

Financial Education Policy

Status	Non-statutory
Review cycle	Every 2 years
Date written/last reviewed	November 2026
Date of next review	November 2028
Name of Headteacher	Jo Wreford
Name of Chair of Governors	Christina Powell / Melissa Shaw
Published on website	Yes

INTENT

On average children begin to receive pocket money aged seven, own their first mobile phone at eight, and purchase items online at ten, with one in five having used their parents' or older siblings' credit or debit card to purchase these items.

They can open a bank account and have a debit card at 11. At 18 they can apply for a credit card or loan, and before they leave school, they have to make crucial decisions about jobs, student loans, and living independently.

Although not part of the National Curriculum, we believe the need for young people to develop the skills to earn and look after their money has never been stronger.

Financial education is any activity that helps children and young people develop the knowledge, skills and attitudes they need to manage money well, make informed financial decisions and achieve their economic goals. It can cover a wide range of topics from budgeting to currency exchange.

Links to our school intent

Language

- Children will learn subject specific terminology adding to their vocabularies.
- Children will be able to use this terminology to speak with confidence about money issues.

Memory

- Learning through a variety of role-play situations and stories (for example the **Ed and Bunny** books) make learning more memorable.
- Children will discuss scenarios and their own experiences, which make the learning more memorable.
- Children build on prior knowledge year on year, allowing opportunities to revisit and recall prior learning.

Wellbeing

- Teaching financial literacy as part of a broader citizenship programme equips children with essential life skills.
- An understanding and appreciation of money underpins the development of financial capability.
- Financial education helps children build foundations for future wellbeing and resilience.

IMPLEMENTATION

Lessons are taught in Autumn 2, Spring 2 and Summer 2. We follow the Young Enterprise scheme, tailored especially for children.

There are four key areas of learning:

- How to manage money
- Becoming a critical consumer
- Managing risks and emotions associated with money
- Understanding the important role money plays in our lives

Teaching

2025-2026

FINANCE CURRICULUM OVERVIEW

Year Group	AUTUMN 2	SPRING 2	SUMMER 2
1	Money Matters (Santander)	How to Manage Money Becoming a critical consumer Managing Risks and emotions associated with money The important role of money in our lives	Enterprise Project
2	How to Manage Money Becoming a critical consumer	Managing Risks and emotions associated with money The important role of money in our lives	Enterprise Project
3	Money Matters (Santander)	How to Manage Money Becoming a critical consumer Managing Risks and emotions associated with money The important role of money in our lives	Enterprise Project
4	How to Manage Money Becoming a critical consumer	Becoming a critical consumer Managing Risks and emotions associated with money	The important role of money in our lives Enterprise Project
5	How to Manage Money Becoming a critical consumer	Becoming a critical consumer Managing Risks and emotions associated with money	The important role of money in our lives Enterprise Project
6	Tax and VAT / Value for money / Ethical spending / cultural and moral perspectives	SATS prep	Banking / Bank Of England / debt / prices and inflation / mortgages / scams

Oracy links

Finance lessons naturally offer opportunities for whole class discussions allowing children to agree, build on or challenge each other's opinions using the A B C strategy and crafting logical arguments. Children can share eperiences and discuss their ideas for sending or saving money and how to budget.

IMPACT

Teaching finance builds money confidence and essential life skills, helping our children to develop resilience, teamwork, problem-solving and financial capability. The impact is clear: young people show measurable growth in confidence, life readiness and opportunity, especially those facing disadvantage. They leave better equipped and more employable than their peers. We want our young people to develop a positive relationship with money and financial capability.

Assessment

At Meadlands, assessment and record keeping is an integral part of our teaching and learning policy. Each child will be assigned an Age-Related Expectation level at the end of each academic year. This is in accordance with the school policy for assessment.

Equal Opportunity

At Meadlands, all pupils, irrespective of their faith background are encouraged to take a full and active part in all Finance lessons and activities. Furthermore, all teaching and non-teaching staff should ensure that all pupils, irrespective of gender, ability, ethnicity, and social circumstances, have access to, and make the greatest progress possible, in all areas of the curriculum. There are opportunities for all able pupils to develop and extend their understanding of the different topics and themes.

Special Educational Needs

Children with special educational needs are taught the full Finance curriculum which is tailored by their teacher to meet their needs. Some children may receive additional support to help them take a full and active role in history lessons. More able pupils will be given relevant opportunities and challenges in class to extend their understanding, and to take part in appropriate extra-curricular activities. Furthermore, tasks and resources will be adapted if necessary, to help children succeed in reaching their potential.

Monitoring

The purpose of monitoring and evaluation activities is to raise the overall quality of teaching and levels of pupils' attainment. The teaching of Finance is monitored by the Senior Leadership Team who carry out monitoring activities in line with the school's development plan. The implementation of this policy is monitored by the Finance subject leader, and the Curriculum Lead.