

KS1 CITIZENSHIP · ECONOMIC WELLBEING

Pocket Money Adventures Four Lesson KS1 Economic Wellbeing Pack

Teacher guide with separate pupil materials. Citizenship learning about needs, choices, money and thoughtful action for Years 1 and 2.

Unit enquiry question: How can we make thoughtful choices that are fair for other people as well as for ourselves?

1

Needs and wants

2

Money and saving

3

Spending well

4

Thoughtful action

Review due September 2027 or sooner if policy changes

Publisher Pocket Money Adventures CIC · Free classroom resource for England

Core age range Key Stage 1, Years 1 and 2, ages 5–7. Schools may adapt access routes while keeping the citizenship objectives intact.

Use this 34-page teacher guide with the separate 30-page Pupil Materials. Four lessons include enquiry, optional home activities, assessment and action for a real school audience.

What this pack includes

Assessment scope

This teacher guide and the separate Pupil Materials together form the resource. P references identify pupil pages; ordinary page numbers refer to this guide. The facilitated programme, launch session and book are not part of this resource.

Contents

Pages	Section	What teachers will find
3-7	Teacher guide	Sequence, safe discussion, inclusion, curriculum map and progression
8-10	Lesson 1	Needs, wants and 'it depends'
11-13	Lesson 2	Money, saving and looking after it
14-16	Lesson 3	Spending well: Tap. Tap. Pause.™
17-23	Lesson 4	Notice, listen, decide, act and check: a real action for a school or community audience
24-30	Teacher references and home activities	Scenario bank, vocabulary, reflection guidance and optional family cards; citizenship glossary, links by lesson and Lesson 4 contact templates
31-34	Assessment and assurance	Progress record, recognition, sources, rights and evidence boundary

Use and evidence boundary

- Teach the four lessons in order. Lesson 4 includes a short review after the class action has been shared.
- Use fictional money situations. Lesson 4 investigates a real shared concern, never private family finances.
- School staff manage safeguarding, assessment and pupil records under school policy and legal duties. Never send them to Pocket Money Adventures.
- The in-school route in Lesson 4 is the core route. The optional community route is used only when the school approves it.
- Teachers set safe boundaries; pupils help frame the enquiry, seek evidence and choose the response. Keep the citizenship outcome.

Prepare the pupil materials

Print P02-P08 for Lesson 1; P09-P12 for Lesson 2; P13-P16 for Lesson 3; P17-P20 for Lesson 4. Reuse P21-P22 for reflection and select vocabulary from P23-P30. P01 gives printing and access guidance. Print only the pages needed. Before Lesson 4, book an adult-supported enquiry, action and reply; see pages 17-22 and the worked example on page 17.

Four lessons, one enquiry

Unit enquiry question

How can we make thoughtful choices that are fair for other people as well as for ourselves? Lessons 1 to 3 begin with a character's own choice; Lesson 4 ends with a class decision that affects other people. Each lesson question below is one step towards the unit question.

Lesson	Citizenship knowledge	Citizenship skill	Evidence of learning
1. Needs and wants	People have needs and wants; context can change a choice.	Classify, listen and explain a reason.	Entry sort, paired explanation, exit response
2. Money and saving	Money has different sources and purposes; adults keep money and details safe.	Compare options and consequences.	Scenario response, hinge question, choice explanation
3. Spending well	A short pause can support a thoughtful decision; different choices may be reasonable.	Use a routine, consider another view and revise.	Modelled response, partner feedback, exit card
4. Thoughtful action	Citizens can notice a need, decide fairly, act and evaluate impact.	Plan, participate and evaluate action.	Class plan, finished action, audience feedback, review

The progression

Recognise	Reason	Decide	Act	Evaluate
Name a choice and relevant information.	Give a reason and hear another view.	Use fair rules to agree a route.	Contribute to an agreed shared action.	Use feedback to judge impact and improve.

Common teaching cycle

1. Check the starting point with a neutral fictional prompt.
2. Teach and model one small piece of knowledge or one reasoning move.
3. Let pupils talk, sort, point, draw, write or ask an adult to scribe.
4. Pause for a hinge question. Re-teach or extend before moving on.
5. Give specific feedback on the reasoning, listening or action skill.
6. Let pupils improve a response, then record the exit evidence.

Assessment principle

Do not assess family circumstances or the amount of money a pupil knows about. Assess observable citizenship knowledge, reasoning, participation and reflection.

Why this is citizenship, not only personal finance

Money becomes a citizenship topic when a choice has a public side: who pays, who is included, who decides and what is fair. Lesson 1 asks whether a second football is a need for a class when several children already wait for the one that works. Lesson 3 asks who is responsible for protecting children when a seller wants a purchase to be easy. Lesson 4 moves to a shared resource and a class decision made fairly. The routine is taught at this age because basic finance-related concepts typically develop by seven (Whitebread and Bingham, 2013) and self-control measured between ages 3 and 11 predicts adult finances and health (Moffitt and others, 2011). That is the design rationale, not an outcome claim; both sources are on page 33.

Safe money talk and citizenship values

Say this before every lesson

Teacher words

"We will use made-up examples. Nobody has to tell us about money at home, pocket money, things they own or what a family can afford. You may say 'pass'. Different people can make different thoughtful choices."

Discussion agreement

Agreement	What it looks and sounds like
Privacy	We do not ask for personal amounts, income, benefits, debt, possessions or family spending.
Right to pass	A pupil may listen, point, draw or ask for a scribe without giving a reason.
Respect	We challenge an idea kindly and never judge a person, family or culture.
Balance	We compare reasonable choices. Safety, privacy and fair access cannot be voted away or treated as optional.
Accuracy	We check what a message means and correct claims that could mislead someone.

The values made visible in this pack

Value	Age-appropriate experience
Democracy	Every pupil can offer a view; Lesson 4 uses an equal, teacher-approved class decision.
Human rights	Teach: every child has rights, including being heard and having privacy protected. Adults listen and explain decisions; not every preference can be granted.
Rule of law	Teach: school rules guide school activities. Laws apply across society, including to people in charge. Nobody is above the law. A class vote cannot remove rights.
Individual liberty	Pupils can pass, choose an access route and reach different reasoned conclusions.
Mutual respect	Pupils listen, take turns and recognise that circumstances and priorities differ.

Teach and check (3 minutes): 'May a class vote to make Jo reveal private family money information? May someone in charge ignore a law?' Expected: no; privacy belongs to every child and laws apply to people in authority too. Ask pupils to explain, in any mode. Agree one additional safe discussion rule together.

If a pupil discloses a concern

Do not investigate. Listen without promising confidentiality. Record only what school policy requires; pass the concern to the designated safeguarding lead. Follow school procedures and Keeping children safe in education 2026; use emergency procedures for immediate danger. If no safeguarding lead is available, the NSPCC helpline for adults is 0808 800 5000 (weekdays, 10am to 4pm). Page 33 links the guidance.

No real money, purchases, fundraising or pupil-led external contact. Shared outputs contain no pupil names, identifiable photographs, recordings, contact details or personal stories. Fictional drawings and supervised, unrecorded in-school speaking are permitted.

Access without lowering the citizenship goal

Core age and phase

Written for Years 1 and 2, ages 5–7. The teacher may simplify language or reduce choices, but the common goal remains: notice relevant information, give a reason, listen to another view and make or review a decision.

