PSHE and wellbeing long-term plan based on SCARF half-termly units and related key themes (Units include lesson plans that cover all the DfE statutory requirements for Relationships Education and Health Education)

	1 Me and my Relationships	2 Valuing Difference	3 Keeping Safe	4 Rights and Respect	5 Being my Best	6 Growing and Changing
Life Education SCARF					Beilig hiy Best	orowing and onlanging
Happy Mind	Meet your Brain Celebra There are 5 'My Happy Mind' Units to complete			preciate leted before moving on	Relate to the next and this may not necessarily 'fi	Engage t' with school half terms.
	Feelings/Emotions/Conflict Resolution/Friendships	Includes British Values focus	Includes Aspects of RSE	Includes Money and living in the wider world	Includes keeping healthy	Includes RSE and transition
EYFS – SCARF lessons to cover	Who can help me?	I'm special, you're special Same and different Families Same and different homes	What's safe to go onto my body Keeping Myself Safe - What's safe to go into my body (including medicines) Safe indoors and outdoors Keeping safe online People who help to keep me safe	Looking after my special people Looking after money (1): recognizing, spending, using Looking after money (2): saving money and keeping it safe	Healthy eating 1 Healthy eating 2 Move your body A good night's sleep Sun Safe Lessons	Seasons Life stages – plants, animals, humans Life stages: human life cycle – who will I be? Getting bigger
Areas covered by My Happy Mind	Express their feelings and consider the feelings of others. (Meet your Brain, Relate) Identify and moderate their own feelings socially and emotionally. (Meet your Brain)	See themselves as a valuable individual. (Celebrate)			Build constructive and respectful relationships. (Relate) Express their feelings and consider the feelings of others. (Meet your Brain, Relate) Think about the perspectives of others. (Relate)	Show resilience and perseverance in the face of challenge. (Engage)
Journey in Love	NurseryPhysical & Social - "We are special"Emotional & Intellectual – Facial expressions/ What makes us happy/sad.Spiritual – God made me	<u>Reception</u> Physical – My name	<u>Reception</u> Social, Emotional & Intellectual – The Good Samaritan			Reception Spiritual – Jesus welcomes the little children
Other Resources	Road Safety Sessions involving Parents.	PSHE life bus sessions Anti-Bullying Week (Feb) Safer Internet Day (Feb)	Balance Bikes – Riding safety.		Sun Safe: https://www.sunsafeschools.co.uk	
Y1- SCARF lessons to cover	Why we have classroom rules Good Friends How are you listening?	Same or different? Who are our special people? Our Special people balloons	Who can help me 1 What could Harold do? Good or bad touches (nspcc.org.uk – pants teaching) Sharing pictures	Around and about the school Taking care of something Harold's money How should we look after our money? Basic First Aid	I can eat a rainbow Eat well Catch it! Bin it! Kill it! Harold's wash and brush up Inside my wonderful body	Taking care of a baby Then and now Who can help 2 Surprises and secrets

