



Friday	22th	November	2024
--------	------	----------	------

Dates for diaries		🗼 🙀 Attendance 🛛 🙀	
Wed 27th Nov	Y4 Sutton Bank trip (3-8pm)	1st Place - Class 4 - 97.3% 2nd Place - Class 2 - 96.6% 3rd Place - FS2 - 96.4%	
Thurs 28th Nov	Flu Immunisation Day Y5 singing around the Christmas Tree @ The Broadway (5pm)	Please continue to promote good attendance. We are trying to ensure all children are in and ready to learn before we close the gates at 9:00am. Whole School Attendance 93.16%	
		<b>Flu immunisations</b> <b>Thursday 28th November</b> All parents must complete the online application	
Friday 29th Nov	Chocolate Friday Y3 Book n' a Cup	stating their consent. This was sent out to you vie letter in October. Please call the office if you are unsure. Please click on the link provided below: https://yny/schoolvaccination.uk/flu/2024/ northyorkshire	

## Forest School

Monday 25th Nov: Year 5 Thursday 28th Nov: Year 3

Please make sure children wear appropriate clothing.



# Urgently Needed!

There are a large number of pirates in our KS2 'Pantastic' production!

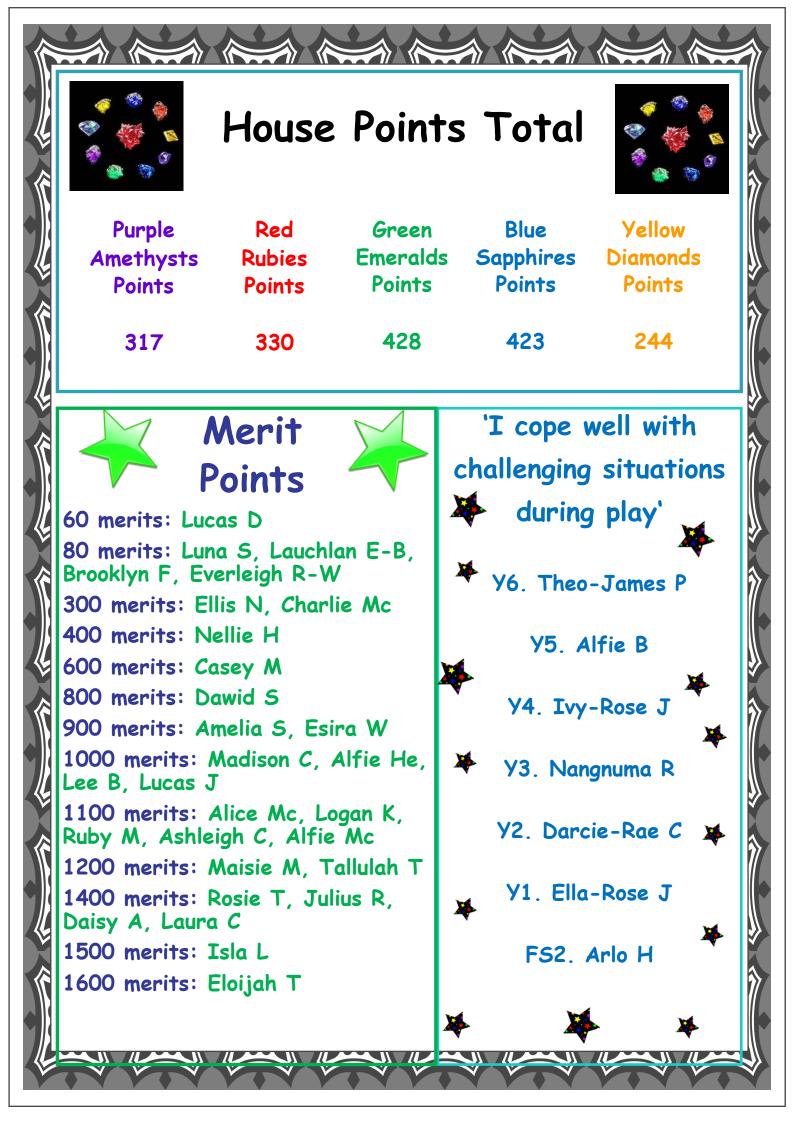
If you have any pirate costume/swords that we can have/borrow, please can you send them to school ASAP.

Thank you very much.

## **Friends of Colburn**

Can we please ask for donated raffle prizes for our Christmas





# Safeguarding spotlight: Advice about spending and saving

# EDUCATING CHILDREN ON SPENDING AND SAVING

Evidence shows that children's spending habits begin to form as early as seven years old. With primary schools in England not required to teach financial literacy, many young people are reaching adulthood without knowing the basics of budgeting. This guide explains how to teach young people about money in a practical way, giving them the understanding to become savvy spenders and savers.