Barrier or need	Access route	Keep the challenge
Early reading or writing	Read aloud; use the large pupil pages and labelled vocabulary P23–P30; offer two choices; accept pointing, drawing or adult scribing.	Ask for one reason linked to the scenario.
Speech, language or communication	Pre-teach a few words using P23–P30; allow pointing, AAC, rehearsal and sentence stems.	Ask the pupil to select evidence or a consequence.
Attention or working memory	Show one step at a time; use a now–next card and repeat the routine wording.	Return to the same success criterion at the exit.
Sensory or emotional regulation	Offer quiet space, movement break, tactile cards or an observer role.	Enable a later or non-spoken contribution.
Visual access	Use the printed word with each high-contrast symbol, read the label aloud and enlarge the page if needed. Never rely on colour or the symbol alone.	Ask the same reasoning question orally.
Hearing access	Face the class, reduce background noise, display the important words and provide written or signed prompts.	Check understanding before discussion.
English as an additional language	Use visuals, gesture, first-language discussion where available and short sentence stems.	Accept a reason in any supported communication mode.
Ready to deepen	Remove stems, add a third option, compare consequences or ask what information is missing.	Require justification and possible revision.

Neutral language

Use	Avoid
"Some people..." "In this made-up story..." "A thoughtful choice could be..."	"Everyone has..." "Good families..." "The sensible answer is always..."
"What might matter to this character?"	"What would your parents buy?"
"Would you like to pass, point, draw or speak?"	"Tell the class how much you get."

Ready to display or print

Use the separate pupil pages at their supplied size; no teacher notes need masking. Show one task at a time and read aloud. Use established AAC where appropriate. The labelled symbols are prompts, not a communication system or tested Easy Read provision. An optional school verification instrument, available on request, includes an access check. Judge reasoning, not the response mode.

Current policy and KS1 Citizenship map

Status at publication

The Department for Education's 2015 Citizenship programme for KS1 and KS2 is non-statutory and remains the current published framework for this age group. Government has announced compulsory primary Citizenship from September 2028, with the final revised curriculum due in spring 2027. That is emerging policy, not a current requirement.

DfE KS1 reference	How this pack provides the opportunity	Pages
1a: partial coverage, fair and unfair	Compare fair access, respect and exclusion. The full personal likes/dislikes and right/wrong statement is not covered.	4, 15, 20
1b: share opinions and explain views	Give a reason for a fictional choice; hear and respond to another view.	8–23
2a: take part in discussion	Paired and whole-class discussion uses agreed safe rules and a right to pass.	4, 8–23
2b: topical discussion	Discuss in-game purchase prompts and compare ways that sellers and adults could protect children.	15, 33
2c: partial coverage, choices	Sort and reconsider money choices. This is not coverage of the whole right/wrong decision-making statement.	8–17, 24
2d: agree and follow rules	Use the discussion agreement and the fair-decision rules for class action.	4, 20
2e: partial coverage, needs and responsibilities	Lesson 1 defines needs; Lesson 4 asks pupils to notice a need for a group and act on it. The living-things element is not covered.	8–10, 17, 19
2h: contribute to class or school	Plan and carry out an action addressing an evidenced shared concern.	17–23
2i: money sources and purposes	Explore fictional sources and uses, including saving and paying digitally.	11–13, 24
4b: listen and work cooperatively	Take roles, listen, decide fairly and complete a shared outcome.	8–23
4c: respect similarities and differences	Recognise that priorities and circumstances vary without judgement.	4, 8–16
5a, 5c, 5f: responsibility, discussion, groups	Contribute through an inclusive role and reflect on group impact.	17–23
5d, 5g: choices and dilemmas	Make real decisions about class action; consider fictional money and social dilemmas. No real spending is required.	12, 15, 17–20, 24
5h: ask for help	Every safety rule ends with a trusted adult; Lesson 4 identifies who can decide and who to ask.	11–13, 17–20, 29

Mapping shows planned opportunities, not automatic attainment. Teachers judge pupil learning from the evidence described on pages 3 and 31.

Curriculum links and starting points

Citizenship stays primary

Link	Supporting activity	Citizenship outcome it serves
English and oracy	Explain, listen, ask a question, present a short message.	Reasoned participation and respectful discussion
Mathematics	Recognise coins as representations; compare simple amounts only where appropriate.	Understand money purposes and consequences of choice
PSHE / RSHE	Self-regulation, privacy, safe help-seeking and respectful relationships.	Safe, informed participation and individual liberty
Art and design	Make a clear, accessible class message for a known audience.	Communicate citizenship action effectively
Digital privacy link	Identify private information that staff must remove before sharing. This is not a taught computing-skills outcome.	Apply privacy rights and safeguarding boundaries

Starting-point check

Teacher words

"A character sees something they want. What could they think about before choosing?"

What the pupil currently does	Teacher response
Names only the item or says "buy it".	Model one relevant question and offer two visual choices.
Gives a reason linked to need, plan or consequence.	Ask for another reasonable view or missing information.
Changes their mind without explanation.	Model: 'I changed my view because...' and invite a reason.
Shares personal family information.	Thank, redirect to the fictional character and follow page 4 if it is a safeguarding concern.

Progression descriptors used across all four lessons

Supported	Secure	Deepening
Identifies a relevant choice or reason after a thinking prompt supplies part of the reasoning.	Gives a relevant reason, listens to another view and completes an agreed role.	Compares options or consequences, considers the audience and improves a decision using evidence.

Judge understanding, not access

AAC, a scribe, read-aloud, enlarged text, extra processing time and familiar access supports never cap attainment. A thinking prompt supplies part of an answer; an access support does not. Record these separately. Use NE (not observed) for missing evidence or a pass. Descriptors describe task evidence, not fixed pupil labels.

Needs, wants and 'it depends'

TEACHING TIME
35–45 minutes

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Needs and wants

AUDIENCE
KS1, ages 5–7

Citizenship learning

Learning intention: understand that people make choices about needs and wants in different contexts

Knowledge outcome: Pupils distinguish a need, a want and a choice that depends on context.

Applied skill outcome: Pupils give a reason and listen to a different reason.

Pupil-facing success criteria

- I can sort a made-up choice as need, want or it depends
- I can give one reason
- I can listen respectfully to another idea

Stretch

Compare two contexts for the same item and explain why the classification may change.

Prepare

Enquiry question: Can the same thing be a need in one story and a want in another? Use P02–P08 for sorting and reveals; page 9 is the teacher reference. Do not ask what families own or buy.

Teach

Time	Teacher and pupil activity	Assessment checkpoint
0–5	Read the page 4 safety script. Entry sort: water, a toy and a raincoat on a rainy walk.	Can the pupil distinguish context from preference?
5–12	Teach the glossary: Need = something important for living, learning, health or safety. Want = something we would like but can live without. Discuss how context matters.	Ask: what information is missing?
12–25	Pairs sort six fictional cards. Each pair chooses one card and gives a reason. A pupil may point or ask for a scribe.	Listen for a scenario-linked reason, not a family disclosure.
25–35	Use the reveal on page 9. Keep or move a card, explaining why. Keeping a justified answer is as valid as changing it.	Check the reason, not compliance with the teacher.
35–45	Exit: draw, point or say one choice that depends and what it depends on.	Record Supported, Secure or Deepening evidence.

Hinge question

'Is the coat a need for everyone, everywhere?' If pupils say yes, re-teach context with Card A's reveal before the pair sort.

Feedback prompt

'Your reason uses the story. Now add what could make another answer reasonable.' Give time to improve before the exit response.

Lesson 1 scenario reference

TEACHING TIME
Use P02–P08

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Needs and wants

AUDIENCE
KS1, ages 5–7

Teacher words

“These are made-up stories. We do not need to say what happens in our own homes.”