Areas covered by My Happy Mind	Children will learn: • Where their brain is in their body and what it looks like. • That our brain helps us to control our body, manage our emotions and help solve problems. • That our brain has 3 main parts, and it works best when they work together. The 3 parts are Team H-A- P - Hippocampus, Amygdala and Prefrontal Cortex. • That when we feel big emotions, our Amygdala can react and take over our brain, sending the Hippocampus and Prefrontal Cortex to sleep. • That Happy Breathing helps our entire body, including our brain, to relax and wakes up the Hippocampus and Prefrontal Cortex. • That if they want to improve at something, they need to practice repeatedly, and our brain helps us get better each time. This is called Neuroplasticity.	Children will learn: • What character strengths are and how they make us unique and special. • About the 5 Character strengths and what they mean. 1. Love and Kindness 2. Bravery and Honesty 3. Exploring and Learning 4. Teamwork and friendship 5. Love of life and our world • How the best way to learn more about your strengths is to notice them. • That our strengths are like superpowers, and when we use them, it helps us to be our best and feel happy. • That it is nice to tell other people when they use their strengths, as it makes them feel good.	What appreciate means, what types of things we appreciate, and how we show appreciation. • That you can appreciate others, experiences and themselves and not just material things. They will be able to say the categories on the Wheel of Gratitude. • How to develop an Attitude of Gratitude. They will learn that showing gratitude makes them feel good; when we make someone feel good, it makes us feel good too. • How Happy Breathing exercises help to remind us to appreciate the things we might forget. • By practising giving gratitude over and over again, our brains will improve at appreciating things and people. This is called Neuroplasticity. • That when we give and receive gratitude, it makes Team HA-P happy, and they can	That relate means to get along with others and understand another person and that they can relate with family, friends, and teachers in different ways. • How their character strengths help them get along with others and learn that it is okay that we are all different. • What Active Listening is. • What 'Stop, Understand and Consider' means and think about how this can help them with friendship issues. • That Happy Breathing can help them if they have big emotions when falling out with friends.	• What engage means. • What types of things they can engage in. • That when they engage in something and feel happy, they can do the activity better. • That they can set goals; sometimes these can be to do with learning, and other times they are to do with a hobby. • How to set a class goal using the 3 steps. • That setting goals and achieving them can make Team H-A-P happy too. • That we do not always achieve our goals, but as long they have tried, they will learn something new. • That just because they can't do something straight away, it doesn't mean they won't be able to in the future.	
Journey in Love	Physical & Social – My family/ how do we care	Emotional & Intellectual – happy and sad moments in families	work well together			<i>Spiritual</i> – We are in God's family
Other Resources		PSHE life bus sessions Anti-Bullying Week (Feb) Safer Internet Day (Feb)		Mr Slater – Practical First Aid Session	Sun safe: <u>https://www.sunsafeschools.co.uk</u>	Doing it for Dylan Water Safety visit https://doingitfordylan.org.uk/
Y2- SCARF lessons to cover	Our ideal classroom 1 and 2 Being a good friend	What makes us who we are? My special people When someone is feeling left out	How safe would you feel? I don't like that! Fun or not? Should I tell?	Getting on with others How can we look after our environment? Harold saves for something special Harold goes camping Playing games	Harold's postcard – helping us to keep clean and healthy	A helping hand Haven't you grown! Respecting privacy Basic First Aid
Areas covered by My Happy Mind	More about what their brain looks like and that it is fully grown by age 6. • That our brain helps us to make good decisions and remember what		That being thankful or having gratitude are other words for appreciating. • What	That we relate to different people in different ways and	When they feel good, they do good. • Goal setting is a good way to help us achieve what we want. If we set goals, we are more	

	we have learnt. • That the Amygdala causes them to flight, fight or freeze. Children will be asked to reflect and think of examples of how they use each of Team H-A-P. • That when we learn something new, our brain remembers it and grows. They'll learn about Neuroplasticity and think of examples of how they can use it to help them. • How they can use Happy Breathing to help Team H-A-P work as a team, but also how Happy Breathing can help with Neuroplasticity.	About the same 5 character strengths as Year 1, but they will be asked to think about what each strength means and some examples of the strengths in action. • That when we use our character strengths, we can be our very best selves and that we all have our own unique set of strengths and we are all different. • What Neuroplasticity is and how we can grow our strengths if we practise using them. • About how to recognise the strengths in themselves. • How to think about which strengths they would like to grow or use more of.	the Wheel of Gratitude is and that it is important to focus on all parts of the Wheel of Gratitude; themselves, others, and experiences. • That when we show gratitude to someone it makes them feel good. When we make someone feel good, it makes us feel good too. This is because a special chemical gets released into our brains which makes us feel amazing. • That Team H-A-P love it when we appreciate ourselves, so it is important to be kind to ourselves and others. • How being grateful for ourselves can be hard and Happy Breathing can help us.	that different people relate differently, too. • How their character strengths can help them get along with other people. They will learn that we all have different strengths, which is okay. • That it is okay that some people react differently to them and that just because their reaction is different to theirs, it isn't wrong. • How to spot the characteristics of a good friend and recognise this in themselves. • How to Actively Listen and why this helps them to get along with others. They will look at what happens if they don't actively listen and how this can affect their ability to get along with others. • That Team H-A-P feels happy when we Actively Listen because we are using all parts of the team. • How to 'Stop, Understand and Consider' and why it is important to do this before responding. • How Happy Breathing can help them with friendship issues by keeping them calm.	likely to achieve them. • The a goal and practice setting of • How Happy Breathing can goals are tricky.
Journey in Love		Physical & Social – Belonging to communities Emotional &		Spiritual – How we should treat each other.	
		Intellectual - Lonliness			
Other Resources	Fire Safety – Making a fire safe plan for my home – Lancashire Fire and Rescue Service	PSHE life bus sessions			Sun Safe: https://www.sunsafeschools
		Anti-Bullying Week (Feb)			
		Safer Internet Day (Feb)			

he 3 steps to set	
g goals as a class. an help when	
	Doing it for Dylan Water Safety visit
<u>ols.co.uk</u>	https://doingitfordylan.org.uk/
	Practical First Aid from Mr Slater

