Monday Memo Newsletter

25th November 2024

Congratulations!

A huge congratulations to our Stars of the Week, Good Workers and Value winners for last week.

	Star of the Week	Good Work	'Dignity Dynamo'
Reception	Colbie B	Scarlett B & Ava S	Zackary W
Year 1	Harlow J	Leonardo L & Alice T	River K
Year 2	Sophia G	Louie B & Mason N	Bobby S
Year 3	Laila-Rose A	Lola J & Ellis N	Annie M & Layla C
Year 4	Gregory K	Ella J & Harvey B	Charlotte L
Year 5	Lily R	Millie B & Katie W	Ava L
Year 6	Jorja C-L	Eliza H & Brody C	Lily-May S

Worship Values

Our worship value this half term is Dignity

In the weekly Celebration Assemblies, we will celebrate 1 pupil from each class who has shown the term's value.

DIGNITY

Diary Dates

Tuesday 26th November Bishop Philip North the Bishop of Blackburn visit	Thursday 28th and Friday 29th November Workshops on Sikhism and Hinduism with Prags Birk at Cultural Educ-Asian	Thursday 5th December Key Stage 2 Advent Service 6:00pm in Church	Monday 9th December Key Stage 1 Nativity (Reception parents/carers) 2:00pm
Tuesday 10th December Key Stage 1 Nativity (Year 2 parents/carers) 6:00pm	Wednesday 11th December Key Stage 1 Nativity (Year 1 parents/carers) 2:00pm	Friday 13th December Christmas Dinner & Jumper Day	Tuesday 17th December FOSPS Key Stage 1 Christmas Disco
Wednesday 18th December FOSPS Key Stage 2 Christmas Disco	Thursday 19th December End of term awards 9:05am	Friday 20th December Christingle Service in Church 1:30pm All welcome School closes at 2:00pm Collect from Church	

Attendance

w/b 18/11/2024

Reception 96%

Year 1 96%

Year 2 96%

Year 3 98%

Year 4 100%

Year 5 100%

Year 6 96%

Whole School Overall 97%

Whole School Target 95%

House Points

The winning team at the end of each half term wins a reward afternoon.

w/b 18/11/24 results are:

Pendle: 187

Bowland: 242

Longridge: 144

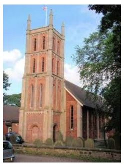
Parlick: 201

Instagram Page

Please scan the QR code to find our page!

FARINGTONMOSSSTPAULS

Parish News & Events



Warm Space (coffee and bacon butties) Tuesdays 10:00am-12:00pm

Toy & Carol Service Sunday 8th December 11:00am

Join our team

We are delighted to share that we currently have three vacancies at St. Paul's for the following positions:

School Cleaner to work 3:00pm-6:00pm Monday-Friday. The working days may be flexible for the right candidate.

Closing Date: 05/12/2024

Join our team

Welfare Assistant to join our team to ensure the safety, welfare and good conduct of our pupils during the lunch break period. Hours of work 11.55am to 1.10pm Monday to Friday.

Closing Date: 05/12/2024

Teaching Assistant 2a to initially support in Key Stage 1. Hours of work 27hr 25 minutes hours a week.

Closing Date: 06/12/2024

Please visit https://schooljobs.lancashire.gov.uk for further information and to apply

10 Top Tips for Parents and Educators

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.

1 PROVIDE POCKET MONEY

Giving children money – even a small amount – can help them learn to make their own budgeting decisions about how to spend or save it. Research shows that youngsters who receive pocket money are more likely to become adults with strong financial skills and significantly less debt.

2 USE A PREPAID CARD

Being able to pay by card is essential these days, with some retailers not accepting cash since the pandemic. Prepaid debit cards are available for children from the age of six, allowing them to get used to spending like they will as adults with no risk of dipping into an overdraft. Learning about money is like learning to swim – you need to get in the pool and have a go!

3 PRACTISE BORROWING

Although official borrowing is only available to over 18s, kids need to understand how debt and interest works before they become adults and are exposed to credit cards or 'buy now, pay later' schemes. For a safe means of teaching them about this, parents could offer them extra pocket money but explain that it needs to be paid back by a certain date, plus an extra couple of pounds as interest.

4 ENCOURAGE OPEN CONVERSATION

Chatting about 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 involve them in budgeting for the weekly shop, for example, working together to get everything on the list while keeping the total below a certain number. Letting young ones make spending decisions in a safe space can build up their confidence regarding money.

5 DISCUSS THE PRESSURE TO SPEND

Whether it's YouTube ads or a hint of envy at a friend's recent purchase, spending triggers are everywhere. Encourage children to notice how clever shop design (like placing sweets at the checkout) and offers such as '2 for 1' deals entice us to spend more. 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 spending is an important life skill: the difference between life's essentials and "nice to haves" is key to budgeting. If children pester you for treats while shopping, it's the perfect time to say "That's a want. We're getting our needs first." You could show how you budget for food, electricity and so on before buying fun things.

7 ENCOURAGE SAVING

Getting children saving early can set them up with a useful habit for their adult life. Suggest that they set something aside every time they receive money 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 birthday gift can get children much more invested in what they buy.

8 SPARK INTEREST IN 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 grow over time. As an exciting example, explain that 1p doubled every day for a month would amount to approximately £10 million. Some prepaid cards for young people also offer interest; parents and carers could also add a little to supplement what their child saves and show how it works.

9 PAYING FOR CHORES

This is a complex debate 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 money needs to be earned 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 extra.

10 PROTECT CHILDREN FROM SCAMS

Scams 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 scams they could be exposed to – by text, email and phone, for instance. Young people should tell a trusted adult about any unexpected message or call and never give out their personal information.

Meet Our Expert

GoHenry is a prepaid debit card and financial education app with a mission to make every young person smart with money. Co-founder and CEO Louise Hill is a passionate campaigner for better financial literacy among school children and strongly believes that money management is a crucial life skill.

gohenry

#WakeUpWednesday®

The National College®

Source: See full reference list on guide page at: https://nationalcollege.com/guides/spending-and-saving

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ST PAUL'S CHURCH
FARINGTON MOSS
Toy & Carol Service
Sunday 8th December, 11am
Thank you for your generosity
• Please bring new unwrapped toys
• Support children less fortunate than you are

SCHOOL ADMISSIONS PRIMARY

SOUTH

Do you have a child starting primary school in September 2025 and living in Lancashire?

Closing date: 15 January 2025

You **must** apply even if a brother or sister is already at the school, or the school is linked to your child's nursery. Please read the admission criteria for your chosen schools on the website, or get a copy from them.

Apply for a school place now by scanning the QR code or visit **lancashire.gov.uk/schools**

If travel cost is an important factor in your school preference, please check the guidance on our website, or call **01772 532109**.

HAVE YOUR SAY

Between 1 October and 31 January schools are consulting with you to make sure admission arrangements meet future needs. To find out more please visit **www.lancashire.gov.uk/schoolplaces** *and click* **'school admission policies'**.

lancashire.gov.uk

Lancashire County Council