



Richmond Methodist Primary School

Economic Wellbeing and Careers Education

Whole-School Progression Map: Nursery to Year 6

Intent

At Richmond Methodist Primary School (RMS), our vision to **“do all the good we can”** underpins our approach to Economic Wellbeing and Careers Education. We want children to develop the knowledge, skills and attitudes needed to make informed choices about money, understand the world of work, recognise their strengths and aspirations, and prepare for their future.

Through our Christian values of kindness, integrity, generosity and honesty, pupils learn to be responsible, thoughtful and fair in their decisions. They explore the importance of money, saving, spending, sharing, needs and wants, and begin to understand how work contributes to individuals, families and communities.

Our curriculum is progressive, age-appropriate and inclusive. Learning is revisited and extended as pupils move through school, with opportunities to practise financial decision-making, develop enterprise skills, challenge stereotypes and explore a wide range of jobs and careers.

Nursery — Exploring money, choice and helping

Economic wellbeing

- Begin to recognise coins and money in familiar play situations.
- Explore buying and selling through role play, such as shops and cafés.
- Begin to make simple choices between toys, activities and resources.
- Learn about sharing, taking turns and looking after belongings.

- Recognise that some things are needed and others are wanted, through everyday examples.

Careers education

- Talk about familiar adults and the jobs people do.
- Explore roles within the school and local community.
- Recognise that people help and care for others in different ways.
- Take part in imaginative role play linked to different occupations.

Key vocabulary: money, coin, shop, buy, sell, choose, share, job, work, help.

Reception — Understanding choices and community roles

Economic wellbeing

- Recognise that money is used to pay for some goods and services.
- Explore simple transactions through role play.
- Begin to understand that people make choices about how to use money.
- Talk about saving resources and looking after possessions.
- Distinguish between some needs and wants using familiar examples.

Careers education

- Identify a range of jobs in families, school and the local community.
- Talk about what different workers do and how they help people.
- Recognise that people have different interests, skills and responsibilities.
- Explore jobs through stories, visitors and imaginative play.

Key vocabulary: money, coins, pay, cost, save, need, want, job, worker, skill.

Year 1 — Making simple financial choices

Economic wellbeing

- Recognise common coins and notes and begin to understand their values.
- Understand that money can be used to buy goods and services.
- Make simple spending choices within a play-based budget.
- Begin to understand why people save money.
- Recognise that belongings and resources have value and should be treated responsibly.

Careers education

- Identify jobs in the local community and describe what people do.
- Explore how different jobs help individuals and communities.
- Identify personal interests, strengths and activities they enjoy.
- Understand that jobs may require different skills and responsibilities.

Key vocabulary: price, cost, spend, save, value, budget, job, career, skills, responsibility.

Year 2 — Saving, spending and the value of work

Economic wellbeing

- Explain the difference between needs and wants.
- Explore why people may choose to save rather than spend immediately.
- Make simple choices when given a limited amount of money.
- Understand that goods and services cost money.
- Begin to recognise that people may have different amounts of money and different financial circumstances.

Careers education

- Explore a broader range of jobs and occupations.
- Understand that people work for different reasons, including earning money and helping others.
- Identify skills and qualities associated with different jobs.
- Recognise that jobs can challenge stereotypes about who can do particular kinds of work.

Key vocabulary: needs, wants, saving, spending, budget, goods, services, earnings, occupation, qualities.

Year 3 — Budgeting and understanding financial choices

Economic wellbeing

- Understand that money is a finite resource and choices have consequences.
- Create a simple budget for a familiar purpose, such as a class activity or event.
- Compare prices and consider value for money.

- Explore different ways people pay for goods and services, including cash and electronic payments.
- Understand that people may have different priorities when spending and saving.
- Recognise the importance of keeping money safe.

Careers education

- Explore the relationship between work, skills and earning money.
- Identify personal strengths and areas for development.
- Understand that people may learn and develop skills throughout their lives.
- Explore how different jobs contribute to the local community and wider society.

Key vocabulary: budget, income, expenses, price, value for money, payment, cash, electronic payment, skills, training.

Year 4 — Financial responsibility and aspirations

Economic wellbeing

- Plan a budget with several costs and explain spending choices.
- Understand that saving can help people prepare for future needs and goals.
- Explore why people may borrow money and recognise that borrowing usually needs to be repaid.
- Recognise the importance of keeping personal and financial information secure.
- Identify common financial scams and understand how to seek help.
- Explore how advertising and social influences can affect spending decisions.

Careers education

- Investigate a wider range of occupations, including jobs that pupils may not have encountered.
- Understand that different jobs involve different responsibilities, skills and training.
- Recognise that interests and skills can develop over time.
- Challenge assumptions and stereotypes about jobs and careers.