Y3- SCARF lessons to cover	My special pet Tangram team challenge Looking after our special people Dan's dare	Family and friends Respect and challenge Let's celebrate out differences Zeb	Danger or risk? The risk robot Alcohol and cigarettes: the facts None of your business Raisin challenge 1 Help or harm?	Our helpful volunteers Helping each other to stay safe Can Harold afford it? Earning Money	Derek cooks dinner! Poorly Harold I am fantastic!	Relationship Tree Body Space Secret or Surprise Basic First Aid
Areas covered by My Happy Mind	• How to focus their mind to help them train their brain. • Learn about Team H-A-P and their roles in more detail. • How our emotions impact Team H-A-P and how to support their brains to relax when feeling sad, stressed or worried. • Why our Amygdala behaves the way it does and how evolution has shaped how it works. • How we can use Happy Breathing during times of stress and how our Hippocampus stores the memory of this when we practice. • About Neurons and Neural pathways and the role they play in learning. • How to look after their brains to help them to be at their best.	That scientists discovered that we all have 24 character strengths but in different amounts. • We all have 24 strengths but focus on the 5 main categories of character strengths and think about them like a pick and mix bag of sweets. • That half of our character is set by genetics and the other half from our experiences. • That our character can grow based on our experiences, just like their brains do with Neuroplasticity. • Why it is important to spot strengths in others and how they can be used. • That strengths can help them to approach difficult situations. • When they use their character strengths, they can be their best selves because they are feeling happy, safe, and calm, and this makes Team H- A-P happy.	That we can forget to appreciate what is around us and that Happy Breathing can help us appreciate the little things we may forget. • That the more they show gratitude, the easier it is - like Neuroplasticity. • How to develop an Attitude of Gratitude, what happens when we give gratitude and how the giver and receiver feel. • That Dopamine gets released in their brain when they give gratitude and that this helps Team H-A-P work together. • How Dopamine can especially help the Amygdala stay calm and that even the thought of gratitude can release Dopamine. • How when they appreciate themselves and feel good about their strengths, they will use them even more. They can use characters' strengths as a way to appreciate others too.	That their strengths can be really helpful in friendships by helping them to accept other people's differences and how this is a good thing. • That when they face differences in opinions or challenges with friendships, it can be hard to remember we all have differences. They will learn how the skill 'Stop, Understand and Consider' can help them with friendships. • That everyone sees things differently and that this is a positive thing. Children will learn they can ask 'what do you think about that?' to help them better understand and relate to others. • That the more they practice seeing other perspectives, the more the brain will remember it. Children will learn Neuroplasticity works with relating to others too. • That we normally choose our friends because of their character. • That we all see things from different perspectives; friends can help us solve problems by approaching them differently. • How Active Listening can help their friendships and what happens if they don't Activity Listen with their friendships. • That when we listen to friends, they will know that we care for them.	That to engage means to pay attention and put effort into something. • How their feelings affect their ability to do well in an activity and learn that they have to feel good to do good. • What Big Dream Goals are. • How to use perseverance and resilience to help them not give up on something. • That they have to Believe to Achieve. • How to set their own Big Dream Goals.	