Card	Fictional choice	Prompt
A	Mina is going outside in heavy rain. She has a warm jumper but no coat with her.	Is a coat a need, a want, or does it depend? What matters?
B	Jay already has a working pencil. He sees a glitter pencil he likes.	What might make each choice reasonable?
C	Ola needs a drink after PE. Water is available. A colourful drink is also for sale.	Which part is the need? Which part is the want?
D	Sam wants a birthday card for a friend. Sam could make one or choose one from a shop.	Could two thoughtful choices be different?
E	A class needs something to carry books to the library. There are two bags with different prices.	What information should the class compare?
F	Ravi sees a football. The class already has one that works, but several pupils wait to use it.	What might help everyone take part?

Sorting mat

NEED	WANT	IT DEPENDS
Something important for living, learning, health or safety.	Something we would like but can live without.	We need more information. The same item may be different in another context.
Place card(s) here	Place card(s) here	Place card(s) here

Reason stems

- I think this is a need / want / it depends because...
- Another person might think... because...
- The information that matters is...
- I changed my view because...

Teacher reveals and misconception check

A: Mina can borrow a waterproof coat. B: Jay's working pencil is at home. E: the cheaper bag cannot hold the books safely. Reveal one fact, then ask what changes. If a pupil says 'all wants are bad', model that enjoyment can be a thoughtful choice. Unfamiliar exit: a character has broken glasses and sees a toy. Which information matters?

Lesson 1: visual route and record

TEACHING TIME
Same objective

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Needs and wants

AUDIENCE
KS1, ages 5–7

Pupil panel: supported visual route



NEED

Something important for living, learning, health or safety.



WANT

Something we would like but can live without.



IT DEPENDS

We need more information.

Choose one story. Point to NEED, WANT or IT DEPENDS. Finish: 'I chose ___ because ___.' You may speak, point, draw or use a scribe.

Two-card route

Card 1	Card 2
A character needs a drink after running. Water is available.	A character has a working pencil and sees a shiny pencil.
Point to one labelled symbol: NEED, WANT or IT DEPENDS.	Point to one labelled symbol: NEED, WANT or IT DEPENDS.

Teacher only: worked examples

Response	Teacher interpretation
"The water is a need because the character is thirsty after PE. The colourful drink is a want in this story."	Secure: distinguishes need from preferred form and uses context.
"The coat depends. Heavy rain matters, but we do not know how far Mina is going or whether an adult has another safe plan."	Deepening: identifies missing information and avoids an absolute rule.

Quick evidence record

Look for	Supported	Secure	Deepening
Knowledge	Names a category after a thinking prompt.	Classifies using context.	Explains why context can alter a category.
Reasoning	Selects a reason after a thinking prompt supplies the reasoning.	Gives a relevant reason.	Compares two defensible reasons.
Listening	Identifies another view after it is explained.	Responds respectfully in any mode.	Builds on or revises after another view.

Recognition

Name the learning behaviour: 'You used the story, listened and changed your explanation.' Do not praise an item owned, an amount saved or a family choice.

Money, saving and looking after it

TEACHING TIME
40–50 minutes

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Sources and purposes

AUDIENCE
KS1, ages 5–7

Citizenship learning

Learning intention: understand that money can come from different sources and be used for different purposes

Knowledge outcome: Pupils identify a fictional source and purpose for money, including saving for later.

Applied skill outcome: Pupils compare two choices and describe one consequence or safety rule.

Pupil-facing success criteria

- I can name one way a character could receive or use money
- I can explain what could wait if money is used now
- I can name one safe rule

Stretch

Identify what information is missing and compare short-term and later consequences.

Prepare

Enquiry question: Can money from the same source be used in different thoughtful ways? Use P09–P12. Use printed or plastic play coins only; pupils do not bring real money. The characters and stories are made up, but the money ideas are real: money in a story works just as real money does. The characters and stories are made up, but the money ideas are real: money in a story works just as real money does.

Teach

Time	Teacher and pupil activity	Assessment checkpoint
0–6	Safety script. Entry prompt: 'Money can come from... and it can be used for...' Accept 'I'm not sure'.	Separate money sources from purposes.
6–14	An adult may earn money through work; a character may receive a gift. Saved money was received earlier and kept. Teach pay now, save for later and optional giving.	No source is guaranteed for every child.
14–28	Pairs match source and purpose cards, then solve two fictional choices. Include cash and adult-managed digital payment.	Ask: 'What could wait?'
28–38	Dilemma discussion: save for a planned book or spend on something useful today. Model two reasonable answers.	Listen for consequences and missing information.
38–50	Safety sort and exit response: one purpose, one consequence and one safety rule.	Give feedback, allow revision, then record evidence.

Safety rule

Keep adult money with adults. Never share a PIN, password, card number or account detail. A child should get a trusted adult if a payment request or money situation feels worrying.

Lesson 2 choices and dilemma cards

TEACHING TIME
Print or display

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Sources and purposes

AUDIENCE
KS1, ages 5–7

Source and purpose cards

Possible source in a fictional story	Possible purpose
An adult earns money through work	Pay for something now
A gift	Save towards a later plan
Money kept from an earlier occasion	Give or share, if the person chooses and an adult agrees
Money provided and managed by an adult	Keep safe for a known purpose

Mix the cards: sources do not have fixed matching purposes. Saved money was received earlier and kept.

Fictional dilemma: compare reasons

Erin's choice

Erin has some coins. Erin planned to keep them for a book. Today, Erin notices a small torch that could help on a camping trip next week. Erin cannot choose both now. What information and consequences should Erin consider?

Possible view	Reason that could support it	Question to ask
Keep the plan	The book mattered earlier and spending now delays it.	How soon is the book needed?
Choose the torch	It may be useful for a planned trip next week.	Is there already a safe torch available?
Wait before deciding	Important information is missing.	Can Erin ask the responsible adult?

Safety sort

SAFE	STOP AND GET AN ADULT
An adult keeps the payment card and completes an agreed purchase.	A message asks a child to enter a card number or password.
A child asks a trusted adult what a payment screen means.	A person online asks how much money is in the home.

Second dilemma / transfer check: Ben has four coins. Replacing a lost bus-trip water bottle costs four; a sticker set costs two. Ben cannot buy both. Ask what could wait and whether a safe bottle can be borrowed. Correct 'a gift must be spent': money from one source can have different purposes. Never ask if a scenario happened to a pupil.

Lesson 2: visual route and record

TEACHING TIME
Same objective

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Sources and purposes

AUDIENCE
KS1, ages 5–7

Supported visual words and symbols

SYMBOL	WORD	MEANING
	MONEY	Money can be coins, notes or money held in an account. An adult can pay from an account using a card or device.
	SOURCE	Where the money in this story came from.
	PURPOSE	What the character plans to do with it.
	SAVE	To keep money for later.
	SAFE	Adult money and private payment details stay with the adult.

Teacher words

“A character can use the coins now or keep them for later. Point to NOW or LATER. What might have to wait?”



NOW

Use the coins now.



LATER

Keep the coins for later.

Worked examples

Response	Why it meets the criterion
“Erin could keep the coins because the book was her plan. Then the torch must wait.”	Names a purpose and a consequence.
“Erin could choose the torch if there is no safe one. It depends which is needed sooner and what is already available. I would ask an adult.”	Uses missing information, compares consequences and applies a safety step.

Hinge question

Ask before moving on

‘If the character uses the money now, what could wait?’ If pupils name only the chosen item, model the delayed option and repeat with one new story.

Quick evidence: Supported matches one source or purpose and repeats an adult-help rule. Secure explains a source, purpose, consequence and safety rule. Deepening compares timing and consequences and explains why privacy or adult control matters.

Spending well: Tap. Tap. Pause.