Y

Olving children money – even a small amount – con help them learn to make their own budgeting declaions about hew to spend or sove is. Research shows that youngslears who receive packet money are more likely to become adults with strong financial skills and signific antly less debt.

PROVIDE POCKET

MONEY

#### USE A PREPAID CARD

Being oble to pay by cord is essential these days, with some retailers not accepting cash since the pandemic. Prepaid diabit cords are available for children from the age of six, allweing them to get used to systemating like they will as adults with no risk of dipping into an overdealt. Learning about money is like learning to swim - you need to get in the pool and have a

#### 3 PRACTISE BORROWING

Although official borrowing is anly available to over this, kids need to understand how debt and interest works before they become adults and one explosed to create to any now, pay later's schemes. For a safe means of teaching them about this, parents could offer them extra packet money but explain that it needs to be paid back by a certain date, plus on extra coupte of pounds as interest.

ENCOURAGE OPEN 5

Cheftling shout money and how much things cost will teach children that finance is a part of everyday life and not some "scary adult thing". Parents can insolve them in budgeting for the weeky shop, for example, working together to get everything on the list while keeping the total below a certain number, tetting young ones make spending decisions in a safe space can build up their certificance regeating meney.

#### 5 DISCUSS THE PRESSURE TO SPEND

Whether it's Youflube ads or a hint of envy at a friend's recent purchase, spending triggers are everywhere. Encourage children is notice how clever shop design (like plecing sweets of the checkout) and arters such as 2 for 1 deals entice us to spend mare. Challenge them to resist impulse buys by getting them to sleep on it before deciding to spend.



#### 6 TELLING 'NEED' FROM 'WANT'

Learning how to prioritise speeding is an important life skill; the difference between life's essentials and "nice to hower" is lary to budgeting, if children pester you for treats while shopping. It's the perfect time to say "That's a went, we're gotting our needs lifest." You could show how you budget har food. electricity and so on before buying fur things

### 7 ENCOURAGE SAVING

Getting children saving early can set them up with a useful hobit for their odult life. Suggest that they set something aside every time they receive moreay and help them set a target for how much to put away, so they feel motivated to continue. For example, encouraging them to save for a friend's bethdary gift can get children much more invested in what they bay.

8 SPARK INTEREST

Motivate children by telling them about interest: you can describe it as a reward for saving money. Explain how everything they put away will graw over time. As an exciting estimple, explain that to doubled every day for a month would amount to approximately CID million. Some prepoid cards for young people also other interest, parents and carers could also add a little to supplement what their child saves and little to supplement what their child saves and them how it works.

### 9 PAYING FOR CHORES

This is a complex debots with no right or wrong answer it depends on what works for each individual family. However, it can be one of the best ways to teach children that manay needs to be eached and helps to create more mindful spenders. If parents aren't keen on paying for everyday chores, they could ask the children to suggest their own ideas for earning a little estra.

10 PROTECT CHILDREN

Scame are a terrifyingly easy way to lose money, and children are generally more likely to be taken in due to a lack of experience with these financial criminals. As a minimum, make sure they're aware of the most common scame they could be exposed to - by test, email and phone, for instance. Young people should tell a trusted adult obout any unexpected message or call and never give out their personal information.

Other key dates this term		erogramme
Thurs 28 <sup>th</sup> Nov	Flu immunisation day	in progress
Wed 18 <sup>th</sup> Dec (2:30pm)	KS1 Christmas Nativity	
Wed 18th & Thurs 19 <sup>th</sup> (6pm)	KS2 Christmas Production	
Thurs 19 <sup>th</sup> Dec (9:30am)	Foundation Stage Christmas carols	
Fri 20 <sup>th</sup> Dec	Christmas Lunch and Christmas Jumper day: Break up for Christmas at 3:30pm	
Tues 7 <sup>th</sup> Jan 2025	Children return to school	
Cup n a Book'   Vau are invited to join your child on the following dates:   Vear 5: Friday 8th November   Year 6: Friday 15th November   Year 3: Friday 22th November   Year 3: Friday 29th November   Year 2: Friday 6th December   Year 1: Friday 13th December   Year 1: Friday 13th December   Year 0: Priday 13th December   Year 1: Friday 13th December   Year 2: Friday 13th December   Year 1: Friday 13th December   Year 2: Friday 13th December   Year 1: Friday 13th December   Year 2: Friday 13th December   Year 1: Friday 13th December   Year 2: Friday 13th December   Year 1: Friday 13th December   Year 2: Friday 13th December   Year 2: Friday 13th December   Year 3: Yea		Remembrance Day A huge thank you to all those who donated! We raised <b>£222.35</b> for The Royal British Legion.