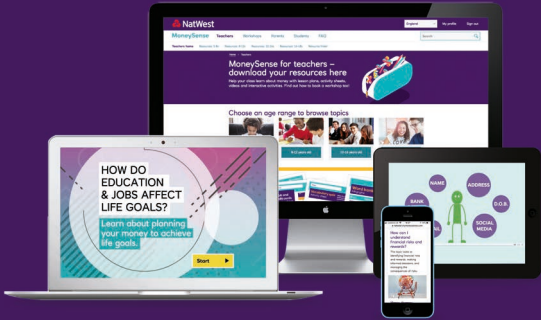


MoneySense KS5 curriculum topic map



MoneySense

Making sense of money

This topic map illustrates how the range of MoneySense resources links to the DfE national curriculum and A Level specifications for AQA, Edexcel and OCR. MoneySense is a free and impartial financial education programme from NatWest that has helped millions of young people learn about money. The programme has received the Financial Education Quality Mark from Young Money and it's easy to use, interactive and fun. MoneySense provides everything you need to teach students how to manage money.

PSHE

- L1** To be enterprising in life and work.
- L2** To set realistic yet ambitious career and life goals which are matched to personal values, interests, strengths and skills.
- L4** The implications of the global market for their future choices in education and employment.
- L5** How to identify and evidence their strengths and skills when applying and interviewing for future roles and opportunities.
- L7** How to recognise career possibilities in a global economy.
- L9** To exercise their consumer rights; know who can help if they feel they have a grievance.
- L10** To understand and appreciate the importance of workplace confidentiality and security including cyber-security and data protection.
- L11** Plan their budget, especially when living away from home for first time.
- L12** Understand and manage taxation and National Insurance.
- L13** How to plan expenditure and budget for changes in circumstances (e.g. when moving out or going to university).
- L14** To understand and manage salary deductions including taxation, National Insurance and pensions.
- L15** To evaluate savings options.
- L16** To exercise consumer rights, including resolving disputes and accessing appropriate support.
- L18** To evaluate the potential gains and risks of different debt arrangements and repayment implications.
- L19** To evaluate the risks in different financial ventures including illegal schemes e.g. illegal money transfers.
- L20** To set and maintain clear boundaries around personal privacy and to manage online safety in all its forms, including seeking help when appropriate.
- L21** To effectively challenge online content that adversely affects their personal or professional reputation.
- L22** To build and maintain a positive professional online presence, using a range of technologies.
- L24** Apply for future roles; 'market' themselves by promoting their personal 'brand', including personal presentation; identify their skills and talents; identify examples from their own lives that can evidence where they have demonstrated specific qualities sought by employers (including effective team working; working inclusively; creativity and problem solving; responding to change; respecting diversity; showing initiative; working independently and to deadlines; taking personal responsibility; working to direction); produce a concise and compelling curriculum vitae; prepare for and undertake interviews; understand the role of referees and references.

- H1** Skills and strategies to confidently manage transitional life phases.
- H4** To recognise signs of change in mental health and wellbeing and demonstrate a range of strategies for building and maintaining positive mental health, including managing stress and anxiety.
- H5** To recognise common mental health issues such as anxiety, depression, eating disorders, self-harm and compulsive behaviours.
- H6** To recognise when they, or others, need support with their mental health and effective strategies to address difficulties and promote wellbeing.
- H7** To analyse and evaluate support available to manage common mental health issues, and how to access the most appropriate support.
- H8** Recognise when they need to employ strategies to re-establish positive mental health, including managing stress and anxiety.
- H9** Recognise when they, or others, need support with their mental health and how to access the most appropriate support.
- H10** Recognise common mental health issues such as anxiety, depression, disordered eating, self-harm and compulsive behaviours in themselves; evaluate support available to manage these behaviours, and to access the most appropriate support for themselves or others.
- H11** Recognise mental health issues in others; be able to offer or find support for those experiencing difficulties with their mental health.
- H14** To assess and manage risk and personal safety in a wide range of contexts, including online; about support in place to safeguard them in these contexts and how to access it.
- H17** Manage online safety in all its forms; protecting their privacy; protecting their 'online presence' and building and maintaining a positive personal reputation.

MATHS

- M** Recognise and use numbers in real-life contexts.

ENGLISH

- E** Apply critical and creative skills in close reading, description, evaluation, analysis, interpretation and production of texts and discourses (**AQA: 3, Edexcel: c3, OCR: 2b**).

SCIENCE

- S** Biology: effective management of the conflict between human needs and conservation help to maintain sustainability of resources (**AQA: 3.7.4, Edexcel: 5.22 topic 5, OCR: 6.3.2**).

GEOGRAPHY

- G** Understanding of the ways in which values, attitudes and circumstances have an impact on the relationships between people, place and environment, and develop the knowledge and ability to engage, as citizens, with the questions and issues arising (**AQA: 3.2.3, 3.2.4, Edexcel: topics 3 and 6, OCR: 3.3, 3.4**).

SOCIOLOGY

- So** An awareness of the importance of social structure and social action (**AQA: 4.1.3, OCR: 2d**).