TEACHING TIME
40–50 minutes

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Thoughtful spending

AUDIENCE
KS1, ages 5–7

Enquiry question: How can we make a thoughtful choice, and who should help keep a payment safe? Use pupil pages P13–P16.

Citizenship learning

Learning intention: use a short routine to make and explain a thoughtful fictional money choice

Knowledge outcome: Pupils know the three Tap. Tap. Pause. steps and that a pause does not force one answer.

Applied skill outcome: Pupils apply the routine, hear another view and improve an explanation.

Pupil-facing success criteria

- I can use the three steps to think, with any agreed access cue
- I can say what may wait
- I can give a reason and consider another view

Stretch

Identify missing information, compare consequences and revise the choice or explanation.

The routine: three steps, used as printed

Step	Exact pupil prompt
1. Tap. Tap.	Tap twice on the back of your wrist.
2. Pause.	Take one breath. Stop and think.
3. Ask	Need it, or want it?
Afterwards, explore	If I get it now, what can't I get later? Or does it depend?

Teach

Time	Teacher and pupil activity	Assessment checkpoint
0–6	Safety script and entry choice. Make clear that adult money stays with adults.	Can pupils name a relevant question?
6–14	Model all three steps with a fictional character. Think aloud without declaring one perfect choice.	Ask pupils to repeat or sequence the routine.
14–27	Pairs use page 15 prompt cards. Partner A explains; Partner B gives feedback on one step; switch roles.	Feedback names the step, not the preferred purchase.
27–39	Use the public-issue discussion on page 15: who should help children recognise a payment request?	Separate source facts, invented example and opinions.
39–50	Pupils improve one response and complete the exit strip.	Compare first and improved explanations.

Hinge question

'If Lee pauses, must Lee choose the puzzle?' If pupils say yes, re-model Answer B on page 16 before pair work.

Access and meaning

Pupils tap twice on the back of their own wrist, either wrist, take one breath, then ask whether the character needs it or wants it. Prefer not to tap? Take a breath, touch a pause card or use another agreed cue, and a school may use its own pause routine. The action is a reminder, not a clinical technique. Assess reasoning, not tapping or recall alone. Explore 'what can't I get later' and 'it depends' after the question; keep the three steps as printed. No choice to spend, save or share is forced.

Lesson 3 practice cards

TEACHING TIME
Print or display

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Thoughtful spending

AUDIENCE
KS1, ages 5–7

Apply all three steps

Card	Fictional choice	Another reasonable view
1	Lee planned to save coins for a puzzle. A favourite snack is available today.	The snack may matter for enjoyment; the puzzle plan may matter later.
2	Noor sees a low-cost pen. Noor already has a working pen but likes the new colour.	A want can still be chosen thoughtfully; it is not a need in this story.
3	Tariq needs a drink on a trip. Water is available. A branded drink costs more.	The drink is a need; the type of drink is a separate choice.
4	A class has a small celebration budget. A popular plan would leave two pupils unable to join in.	First adapt the plan so everyone can participate, or choose an inclusive alternative. Popularity cannot justify exclusion.

Partner feedback card

Listen for	Say
The choice was named	'You explained the choice clearly.'
The plan or consequence was named	'You said what might wait.'
Thinking time was used	'You considered a consequence before deciding.'
Another view was considered	'You could strengthen it by adding another reasonable view.'

A current public issue: payments inside games

Teacher source: MoneyHelper, accessed 22 September 2026 (page 33), explains that in-game purchases can use stored adult card details and may not look like a payment to a child. This is an ongoing public issue, not a claimed news event. Use no live app, brand or pupil experience.

Teacher words

"Made-up screen: 'Get a bright hat now!' It costs real money, but that is hard to see. How should the game maker and adults help children know before they choose?"

Compare two proposals: clearer payment words before a button, or an adult-controlled purchase check. What does each help with? Could both help? Sellers may want purchases to be easy; children need clear information and protection. Discuss solutions, not whether unsafe buying is acceptable. Children stop and ask a trusted adult. Misconception: 'On a screen means free.' Correct using the source fact, then ask for a safe response to a new made-up button.

Probe the limits: clear payment words may be missed by non-readers; an adult check needs setup and an available adult. Which helps this audience? What else could help?

Lesson 3: visual route and record

TEACHING TIME
Same objective

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Thoughtful spending

AUDIENCE
KS1, ages 5-7

Three-step visual route



1. TAP. TAP.

Tap twice on the back of your wrist.



2. PAUSE.

Take one breath. Stop and think.



3. ASK

Need it, or want it?

Show one card at a time. Use your agreed cue. You may speak, point, draw, use AAC or a scribe.

Model two successful answers

Answer A	Answer B
"I would keep the plan for the puzzle. The snack can wait. I paused and remembered what I chose before."	"I might choose the snack today because it is a special day. The puzzle would wait. I paused and can explain the change."
Successful because it names the plan and consequence.	Also successful because it names the consequence and gives a reason.

Feedback and improvement

First response

Pupil chooses or points. Teacher says: 'You named the choice. Add what could wait.'

Improved response

Pupil adds the consequence orally, by drawing or through a scribe. Teacher records the improved evidence, not only the first attempt.

Exit strip



CHOICE

I chose ____.



REASON

I think ____ because ____.



ANOTHER VIEW

Someone else could think ____.

Teacher only: Supported = a thinking prompt supplies part of the reason; Secure = explains a choice and consequence in any mode; Deepening = compares views or uses new evidence. Access support never lowers judgement. Recall alone is not transfer. Exit: a character wants a kite but planned a book. Ask for a reason and what waits.

Lesson 4 begins: from my choice to our choice

TEACHING TIME

10–15 minutes, whole class

PRIMARY SUBJECT

Citizenship

ECONOMIC FOCUS

Shared choices

AUDIENCE

KS1, ages 5–7

Why start here

Lessons 1 to 3 asked what one character should do with their own money. Lesson 4 asks pupils to use the same ideas for a choice that affects a group. This short bridge makes that step visible before pupils choose their own focus for action.

Bridge task

1. Remember. Show the NEED, WANT and IT DEPENDS cards, the NOW and LATER cards and the routine. Each pupil points to, says or signs one idea they remember.
2. Make it bigger. Read: 'Our class can choose one new thing for wet play. Some children want a new game. Others say the book box is falling apart.' Ask the four bridge questions in the table below.
3. Look for it in school. Pupils suggest real things that work through the same questions: a shared thing that not everyone can use, a choice about what the school gets, or a money message aimed at children. Staff screen ideas for safety and privacy and explain any left out.
4. Choose. Pupils choose the concern they will investigate. It does not have to be about money; the bridge questions still apply. Then continue on page 19.

Teacher words

"In Lessons 1 to 3 we helped a character choose. Today we use the same thinking for something we share. Is it a need or a want for the group? What would have to wait? Who decides? Is it fair for everyone?"

From	Idea pupils already have	Bridge question for a shared choice
Lesson 1	Needs, wants and 'it depends'	Is this a need for the group, or a want?
Lesson 2	Money is limited; saving means waiting	Money for shared things is limited. What would have to wait?
Lesson 3	Pause before choosing; messages can rush us	Is anything rushing people? What do people need to know first?
Lesson 4	Fairness; who decides	Who decides, and is it fair for everyone?

Worked example: a shared choice with a money side

A Year 1 class notices that a whole year group shares two skipping ropes at playtime and the same children usually get them. In the bridge, pupils decide this is a need for the group, not only a want. The teacher finds out that the school will replace a few playground items next term and that the headteacher decides. The adult shares a short list of possible items without prices. Pupils sort it into 'helps everyone play' and 'nice to have', ask what would have to wait if ropes are chosen, and vote between two proposals: more ropes, or a turn-taking rota with the ropes they have. The class sends its reasoned recommendation through the teacher; the headteacher replies with a decision and a reason. The review asks: did everyone who wanted a turn get one? If not, the class records that and suggests one change.