- Explore how teamwork, communication and problem-solving are useful in different workplaces.

Key vocabulary: income, expenditure, savings goal, borrowing, repayment, financial information, scam, advertising, training, teamwork.

Year 5 — Financial planning and the world of work

Economic wellbeing

- Develop a more detailed budget, including income, spending and saving priorities.
- Understand that financial choices can involve short-term benefits and longer-term consequences.
- Explore the purpose of banks and savings accounts at an age-appropriate level.
- Recognise that borrowing can involve interest and additional costs.
- Understand risks associated with online spending, fraud, scams and pressure to buy.
- Explore how advertising, influencers and social media may influence financial decisions.
- Recognise that circumstances can affect people's access to money and opportunities.

Careers education

- Explore how interests, strengths, values and aspirations may relate to future work.
- Investigate different career pathways and the education or training they may involve.
- Recognise that people can change jobs and develop new skills throughout their lives.
- Understand that all genders and backgrounds can pursue a wide range of careers.
- Develop enterprise skills through collaborative challenges, problem-solving and simple project planning.
- Explore how people contribute through paid work, unpaid work, caring and volunteering.

Key vocabulary: financial planning, income, expenditure, interest, savings account, fraud, consumer choice, aspiration, career pathway, enterprise, volunteering.

Year 6 — Preparing for financial independence and future pathways

Economic wellbeing

- Create and evaluate a realistic budget, considering income, essential costs, choices and savings.
- Understand the importance of prioritising needs, planning ahead and preparing for unexpected costs.
- Compare financial choices and explain the consequences of different decisions.
- Understand basic concepts relating to borrowing, interest, debt and financial risk.
- Recognise how to protect personal, banking and financial information.
- Identify common scams, misleading offers and financial pressure, and know where to seek help.
- Understand that people experience different financial circumstances and that financial wellbeing can affect opportunities and choices.

Careers education

- Reflect on personal strengths, interests, values and aspirations.
- Explore a diverse range of careers, sectors and routes into work, including academic, vocational and apprenticeship pathways.
- Understand the importance of transferable skills, qualifications, experience and lifelong learning.
- Challenge stereotypes and recognise that career pathways can change.
- Develop teamwork, communication, creativity, resilience and problem-solving through enterprise or project-based activities.
- Consider how work contributes to individuals, families and society, including the value of caring, volunteering and community contribution.
- Prepare for transition to secondary school by identifying future goals and recognising that interests and aspirations can develop over time.

Key vocabulary: financial independence, budget, essential costs, debt, interest, financial risk, fraud, qualifications, vocational, apprenticeship, transferable skills, lifelong learning, aspirations.

Whole-school teaching and learning

Economic Wellbeing and Careers Education is delivered through a range of age-appropriate approaches, including stories, role play, practical financial activities, discussion, problem-solving, enterprise projects, visitors and links with the local community.

Learning is revisited and extended throughout the school. Teachers make explicit links between financial decisions, personal responsibility, fairness, wellbeing and the wider world. Opportunities are provided for pupils to reflect on how their skills and interests may develop and to learn about diverse jobs and career pathways without limiting aspirations through stereotypes.

Inclusion and SEND

All pupils should have meaningful access to Economic Wellbeing and Careers Education. Teaching is adapted to individual needs through practical resources, visual supports, concrete examples, repetition, simplified language, structured choices and additional processing time where appropriate.

Pupils may need explicit teaching of concepts such as money, value, choice, saving, work, skills and future aspirations. Staff use accessible communication methods and practical experiences to check understanding. Careers learning recognises different strengths and ways of contributing, and avoids assumptions about what pupils with SEND can achieve.

Impact

By the end of Year 6, pupils should have a developing understanding of money, budgeting, saving, spending, financial safety and responsible decision-making. They should recognise that work takes many forms, understand that people follow different career pathways, and be able to identify their own interests, strengths and aspirations.

Pupils should be better equipped to make thoughtful choices, recognise financial risks, challenge stereotypes and approach future learning with confidence. Through our Christian values and school vision to “**do all the good we can**”, they should understand the importance of using their skills and resources responsibly, treating others fairly and contributing positively to their community.

Review

This progression map should be used alongside the school's PSHE curriculum overview and detailed year-group planning. It is reviewed regularly to ensure that learning is appropriately sequenced, inclusive and informed by the current PSHE Association Programme of Study and the needs of RMS pupils.

SEND Progression: Economic Wellbeing and Careers Education

Nursery to Year 6

At Richmond Methodist Primary School, we recognise that pupils with special educational needs and disabilities (SEND) may require different approaches, additional practice and accessible resources to develop their understanding of money, financial choices, work and future aspirations.