			Dhusiagh Miles talas		Emotional 9 Intelligence 1
Journey in Love			Physical – Who takes care of me/ how do I		Emotional & Intellectual – L
			look after myself.		Spiritual – The story of Zac
			Social – "The Loner"		
Other Resources		PSHE life bus			https://www.sunsafeschools
		sessions			
		Anti-Bullying Week			
		(Feb)			
		Safer Internet Day			
		(Feb)			
Y4- SCARF lessons to cover	An email from Harold Human Machines	Islands Friend or	Danger, risk or hazard?	Who helps us stay healthy and safe?	Making choices Scarf hotel
	Different Feelings	Acquaintance?	Picture Wise	How do we make a	Basic First Aid
		What would I do? The people we share	How dare you! Medicines: check the	difference? Harold's expenses	
		our world with	label		
		Moving House	Know the norms Keeping ourselves	Why pay taxes?	
Arooo ooyorod by My Horsey Missi	How to train their minds to focus on whatever	That agign tists have	safe		That the more we feel to
Areas covered by My Happy Mind	they want. They will learn that this is	That scientists have discovered that we all	How they can develop an Attitude of	That when we use Stop, Understand	That the more we focus on and using the habits, the b
	Neuroplasticity, and they can do anything they put their mind to. • How they use each part of	have 24 character strengths, but in	Gratitude at home and school. • How to	and Consider, it gives them time to	in all activities in and out of Dopamine gets released in
	Team H-A-P and reflect on when they use	different amounts. •	create a Gratitude	pause, understand	when they set a goal and w
	them to develop their understanding. • How the Amygdala reacts to real and perceived danger.	Why strength spotting is so powerful and	Domino Effect - when we notice what makes	where others are coming from and	Why it is important to thin they have learnt even if the
	About what triggers their own Amygdala to	how the best way to	us feel good, we show	consider how to	achieve the goal, so the Hi
	fight, flight and freeze and how they can train their brain to calm their Amygdala down.	learn about strengths is by noticing them. •	more gratitude to others and then that	respond best. • When they see	can store this memory and next time. • Why persevera
	About the brain's structure and how neurons	How when we spot	makes them feel good	things from different	use on goals they are pass
	carry messages to create neural pathways. • How neural pathways help us to form habits. •	strengths over and over, we will build	and show more gratitude too. • That	perspectives, their brain will remember	but they can also use this goals.
	More about how to look after their brains and	neuropathways to	the more time they	and grow; this helps	gouis.
	what happens if we don't. They will learn how our minds can feel like a Snow globe, leaving	create a habit. • That strengths can help	think about gratitude, the stronger the	children to build better relationships.	
	us unable to see clearly.	them solve problems	neural pathways get	That friends can	
		and that everyone uses different	and the easier it is to give gratitude. This is	help them see things from a	
		strengths. That	because of	different	
		strengths can always help them. • That	Neuroplasticity, and we need to make it a	perspective and that's why we	
		Team H-A-P loves it	habit. • How giving	should talk to our	
		when we use our strengths because	gratitude can help us get through tough	friends about our problems. • Why it	
		Dopamine gets	times, and when they	is important to show	
		released in the brain to help us perform at	can see everything they are grateful for it,	gratitude to their friends when they	
		our best.	it makes the problems	help. • That the	
			we face a little easier to manage.	skills needed to listen actively can	
			to manage.	help them to 'Stop,	
				Understand and Consider'. • That it	
				is important to listen	
				to your friends and ask about their	
				feelings and	
				opinions to be a good friend. That it	
				is also important for	
				them to talk to friends too.	
Journey in Love		Physical – Physical			Intellectual – Identify & ana
		differences			

Lonely or Alone	
licchaeus	
<u>s.co.uk</u>	Doing it for Dylan Water Safety visit https://doingitfordylan.org.uk/
	Practical First Aid from Mr Slater
	Moving House My feelings are all over the place! Preparing for periods Secret of Surprise?
on feeling good better we will do of school. • That in their brain work towards it. ink about what hey do not Hippocampus id make it easier rance is easier to ssionate about, a skill on other	
alyse feelings	Spiritual – "Love is"
-	