Pupils never handle, raise or spend money. The adult who holds the budget decides. This is one example: pupils still choose the focus of their own action.

Lesson 4 for younger pupils: a supported route

TEACHING TIME**Four short sessions****PRIMARY SUBJECT****Citizenship****ECONOMIC FOCUS****Shared choices****AUDIENCE****KS1, ages 5–7**

Year 1 classes, and any class new to group work, can teach Lesson 4 as a teacher-led whole-class enquiry with short partner and table tasks. The citizenship process and the judgement on page 23 stay the same. The adult carries more of the organising, not more of the thinking.

Session	Teacher leads	Pupils do	Adults
1. Notice and ask (20 min)	Bridge task on page 17. Model noticing with a story character: 'I wonder if this is fair.'	Tell a partner one concern; point to a picture card for it	Screen ideas aloud; explain any left out
2. Find out and decide (25 min)	Share what adults found. Model 'what it shows' and 'what we guessed'. Narrow to two options.	Closed vote with a counter; may abstain	Support pupils using symbols, AAC or a partner
3. Make it (30 min)	Show one finished model of the message or plan. Hand out picture job cards.	Tables of three or four; one job each	One adult per table; first-then board
4. Share and check (15 min, then 10 after the reply)	Class shares through the teacher; reads the reply later.	Point to KEEP or CHANGE and give a reason in any way	Record group findings on page 22

Model teamwork before asking for it

Run a two-minute fishbowl: two adults, or an adult and a volunteer pupil, plan a small job in front of the class. They take turns, disagree kindly and agree a plan. Pupils say what they noticed: who listened, who changed their mind, how they decided.

Talk stems on display

"My idea is ... because ..." "I agree with ... because ..." "I think something different because ..." "Can we try ...?"

Groups and roles

Use groups of three or four, not six. Give each pupil one picture job card: Checker, Drawer, Arranger, or Speaker or Pointer. Use a talking object so one person speaks at a time. Rotate jobs in the next session. End each session with a one-minute check: thumbs up, sideways or down for 'we listened to each other'.

Keep the challenge

Support the organising, not the reasoning. Every pupil still gives a reason, in any mode, and is judged against the same Lesson 4 criteria. Year 2 classes, or classes used to group work, can use the team route on page 20.

Investigate and choose an action

TEACHING TIME

95–120 minutes, staged,
plus optional visit

PRIMARY SUBJECT

Citizenship

ECONOMIC FOCUS

Active citizenship

AUDIENCE

KS1, ages 5–7

Citizenship learning

Learning intention: help frame a question about a real shared concern, use evidence to choose an action and evaluate the response

Knowledge outcome: Pupils understand the link between an identified need, a chosen action and evidence of change.

Applied skill outcome: Pupils contribute to a fair decision, an agreed role and a critical review.

Pupil-facing success criteria

- I can identify what is unfair, unsafe or unclear
- I can give a reason and listen to another idea
- I can help decide, act and review

Stretch

Compare action routes, anticipate audience needs and propose an improvement from feedback.

Introduce active citizenship

Teacher words

“An active citizen notices something that could be better, listens to other people, helps decide what to do, takes part in the action and then checks whether it helped.”

Enquiry question

What is unfair, unsafe or unclear for a group in our school, and who could help change it?

Let pupils help frame the enquiry

Use P17. Pupils suggest questions about shared resources, money messages or privacy. Staff screen ideas for safety and relevance, explaining exclusions. Pupils choose a question and what they need to find out. They may examine an approved real notice, ask a receiving adult or plan a fictional understanding prompt together. No private finance questions or pupil internet searches.

Staff arrange the check and bring back a group summary or approved notice. Pupils distinguish what it shows from what they assumed, ask one follow-up and refine the concern. Page 22 offers a record. If no concern is evidenced, revise the question or record no action needed; fictional rehearsal alone is not completed active citizenship. Start with the bridge task and the worked example on page 17. Year 1 classes can use the supported route on page 18.

Hinge question

‘We have an idea. Do we know it is a real problem yet?’ If pupils say yes without evidence, return to P17, ‘We found...’.

Compare how change could happen

Route	Who can enable it?	Real action and limit
Propose a change	Adult responsible for the shared resource or message	Explain the evidence; request a change and a reasoned reply. Approval is not guaranteed.
Trial a change	Receiving teacher / responsible adult	Agree and test a clearer message or a fairer way to share a resource; review evidence.
Teach and invite a response	Teacher of another KS1 class	Explain the issue in a supervised, unrecorded visit; invite questions and a group response.

Pupils may propose another safe route. Use P18 to identify who can decide, what change is sought and when to ask for a reply. The final message belongs to pupils; including the Tap. Tap. Pause. routine is optional. Agree success before acting.

Lesson 4: fair decision and class plan

TEACHING TIME
One class record
PRIMARY SUBJECT
Citizenship
ECONOMIC FOCUS
Active citizenship
AUDIENCE
KS1, ages 5–7

Make the decision fairly

1. Check options with pupils: all must protect safety, privacy and fair access. Adapt or exclude any option that does not.
2. Hear reasons and concerns. Agree the options to vote on, ideally two, by discussion.
3. Each pupil may cast one counter or abstain, with access support. A closed vote, with eyes closed or counters placed in a box, protects pupils from following friends. Record class totals only. More than half of the votes cast is a majority.
4. If the vote is tied, discuss again and vote once more. If it is still tied, the teacher chooses between the equally safe options and explains why.
5. Explain the result and hear minority concerns. Respectful disagreement and passing remain allowed. Offer every pupil an accessible role.

Teacher words

"The class has made a fair decision. Anyone whose first choice was different still has an important part in making our shared action work."

Class Action Planner

Plan question	Class record
Audience / responsible adult role?	_____
Pupil question and evidence of need?	_____
Aim: what should improve?	_____
Chosen action, reason and roles?	_____
What will count as success?	Reply + agreed observation or same group prompt (p. 22). Our specific aim: _____
When will we review it?	Date: _____ Teacher initials: _____

Inclusive roles: no pupil names recorded here

Role	Job
Message	Explain the issue and requested change; propose words or point to an idea.
Example	Create one fictional choice with more than one reasonable answer.
Design	Make the words big and clear. Divide jobs: arrange, draw, choose the size, check it is easy to see.
Checking	Check that it does not assume pocket money, shame a choice or ask about home finances.
Sharing	Help present to an in-school audience, or help prepare the anonymous copy for staff to send externally. Speaking remains optional.

Use P19. For a class of 30, offer five teams of up to six; adapt to class size and access needs. Each pupil chooses a sub-job, including quiet checking or arranging. Rotate roles when useful; nobody has to present or endorse the winning view.

Lesson 4: carry out the agreed action

TEACHING TIME
Complete and share
PRIMARY SUBJECT
Citizenship
ECONOMIC FOCUS
Active citizenship
AUDIENCE
KS1, ages 5-7

Planning estimates: 15-20 minutes to frame questions; staff arrange evidence gathering between sessions; 35 minutes to consider evidence, decide and plan; 30-45 minutes to make or rehearse; 5-10 minutes to share; 10 minutes to review after a reply. Total pupil time 95-120 minutes, plus an optional supervised enquiry visit (allow 10-15 minutes, so 105-135 minutes in total). Staff preparation is additional. Book separate sessions.

