



St Andrew's C of E Maghull  
PSHE Knowledge Organiser  
Year 3 - Spring 2 - Rights and Respects



Knowledge:

- Understand that we sometimes need to pay for things, but sometimes we just choose to buy them.
- Recognising what saving and budgets are and why people use them.
- Identify that there are various ways to earn money, and that people who work for 'free' are volunteers.
- Beginning to recognise what charities are and how they are so valuable to our communities.
- Understand how to stay safe with money.
- Learn that different jobs provide different incomes depending on skills, time spent at the job, experience and responsibility.

Vocabulary:

**Career** - A job we undertake.  
**Financial** - Relating to money.  
**Saving** - Keeping money safe for future use.  
**Spending** - using our money in the community.  
**Budget** - keeping money to one side for certain things.  
**Fortunate** - being lucky to have something or someone.  
**Giving** - Providing someone with something.  
**Income** - what somebody earns.  
**Volunteer** - someone who offers to help out for no charge.  
**Charities** - an organisation set up to provide help and raise money for people in need.

Lesson Sequence:

Lesson 1: I can identify key people who are responsible for my safety.

Lesson 2: I can explain and understand the difference between fact and opinion.

Lesson 3: I can define a volunteer and explain who volunteers in our school community and why.

Lesson 4: I can recognise money related terms and understand the difference between wanting something and needing something.

Lesson 5: I can explain that people earn their income through jobs and understand why people's pay varies.