



PROVISION OF FINANCIAL LITERACY ACROSS IRLAM PRIMARY SCHOOL

A coherent progression through mathematics and PSHE

Financial literacy is developed through both White Rose Maths and Coram SCARF PSHE. White Rose develops the mathematical knowledge needed to understand and calculate with money; SCARF develops pupils' understanding of earning, saving, spending, borrowing, value, choices and financial responsibility.

Year group	White Rose Maths	Coram SCARF PSHE
Nursery	• No discrete White Rose money block. • Early number foundations: counting, comparing quantities and recognising that numbers represent amounts. • Real-life and role-play contexts can introduce exchanging, buying and paying in developmentally appropriate ways.	• Shopping linked to the role-play area. • Early experiences of using money in familiar, meaningful contexts.
Reception	• No discrete White Rose money block. • Secure counting, composition, comparison and number sense provide the foundations for later work with coins, values and totals. • Opportunities for money language can be used in provision and real-life problem solving.	• Looking after money (1): recognising, spending, using. • Looking after money (2): saving money and keeping it safe. • Recognise money-related items, discuss uses of money, why money is kept safe and why people save.
Year 1	• Dedicated Money block. • Recognise and know the value of different denominations of coins and notes. • Count coins and notes and use addition/number knowledge in practical money contexts.	• Harold's Money. • How should we look after our money? • Different values of notes and coins; keeping money safe; safe places for money; introduction to saving.
Year 2	• Dedicated Money block. • Count money in pounds and pence; choose notes and coins; make the same amount in different ways. • Compare amounts; calculate totals and differences; find change and solve practical money problems.	• Harold Saves. • Looking after money: saving and spending. • Develop understanding of choices about what to do with money and the value of saving.



Year group	White Rose Maths	Coram SCARF PSHE
Year 3	• Dedicated Money block. • Use pounds and pence; convert between pounds and pence; add and subtract money. • Give change and solve increasingly complex practical money problems.	• Can Harold afford it? • Earning Money. • Managing money, affordability and understanding that money can be earned.
Year 4	• Dedicated Money block. • Write money using decimals; convert between pounds and pence; compare and estimate amounts. • Calculate with money and solve multi-step money problems.	• Harold's Expenses. • Why pay taxes? • Spending decisions, expenses and an age-appropriate introduction to taxation and how money supports services.
Year 5	• No separate Money block: financial application is embedded through number and calculation. • Use decimals to two decimal places, addition/subtraction and multiplication/division in real-life contexts, including money. • Apply reasoning to totals, differences, comparison and problem solving.	• Spending Wisely. • Lend us a fiver! • Financial choices and value; lending, borrowing and spending; considering consequences and responsible decisions.
Year 6	• No separate Money block: pupils apply increasingly sophisticated calculation to financial contexts. • Use four operations with whole numbers and decimals; fractions, decimals and percentages support comparison and financial problem solving. • Multi-step reasoning provides preparation for real-life budgeting and financial decision-making.	• What's it worth? • Jobs and taxes. • Value, earning and saving money; links between work, income and taxation, alongside responsible financial choices.

Curriculum note: White Rose has explicit Money blocks in Years 1–4; in Years 5–6, financial contexts are principally applications of increasingly sophisticated number, decimal and calculation knowledge. SCARF's financial education sits mainly within Rights and Responsibilities / Rights and Respect and forms part of its wider economic education.

Sources checked September 2026: White Rose Education primary schemes/resources; Coram SCARF curriculum mapping and lesson progression. This overview should be read alongside the school's current subscribed SCARF planning, which remains the definitive source for the exact lesson sequence used in class.