Before carrying out the action

Check	Yes / change needed
The issue and response are clear and any Tap. Tap. Pause. wording is accurate.	-----
Any illustrative example is fictional. Reasonable views are heard; safety, privacy and fair access remain protected.	Yes / change / not applicable
Nobody is judged, excluded or asked to reveal something private.	-----
The audience will know what to do after seeing or hearing it.	-----
No pupil identifiers, photographs, recordings or commercial logos; fictional drawings are allowed.	-----

Core school route

- Carry out the agreed action: trial the agreed change, share the checked message or deliver the teaching visit for the agreed school group.
- The teacher makes all arrangements and stays present for any presentation.
- Ask the responsible adult for a response and reason. Staff record this and group-level evidence on page 22.
- Keep drafts and assessment evidence in school. Share only the checked anonymous class copy, even if broader media consent exists.

Optional community route

- Use only if it supports the citizenship objective, the school approves the recipient and the recipient agrees to receive an anonymous class copy, such as at a local library, family hub or community centre.
- A staff member communicates through an approved school account. Pupils do not email, message, upload to or receive direct replies from the organisation.
- Before acting, staff seek a question or concern from the recipient. Share its reply with pupils so they can adapt their proposal. Staff send a clean anonymous copy and receive the reasoned response; fictional drawings are allowed.
- If approval or a suitable recipient is unavailable, use the core school route. The learning does not depend on external access.

Stop conditions

No internet research by pupils, real money, purchases, fundraising, donations, commercial logos, sponsors, financial promotions, social-media or public-web posting, unsupervised contact, direct replies to pupils or collection of individual audience responses.

Teacher completion note: action carried out/shared with _____ on _____.
School approval confirmed by _____. **External route only: recipient agreement confirmed by staff initials/date _____.**

Lesson 4: evidence and critical review

TEACHING TIME

Before + 10-min review

PRIMARY SUBJECT

Citizenship

ECONOMIC FOCUS

Active citizenship

AUDIENCE

KS1, ages 5-7

Receiving adult: one group-level record

Evidence before and after action

Pupils help choose the question and evidence needed. For an understanding issue, ask the same fictional prompt before and after, with the same group and access support. For a shared-resource issue, repeat the agreed group observation, such as whether an explanation of turns is visible and understood. Record broad findings, not names or individual responses. Keep this record at school.

Possible starting prompts to adapt with pupils: 'A made-up game says get this now. What should a child check, and with whom?' 'Is the message "Good people always save" fair? Why?' 'Who could explain the way this shared resource is used?' Agree what evidence would show a change; do not lead the audience to the answer.

Record	Group-level evidence only
Question / group / dates	Question: ____ Group role: ____ Before: ____ After: ____
BEFORE: what was observed, understood or unclear?	_____ _____
Action / decision-maker response	Agreed / partly agreed / declined / pending. Reason and next step: _____
AFTER: what was observed, understood or unclear?	_____ _____
One practical improvement	_____

Class review

Review question	Class evidence
What did we want our action to achieve?	_____
What changed, stayed unclear or is unknown?	_____
What did pupils or the audience change?	_____
What will we keep?	_____
What one change will we make next time?	_____

Interpret cautiously: this is qualitative evidence of immediate group understanding and use, not a score, causal proof or lasting behaviour change. A clearer answer may reflect practice or other teaching. Record no improvement when that is what the evidence shows. If the action is declined, unused or feedback is missing, record that, ask why and agree a feasible revision; do not invent success.

Lesson 4: visual route and review

TEACHING TIME
Same objective

PRIMARY SUBJECT
Citizenship

ECONOMIC FOCUS
Active citizenship

AUDIENCE
KS1, ages 5–7

Five-step visual route

SYMBOL	WORD	PUPIL PROMPT
	NOTICE	What could be better?
	LISTEN	What do people think?
	DECIDE	Choose fairly.
	ACT	Do the agreed job.
	CHECK	Did it help?



KEEP

Keep a part that helped.



CHANGE

Change one part to help more.

Accessible participation

- Point to a route, use a counter or abstain from the class vote; use first-then prompts and one job card at a time.
- Choose a non-speaking role: checking, arranging cards, drawing, pointing or using AAC.
- Review by pointing to KEEP or CHANGE. Then give a reason by speaking, drawing, using AAC or asking for a scribe.

Teacher only: worked review examples

Response	Teacher interpretation
“Change the example because they thought there was one right answer. Add two possible choices.”	Deepening: identifies a specific problem and evidence-based improvement.
Using AAC, a pupil selects CHANGE and ‘words too small’ after receiving feedback.	Secure: links evidence to a relevant improvement. Access mode does not lower attainment.

Lesson 4 judgement

Aspect	Supported	Secure	Deepening
Issue	Points to a concern that an adult has helped to name.	Helps frame a question and uses evidence to identify a real shared concern.	Separates what the evidence shows from what the class assumed.
Reasoning	Gives a reason after a thinking prompt.	Gives a relevant reason and listens to another view.	Compares two routes and says why one is fairer or safer.
Participation	Takes an agreed role with a first-then prompt.	Contributes through an accessible role; can disagree respectfully with the decision.	Adapts a role so that another pupil can take part.
Action	Completes an agreed job after a first-then prompt.	Contributes to an agreed proposal, trial or explanation and seeks a response.	Anticipates what the audience needs and adapts the action before sharing.
Evaluation	Points to KEEP or CHANGE after the feedback is explained.	Uses feedback to explain a change, no change or what remains unknown.	Proposes a specific improvement and says what evidence would show that it worked.

Keep individual assessment in school; never send it to Pocket Money Adventures.

Scenario reference bank

How to use

These are teacher prompts for discussion and extension, not pupil worksheets. Use the separate large pupil pages for core activities. Every money scenario here is fictional. More than one answer may be reasonable when it uses the information given.

Scenario prompts for discussion and extension

Scenario	Citizenship question
A character has enough money for either a replacement lunchbox or a game. The old lunchbox still closes but leaks sometimes.	What facts matter? What could wait?
Two class groups suggest ways to use a celebration budget. The cheaper plan needs changing so everyone can join in.	Adapt or reject exclusion before deciding. Which inclusive option works?
A character planned to keep coins for a museum visit. A useful item is available today.	Could two different choices be thoughtful?
A screen says 'buy now' and asks for a card number. No trusted adult is present.	What is the safe action and why?
A child is invited to tell the class how much pocket money they receive.	Which right and discussion rule apply?
A class message says 'Good people always save'. Another pupil says this may judge families and choices.	How should the message be made accurate and respectful?
The group knows who to ask before a payment, but no feedback arrives after the class action.	What can we say? What remains unknown? Do not claim improvement.
A local organisation offers to display the class message but asks for pupil photos and names.	Which safeguarding boundary applies? What safe alternative can the teacher offer?

Neutral follow-up questions

Clarify	Compare	Question	Reflect
What do we know? What is missing?	What could support each view?	Who may be affected? Which claim needs checking?	What changed your thinking?

Avoid: 'What would your family do?' 'Who gets pocket money?' 'Which pupil has the most?' or any question that invites household comparison.

Vocabulary and gesture reference

Use P23–P30 with pupils

Teach one or two words at a time using the large pupil cards. These original labelled symbols are prompts, not a communication system. Do not rely on colour or symbol alone. Use a pupil's established AAC where appropriate and licensed. RIGHT is taught on page 4 and pupil page P30: something every child is entitled to, such as being heard and having privacy protected.

