow money, it is a loan</li> </ul>	explain the difference between a manageable and an unmanageable <b>debt</b> and how this can affect someone
Summer the Wider V	•	identify the role <b>finance</b> (money) plays in different aspects of people's lives (e.g. where they live, their job, their social life, the products they buy)	<ul> <li>explain that some jobs pay more than others and that this is one factor for people in choosing a career/job</li> </ul>	<ul> <li>explain how personal finance can affect lifestyle choices and the decision people make in a daily basis</li> <li>evaluate how people judge success in their working lives and the extent to which a person's salary is more or less important than fulfilment/job satisfaction</li> </ul>
Su Living in th	•	describe the skills and qualities that make someone 'enterprising' and identify some of the steps needed to <b>set up</b> an enterprise project recognise that being enterprising may mean taking a <b>risk</b> describe or demonstrate how <b>research</b> can help find out if an enterprise will be successful	<ul> <li>recognise that being enterprising is about having an idea, developing it and gaining something (e.g. money) from doing so</li> <li>give examples of being enterprising in school and describe or demonstrate some of the skills needed</li> </ul>	<ul> <li>give examples of people who are famous entrepreneurs and how they became successful (e.g. Dragon's Den entrepreneurs, Junior Apprentice series, Victoria Beckham, Richard Branson etc.)</li> <li>analyse and evaluate the skills and attributes that made those entrepreneurs successful (personal and in business)</li> <li>explain what is meant by positive risk in relation to enterprise projects</li> </ul>