		Social & Emotional – Celebrating talents				
Other Resources		PSHE life bus sessions			Sun safe lessons: https://www.sunsafeschools.co.uk	Doing it for Dylan Water Safety vis https://doingitfordylan.org.uk/
		Anti-Bullying Week (Feb)			Science lessons on Dental Health – visit from a local dentist	Bikeability (Level 1) - May be covered in a different terms.
		Safer Internet Day (Feb)			Practical First Aid from Mr Slater	
Y5 - SCARF lessons to cover	Collaboration Challenge	Happy being me The land of the Red People Is it true?	Thinking about habits Spot bullying Ella's diary dilemma Vaping: Healthy or unhealthy? Decision dilemma Play, like, share Drugs: true or false? Smoking: what is normal? Would you risk it?	Local Councils	Getting fit Basic First Aid Independence and responsibility	How are they feeling? Taking notice of our feelings Dear Hetty Growing up and changing bodies It could happen to anyone Help! I'm a teenager – get me ou of here! Dear Ash Stop, start stereotypes
Areas covered by My Happy Mind	The difference between their brain and mind. • More detail about each part of the brain and why they work the way they do. • How they can train their brains in times of stress by using Happy Breathing when their Amygdala gets triggered. • About how others react differently to them and that we all have different triggers that cause us to Fight, Flight or Freeze. • About how to more intentionally look after their brains to keep them healthy. • About the hormones in their brain and how they can manage them, including dopamine and cortisol.	 How the 24 character strengths are organised into 6 key virtues: Wisdom, Courage, Humanity, Justice, Temperance, and Transcendence. That strength spotting shows children how strengths can be used in different ways. That they still have all 24 strengths, but when they use their Top 5 Team H- A-P feels at its best. How they can move their strengths around and grow strengths by practising them through Neuroplasticity. That when they stop and reflect on using their strengths, their Hippocampus will store it as a memory. They will learn that when faced with a similar situation, they can remember how that strength can help. How strengths spotting can help Team H-A-P feel happy as when we use our strengths, Dopamine gets released, and we feel confident. They will 	 What appreciation means and think of ways to show appreciation to others. • What they should focus on when thinking about gratitude. They will explore 3 questions to help them develop deeper levels of gratitude. • Why it is important to tell others that we're grateful for them and how it makes others feel good when we create a Gratitude Domino Effect. • How gratitude helps our bodies stay calm and releases Dopamine. This then helps to keep Team H-A-P happy and the Amygdala calm. • That when we regularly give and receive gratitude, Dopamine will continuously be released, and even thinking about experiences or people we are grateful for releases Dopamine. • That the more we think about gratitude, the stronger the Neural 	What their top 5 strengths are and which virtue they fall under. • That when they see things from different perspectives, they are using their Prefrontal Cortex and then their brain can remember this and store it in their Hippocampus. • That they can train their brain to notice how people use their strengths differently. That strengths help release Dopamine and make Team H- A-P happy, calm and relaxed. • That you are more likely to see different strengths and perspectives positively when Team H-A-P is working as a team. We can do Happy Breathing to stay calm when facing challenging situations and see other people's perspectives. • That friends can help solve problems, and it is important to show gratitude towards them. This can help develop an Attitude of Gratitude, and the Gratitude, and the	That sometimes we need to think about what we are engaging in, and sometimes we do it on autopilot. • When they engage in something and feel good, Team H-A-P love it because Dopamine is released in the brain, making it easier for us to succeed. • Why their engagement levels may drop if their Amygdala takes over. • How their feelings affect their ability to do well in an activity and how Cortisol or Dopamine is released. • About the difference between a team and individual goal and how it is just as important to work as a team to set goals. • Why the skill of perseverance is critical when working as part of a group. • How understanding other people's character strengths can also help in team goals.	