In keeping with our vision to “**do all the good we can**” and our commitment to being “**Ready, Mutually Respectful and Safe**”, we ensure that all pupils can participate meaningfully in Economic Wellbeing and Careers Education. Teaching is adapted to pupils' individual strengths, communication preferences, developmental needs and learning profiles. Progression is flexible and based on individual need, rather than diagnosis alone.

Nursery — Exploring through play

- Explore coins, shops and money through sensory play, role play and real-life objects.
- Use photographs, symbols, objects of reference and simple language to introduce money, choosing, sharing and helping.
- Practise making simple choices between two familiar items, using speech, gesture, symbols or communication devices.
- Explore familiar jobs through toys, dressing-up and imaginative play.
- Provide repetition and adult modelling to develop understanding of buying, selling and helping.

Reception — Recognising choices

- Use visual sequences and structured play to practise simple buying and selling.

- Explore needs and wants through familiar objects, pictures and everyday routines.
- Use matching activities to recognise coins, shops, workers and familiar occupations.
- Support pupils to communicate preferences and make choices using their preferred communication method.
- Reinforce turn-taking, sharing and looking after belongings through consistent routines.

Year 1 — Making simple financial choices

- Use real or replica coins, sorting activities and practical shop scenarios to explore money and value.
- Provide visual prompts to support simple spending and saving decisions.
- Use familiar examples to explore how different workers help people.
- Identify individual strengths and interests through practical tasks, structured choices and supported discussion.
- Break activities into small steps and revisit key vocabulary regularly.

Year 2 — Understanding saving and work

- Use visual budgets and practical resources to explore choosing, saving and spending.
- Practise making choices with a limited amount of money using concrete examples.
- Use stories, photographs and visitors to explore a range of jobs and the contribution people make.
- Explicitly teach terms such as *need*, *want*, *save*, *spend*, *job* and *skill*.
- Provide supported opportunities to express preferences and explain choices through speech, symbols, drawing or other accessible methods.

Year 3 — Developing financial understanding

- Use practical budgeting tasks, visual price lists and real-life scenarios to explore costs and value for money.
- Model financial decisions step by step and allow additional processing time.
- Explore different jobs through role play, video, photographs and accessible career resources.

- Help pupils identify strengths and skills through structured activities and positive feedback.
- Rehearse how to keep money and personal information safe using clear, repeated examples.

Year 4 — Building responsibility and awareness

- Use visual planners and simplified budgets to explore spending priorities and saving goals.
- Teach borrowing, scams and financial safety through clear, concrete examples, checking understanding regularly.
- Explore careers through hands-on tasks, visits, accessible videos and discussions with people from different occupations.
- Challenge job stereotypes by showing diverse people in a wide range of roles.
- Support pupils to recognise how communication, teamwork and problem-solving can be strengths in different settings.

Year 5 — Planning and exploring aspirations

- Use structured budgeting activities to compare choices and consider future costs.
- Explain online scams, advertising and financial pressure through accessible examples and guided practice.
- Explore different career pathways using visual career maps, role models and practical activities.
- Help pupils identify their interests, strengths and aspirations without making assumptions about future capability.
- Teach key financial vocabulary explicitly and revisit concepts such as income, spending, saving and interest.

Year 6 — Preparing for greater independence

- Practise everyday financial situations, such as comparing prices, paying for items and planning a simple budget.
- Use visual checklists and step-by-step guidance to explore financial safety, scams and protecting personal information.
- Support pupils to identify career interests, possible pathways and the skills they may wish to develop.
- Use transition activities to explore how skills and interests can transfer to secondary school, community activities and future work.

- Encourage pupils to recognise when they need help with financial or career decisions and identify trusted people or appropriate sources of advice.

Whole-school SEND strategies

Across all year groups, staff may use:

- **Accessible communication:** symbols, photographs, visual timetables, communication boards, AAC and simplified language.
- **Practical learning:** real-life objects, role play, shopping activities, enterprise tasks and hands-on experiences.
- **Explicit teaching:** modelling, repetition, pre-teaching and revisiting key vocabulary.
- **Scaffolding:** visual budgets, worked examples, checklists, task breakdowns and supported decision-making.
- **Personalised assessment:** checking understanding through practical demonstration, observation, communication and discussion rather than written work alone.
- **Inclusive careers education:** recognising a wide range of strengths, interests and ways of contributing, including paid employment, volunteering, caring and community participation.
- **Partnership working:** involving the SENCO, families and relevant professionals where appropriate to support access and progression.

Intended outcome

Every pupil, including pupils with SEND, should develop financial understanding and awareness of the world of work at a level appropriate to their needs and stage of development. Pupils should be supported to make choices, recognise their strengths, explore aspirations, understand everyday financial risks and develop confidence in seeking help. All pupils should have opportunities to contribute to their community and work towards meaningful personal goals.