SYMBOL	WORD	PUPIL-FRIENDLY MEANING	GESTURE OR POINTING PROMPT
	NEED	Something important for living, learning, health or safety.	Open hand near heart
	WANT	Something we would like but can live without.	Point to a choice card
	IT DEPENDS	We need more information.	Two hands apart
	CHOICE	Deciding what to do when there is more than one option.	Point left and right
	PLAN	What the character decided earlier or wants to do later.	Trace a short path
	CONSEQUENCE	What may happen after a choice.	Point forwards
	PAUSE	A short stop to think before acting.	Flat hand
	REASON	Why someone thinks or chooses something.	Point to the speech bubble
	VIEW	What a person thinks after considering information.	Point to the eye
	FAIR	Using agreed rules and hearing different people. Fair does not always mean everyone receives the same thing.	Balanced hands
	ACTION	Something we do to help with an issue.	Point to the action card
	EVIDENCE	Information that helps us judge what happened.	Point to the magnifier
	PRIVACY	Some information about a person or family is not for the class to ask for or share.	Point to the closed folder
	PASS	A safe choice not to speak or answer.	Point to PASS
	RIGHT	Something every child is entitled to. Children have a right to be heard and a right to privacy.	Point to the RIGHT card

Sentence stems

Start	Add evidence
I think...	...because the story says...
Another person might think...	...because they may give more importance to...
I changed my view...	...because I learnt...
Our action helped / partly helped / needs changing...	...because the audience feedback showed...

Citizenship concepts and links by lesson

Citizenship concepts in this unit

Concept	What it means here	Where
Citizen	A member of a community, such as a class, school or town, with rights and responsibilities.	3, 19
Active citizenship	Noticing something that could be better, listening, helping decide, acting and checking whether it helped.	17–23
Fairness	Everyone is treated with respect and has a fair chance to take part. Fair does not always mean the same.	4, 15, 20
Rights	Things every child is entitled to, such as being heard and having privacy.	4, 25
Responsibility	Something we should do for ourselves or for other people.	11–13, 19
Needs and wants for a group	A need helps everyone live, learn or stay safe; a want is nice to have and can wait.	8–10, 17
Shared resource	Something a group uses together, such as playground equipment.	17, 19
Respectful disagreement	Thinking differently, saying why, and listening to the other reason.	8–23
Fair vote and majority	One vote each or choosing not to vote; more than half of the votes cast decides.	20
Decision-maker	The person or group with the power to make or change a decision.	17, 19
Evidence	What we find out, rather than what we guessed.	19, 22

Recall starters and links to other subjects

Lesson	Start by remembering (2 minutes)	Links to other subjects
1	Is a coat a need or a want? Does it depend?	Science Year 2: basic needs of animals, including humans. Spoken language.
2	Point to one need from Lesson 1. Where can money come from?	Maths Years 1 and 2: recognise coins and notes; pounds and pence. PSHE: keeping safe.
3	Use the coins NOW or keep them for LATER? What would wait?	Computing: use technology safely and respectfully. PSHE: online purchases.
4	The bridge task on page 17.	English: speaking for a purpose and an audience. Maths: tally and compare the vote.

Links support the citizenship objective. Assess the citizenship learning, not the maths or writing.

Lesson 4 contact templates

Adapt and send from a school account. Pupils do not write to or hear directly from outside organisations. Use the core school route if no suitable recipient agrees.

Template: first contact with a community recipient

Template letter

Dear _____,
 Our Year ___ class at _____ School is learning about thoughtful choices and fairness in a citizenship unit. The class has investigated _____ and would like to share a short proposal with you.
 Could we send you an anonymous class copy by _____? It would help pupils if you could reply with a decision or view and a short reason. Pupils will not contact you directly, and we will not share pupils' names or work beyond the class copy.
 If you have a question or concern first, please tell us and we will share it with the class.
 Thank you,
 _____ (role), on behalf of Year ___

One-page project sheet: what to include

Section	Fill in with the class
Our question	What is unfair, unsafe or unclear, and for whom?
What we found out	Evidence, not guesses; group findings only.
What we would like to change	One clear proposal and why it is fair.
Who can decide	The role of the decision-maker.
What we are asking for	A reply with a decision and a reason, by a date.
How we will check	What we will look at again, and when.

Keep drafts and assessment evidence in school. Share only the checked anonymous class copy.

Reflection guidance and success criteria

Discuss one or two rows, not every row

Use the large response spaces on P21-P22. This page is the teacher reference. Read aloud; accept pointing, speech, drawing or AAC. Select one or two prompts; reflections are not attainment scores.

I can...	Not yet	Getting there	Can explain	My evidence
use story information, not private family information	[]	[]	[]	say / point / draw / write
give a reason for a choice	[]	[]	[]	say / point / draw / write
listen to a different idea respectfully	[]	[]	[]	teacher observation
say what could happen next or what may wait	[]	[]	[]	say / point / draw / write
improve my answer after feedback	[]	[]	[]	first and improved response

Lesson 4 active-citizenship reflection

Prompt	Pupil response
The issue we noticed was...	-----
One view I heard was...	-----
I helped by...	-----
The feedback showed...	-----
Next time we could...	-----

Mini success strips

LESSON 1	LESSON 2
I can say need, want or it depends and give a reason.	I can name a money purpose, a consequence and a safety rule.
Evidence: -----	Evidence: -----
LESSON 3	LESSON 4
I can use Tap. Tap. Pause. and consider another view.	I can help decide, act and use feedback to review.
Evidence: -----	Evidence: -----

Teacher use

Pupil self-reflection is one source of evidence. Compare it with discussion, work samples, observation, exit checks and the Lesson 4 action review.

Optional home cards: Lessons 1 and 2

For adults

Optional, about two minutes each. Nothing to buy or return. Use only made-up examples, not household finances. A child may pass. Why money at this age? The lessons are about making a thoughtful choice, giving a reason and being fair to other people, using made-up stories only.

Card 1: needs, wants and context

Try together

Choose a made-up item, such as a coat, a toy or a drink. Ask: Is it a need, a want, or does it depend in this story?

- Add one piece of story information. Does the answer change?
- Invite two different reasons. More than one may be thoughtful.
- Praise the use of information and respectful listening, not the chosen item.

Keep it light	Keep it private
Talk about one fictional example or draw it. Nothing needs to be written or returned.	Do not share amounts, receipts, account details, income, benefits, debt or possessions.

Card 2: now, later and safety

Try together

Use two fictional choices. Ask: If the character chooses this now, what could wait until later?

- Ask what information is missing and how a trusted adult could help.
- Repeat: keep adult money with adults. Do not share a PIN, password, card number or account detail.
- The child may say 'pass' or use a made-up character throughout.

If a child raises a worry

Listen calmly without probing for details or promising secrecy. Contact the school and ask for its safeguarding lead if you are concerned about a child's safety. For immediate danger, contact emergency services. School staff follow their safeguarding procedure. This activity is not an assessment of your family.

Optional home cards: Lessons 3 and 4

For adults

Use fictional, low-stakes choices. No purchase or financial information is required. Different thoughtful choices are welcome when the child can explain a reason and a consequence.

Card 3: Tap. Tap. Pause.

Step	Ask
Tap. Tap.	Tap twice on the back of your wrist.
Pause.	Take one breath. Stop and think.
Ask	Need it, or want it?

Tap twice on the back of either wrist. Prefer not to tap? Take a breath, touch a pause card or use another agreed cue. The action is a reminder, not a clinical technique. Try a made-up choice, then ask what could wait.

Card 4: notice, act, check

Try together

Think of a simple message that could help a made-up class use Tap. Tap. Pause. What would make the message clear, kind and useful?

- NOTICE: what could the audience find difficult?
- LISTEN: what might two people suggest?
- DECIDE: how could a group choose fairly?
- ACT: what could the group make or do without using real money?
- CHECK: what feedback would show whether it helped?