Journey in Love Other Resources	Debt Aware Session 1: dentification of Wants/Needs • The importance of distinguishing between the two • What are wants and needs are different for different people • The understanding that spending too much on wants can lead to money problems • An awareness of what debt means and that there can be good and bad debt	also learn that using our strengths can help them manage their Cortisol levels. That others' families, either in school or in the wider world, sometimes look different from their family, but that they should respect those differences and know that other children's families are also characterised by love and care. PSHE life bus sessions Anti-Bullying Week (Feb) Safer Internet Day (Feb)	pathways get and the easier it becomes. • That an Attitude of Gratitude helps us to see all things we are grateful for and makes the problems we face a little easier. • That often the hardest category to think about gratitude in is ourselves.	Effect makes everyone feel good. • Skills needed to listen actively and how this will help them to 'Stop, Understand and Consider'. They will understand why this is so important in friendships.	Physical – Physical changes Social & Emotional – Hormones & Moods Sun safe lessons: https://www.sunsafeschools.co.uk Bike ability Level 2 (may be covered in different terms) Debt Aware Session 2: Understanding what a budget actually is and what it means to budget • To be aware of the three types of budget and which type is the ideal type • To know why there is a need to budget and to look at the budget each month • To be able to	Spiritual – Celebrate change Doing it for Dylan Water Safety visit https://doingitfordylan.org.uk/ Practical First Aid from Mr Slater
					plan a budget • To be aware to save for emergencies Debt Aware Morey skills for He Peplik aged 8-11 years old West deadlediculturation arg	
Y6 - SCARF lessons to cover	Assertiveness Skills Behave yourself Don't force me Acting Appropriately	We have more in common than not Advertising friendships Boys will be boys? –	Think before you click TO share or not to share? Rat Pack What sort of drug is Drugs: it's the law Joe's story 1 It's a puzzle	Democracy in Britain 1 Democracy in Britain 2 – how laws are made.	Five ways to well being project What's the risk?1 Basic First Aid – sepsis awareness	Helpful or unhelpful? Managing change I look great! Media manipulations Pressure online Is this normal? Dear Ash Facebook Friends
Areas covered by My Happy Mind	About a growth mindset and self-regulation techniques in times of stress. • To reflect on their stress points as they relate to transitioning to Secondary school (as these are different for everyone) and work through strategies to cope with these scenarios. • To train their brain and how it grows each time. • About the links between their thoughts, feelings and actions	What their top strengths are based on completing an official survey which will rank their strengths from 1-24. • More about what each of the 24	How gratitude can help them think about all they have in their lives to be thankful for. • How to build their resilience by looking at when their bucket is full vs when their	Relationship building powers i.e., how they go about making friendships today – what strengths they have here and what they can develop. • How those skills are	How to set goals linked to transition, which they can work toward to help them feel more comfortable with what is ahead. • How to recognise their concerns and define strategies to overcome them. • How they can use their strengths to leverage the opportunities that they are excited about. • How to create goals around	

	and how the thoughts they have can influence how we act. • About calming their amygdala when facing stressful thoughts or having a tough time. • How to manage their emotions to move forward positively and learn that they can train their minds just like their bodies. • How to re-frame scary challenges to become exciting opportunities.	strengths means and how they help them each day. • How to grow their strengths to help them transition and overcome challenges. • How their character strengths have helped them get to this point in their lives and how these skills and strengths are transferable to the Secondary School environment.	bucket is empty. • How focussing on their appreciation around the strengths work they have done can remind them of what they DO have during times of stress. • To establish a new perspective on how gratitude can help them to build resilience when they face tough times.	transferable to their upcoming changing environment. • Strategies to manage friendships through change, transition and peer pressure by practising different communication strategies. • Strategies for seeing different perspectives through role play.	leveraging and practising the tools they have learned as they progress through to high school.	
Journey in Love					Physical – Conception	Emoti Spiritu Frienc Journ Jerem
Other Resources	Debt Aware Session 3: To be aware of the purpose of banks and what to think about when choosing a bank • To understand the need to have savings and what interest means to savings • To know about the different ways to pay for goods and services • To understand when it is best to use the different types of payments • To know how to read a bank statement and the need to frequently check the statement We we watch the statement Road Safety – Lancashire Fire and Rescue Service	PSHE life bus sessions Anti-Bullying Week (Feb) Safer Internet Day (Feb)	High School Lesson visits from link High School. Discussion around transition and fears associated with this.		Sun safe lessons: https://www.sunsafeschools.co.uk Eye Health – zoom with a local optometrist and local Specsavers Store Debt Aware session 4: Why people borrow money • How people borrow money and the different ways that people borrow money • Interest rates and borrowing • Good and bad borrowing and the awareness that borrowing is a financial risk • To be aware of the terms appreciation and depreciation in rising and falling of the value of possessions ad an understanding as to why items rise and fall in value • Awareness of mortgages and interest rate Pereciation and the mortgages and performance of the terms appreciation and depreciation in rising and falling of the value of possessions ad an understanding as to why items rise and fall in value • Awareness of mortgages and interest rate Pereciation and fall from Mr Slater	Doing https:/ Bikeal High S

ng the tools they progress through to	
	<i>Emotional & Social</i> – What is love? <i>Spiritual</i> – Celebration of Friendship
	<i>Journey of Life</i> – The story of Jeremiah
hools.co.uk	Doing it for Dylan Water Safety visit https://doingitfordylan.org.uk/
h a local optometrist Store	Bikeability Transition – Travel to High School.
oney • How people different ways that • Interest rates and bad borrowing and rrowing is a financial he terms eciation in rising and ossessions ad an hy items rise and fall of mortgages and	
Mr Slater	