Nothing to buy or return

No response slip, completed work or explanation of non-participation is requested. Any school invitation to review the materials is a separate optional activity, not a condition of learning. Do not send personal financial information to school or Pocket Money Adventures.

Assessment and progression record

Use a range of evidence

Base periodic judgements on what pupils say, point to, draw, write and do. Include teacher observation, work samples, exit checks and the completed action review. One worksheet is not enough.

Pupil / group	Knowledge	Reasoning	Discussion	Action	Evaluation	Next step
	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	
	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	
	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	
	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	
	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	
	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	S / Se / D / NE	

S = Supported | Se = Secure | D = Deepening | NE = not observed. Write NE where evidence is missing or a pupil passes. Access support never caps attainment. Keep this record in school.

Evidence by lesson

Point	Evidence	Feedback and improvement
Before Lesson 1	Neutral fictional starting-point response	Choose model, scaffold or stretch.
Lesson 1	Sort, reason and revised classification	Add relevant story information.
Lesson 2	Source/purpose match, dilemma and safety response	Name a consequence or missing fact.
Lesson 3	First response and unfamiliar exit scenario	Explain a choice and consequence, not only recall.
Lesson 4	Plan, participation, finished action and review	Use audience feedback to improve.
End of sequence	Pupil reflection plus teacher judgement across sources. Optional later checks, all in the school instrument: a new fictional task 7 to 14 days after Lesson 4, then the same routine task four weeks after Lesson 4, at the end of term, in the first half-term of the following year and at the end of Key Stage 1.	Set one next step in citizenship reasoning or action.

Feedback formula

Teacher words

"You did [specific citizenship skill]. Add [one precise improvement]. Now try again."

Record date, task, evidence mode and a brief reason in the school's usual record. Separate access support, which changes how a pupil responds, from thinking prompts, which supply part of the reasoning and place the judgement at Supported. Sample one or two criteria per lesson; group records are permitted but do not establish every pupil's attainment. An optional school verification instrument, available on request, includes moderation examples, blank records and a later unfamiliar task 7 to 14 days after Lesson 4. The full timetable is on page 31.

Recognise and share citizenship learning

Celebrate the learning, not the money

Recognise reasoning, respectful listening, teamwork, safe participation, action and reflection. Never rank pupils by money owned, saved, spent or raised.

Safe recognition routes

Route	What to recognise	Boundary
Verbal feedback	A precise reason, respectful challenge or thoughtful revision.	No reference to family finances.
Pupil reflection	A skill the pupil can evidence and one next step.	Participation can be oral, visual or scribed.
Class sharing	The shared action and what audience feedback taught the class.	No pupil identifiers, identifiable photos or recordings; fictional drawings are allowed.
Home card	The child's fictional reasoning and listening.	Optional; nothing to buy or return.
Certificate	Contribution to informed, respectful citizenship action.	Do not imply an ACT award or financial performance.

Certificate wording

THOUGHTFUL CITIZENSHIP

This recognises _____ for giving reasons, listening to different views and helping the class plan, carry out and review a safe action. Date: _____ Teacher: _____

Assembly or parents' evening prompt

Teacher words

"Our class learnt that a thoughtful choice uses information, respects privacy and allows different reasonable views. We planned an action, shared it and reviewed what the evidence shows."

Adapt this account to what actually happened. Do not announce completion or improvement without evidence.

Privacy boundary before any sharing

- For Lesson 4, share only the checked anonymous class output.
- A supervised pupil presentation is permitted only within school; do not record it.
- Any separate school use of identifiable work is outside this pack and must follow school safeguarding, data-protection and consent procedures.
- Do not send pupil work or pupil personal data to Pocket Money Adventures.

Accuracy, impartiality, sources and rights

Content rules

- Facts are separated from value-based choices. A source or teacher note supports factual claims.
- Reasonable saving, spending, waiting and sharing choices may differ by context. No fixed allocation is promoted. The line 'Save some. Spend some. Share some if you can' on the pupil pages is a memory aid for the purposes of money taught in Lesson 2; any of the three may be none, and no lesson requires a pupil to save, spend or share.
- No political party, commercial provider, product, bank or financial service is promoted.
- Teacher prompts seek reasons, consequences, missing information and different viewpoints, not a preferred moral answer.
- The pack does not give individual financial advice. Adults remain responsible for money and payments.

Official and authoritative sources

Source	Use in this pack	Status / access
Department for Education, Citizenship programmes of study for KS1 and KS2	Current non-statutory KS1 framework and mapping on page 6	Published 16 Feb 2015; accessed 22 Sep 2026
Department for Education, government response to the Curriculum and Assessment Review	Emerging primary Citizenship policy boundary	Published 5 Nov 2025; updated 10 Dec 2025; accessed 22 Sep 2026
Department for Education, Education Hub curriculum changes	Final curriculum due spring 2027; first teaching September 2028	Published 5 Nov 2025; accessed 22 Sep 2026
UNICEF UK, UN Convention on the Rights of the Child summary	Age-appropriate participation and privacy links	Articles 12 and 16; accessed 23 Sep 2026
MoneyHelper, Teaching your child about online scams and in-app purchases	Adult-managed payments and privacy (pp. 11-13); current public-issue discussion (p. 15)	Money and Pensions Service guidance; accessed 22 Sep 2026
Department for Education, Promoting fundamental British values as part of SMSC in schools	Democracy, individual liberty and the rule-of-law teaching on p. 4	Published November 2014; accessed 22 Sep 2026
Department for Education, Political impartiality in schools	Age-appropriate, balanced discussion; factual correction (pp. 4, 15)	Updated 21 Mar 2025; accessed 23 Sep 2026
Department for Education, Keeping children safe in education 2026	School safeguarding procedures and reporting concerns (pp. 4, 21)	In force 1 Sep 2026; accessed 23 Sep 2026
Moffitt and others, A gradient of childhood self-control predicts health, wealth, and public safety (PNAS, 2011)	Design rationale for teaching a self-regulation routine at KS1 (p. 3); not an outcome claim for this pack	Published 2011; accessed 23 Sep 2026
Whitebread and Bingham, Habit Formation and Learning in Young Children (University of Cambridge for the Money Advice Service, 2013)	Why the routine is taught at ages 5 to 7 (p. 3): basic finance-related concepts typically develop by seven	Published May 2013

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Review trigger

Review by September 2027, or earlier if the Department for Education publishes the revised primary Citizenship curriculum, relevant safeguarding guidance changes or a factual error is identified.

Assessed resource and evidence boundary

Assessed resource

This teacher guide and the Pupil Materials together form the assessed resource. Any later substantive change to objectives, content, safeguarding, action route or pupil materials must be versioned and reviewed before any quality mark claim is carried forward. This resource holds no ACT award.

Evidence boundary

The separate Pocket Money Adventures School Edition holds the Financial Education Quality Mark, awarded by Young Enterprise, supported by the Money and Pensions Service. Issue 0195, September 2026. That award applies to the School Edition only. It is not extended to this pack and is not evidence of this pack's quality. The two resources share vocabulary and routine wording.

- No classroom usability test of this version has yet been completed, and earlier Pocket Money Adventures delivery is not evidence for this pack. Schools are invited to report what worked and what needs changing. The optional instrument includes a retention record (the same task four weeks after Lesson 4, at the end of term, in the first half-term of the following year and at the end of Key Stage 1, as set out on page 31); aggregated counts schools choose to share will be published, including where nothing lasted.
- Schools retain pupil and safeguarding records. Do not send pupil work or pupil personal data to Pocket Money Adventures.
- No claim of statutory coverage or guaranteed outcomes is made.

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End of assessed resource