ENTERPRISE EDUCATION

- EE1** Success as an entrepreneur.
- EE2** Success in employment.
- EE3** Success in life.

COMPUTING

- CO1** **AQA:** 4.9.3.2 Internet security.
- CO2** **Edexcel:** 2.6 E-consumer awareness, 2.7 Security.
- CO3** **OCR:** 1.3.3 Networks.

ECONOMICS

- Eco1** Financial sector: role of central banks (**AQA: 4.2.4, OCR: 5.3**).
- Eco2** Calculate cost, revenue and profit (**AQA: 3.1.3.5, OCR: 3.3**).
- Eco3** Labour market: Wage determination (**AQA: 4.1.6.6, OCR: 5.3**).
- Eco4** Stability and growth in local, national and global terms (**AQA: 4.2.3.1, OCR: 2.2**).

BUSINESS STUDIES

- Bs1** Calculate cost, revenue, profit and break-even (**AQA: 1.3, 3.5.1, 3.5.2, Edexcel: 1.2**).
- Bs2** Consider external influences on business such as the market, competition, global context, political, social, economic and technological factors, as well as ethical, legal and environmental issues (**AQA: 3.1.3, Edexcel: 1.5.1, 1.5.2, 2.5**).
- Bs3** Apply knowledge of business objectives and strategy such as risk and uncertainty (**OCR: 1, OCR: 2c, AQA: 3.1.1, 3.7.1, 3.7.8, Edexcel: 1.3**).
- Bs4** Promote an holistic understanding of business and enterprise (**Edexcel: 1.5, OCR: 2c**).

MoneySense topics

When might I need to borrow money?

Students focus on the financial implications of planning for the future, and specifically borrowing money.

Curriculum links:

L11 L13 L14 L15 L16 L18 M E Eco1

Resources:

- Interactive activities
- Lesson plans
- Presentation
- Activity sheet
- Video

How do I choose financial products and services?

Students explore different financial products, analysing the costs and benefits of products, empowering students to be responsible for the financial choices they make now and in the future.

Curriculum links:

L14 L15 L16 L18 M E Eco1

Resources:

- Interactive activity
- Activity ideas
- Presentation
- Activity sheet

How can my money choices affect my mental wellbeing?

Pupils look at the effect of their money choices on their own and others' mental wellbeing – including possible consequences of gambling, debt and money mule schemes.

Curriculum links:

L5 L10 L15 L18 L20 L21 L22 H4 H5 H6 H7 H8 H9 H10 H11 H14 H17 E So

Resources:

- Lesson plan
- Presentation
- Activity sheet
- Video

How can I plan for the unexpected?

Students explore financial risk and how to manage it through planning or taking insurance.

Curriculum links:

L15 L18 H1 E M

Resources:

- Interactive activity
- Lesson plans
- Presentation
- Activity sheet (Budget planner)
- Infographic
- Video

How can I understand financial risks and rewards?

Students look at identifying financial risks and rewards, making informed decisions, and managing consequences of risks.

Curriculum links:

L15 L18 E Eco1

Resources:

- Interactive activity
- Lesson plan
- Presentation
- Activity sheet
- Quiz/video

How can I avoid identity theft and fraud?

Students look at different forms of identity theft and fraud, the financial and emotional impact they might have and ways to avoid them.

Curriculum links:

H4 H5 H6 H7 H14 L5 L10 L19 E Eco1 CO1 CO2 CO2

Resources:

- Activity ideas
- Activity sheet (spreadsheet)
- Video

Where can I get financial guidance?

Students investigate different sources of regulated and non-regulated financial guidance, considering the reliability of each.

Curriculum links:

L9 L16 E Eco1

Resources:

- Activity ideas
- Presentation
- Activity sheet

Enterprise: Starting a business

Students look at starting a new business and putting together a business plan.

Curriculum links:

L1 L2 M Bs1 Bs2 Bs3 Bs4

Resources:

- Interactive activities
- Lesson plans
- Presentation
- Activity sheet
- Video

How will my education and job choices affect my finances?

Students look at the relationship between education, training, jobs and income, and their link to life goals.

Curriculum links:

H1 L1 L2 L4 L5 L7 L18 L24 E M Eco3

Resources:

- Interactive activity
- Lesson plan
- Presentation
- Activity sheet
- Video

Business masterclass: Setting up a sustainable business

In this two-part lesson, students explore their own entrepreneurial qualities, find out what is involved in setting up a new sustainable business, and work in small groups to write their own business plan.

Curriculum links:

L1 L2 L5 L7 M E Eco2 Bs1 Bs2 Bs3 Bs4 EE1 EE2 EE3

Resources:

- Lesson plan
- Video
- Business plan template

Path to independence: Budget planner

Students use a digital budget calculator tool to explore relatable budgeting scenarios and work through discussion questions, whilst recognising how money management may be linked to mental health.

Curriculum links:

H1 H4 H5 H6 H7 L13 L15 M S

Resources:

- Lesson plan
- Scenario cards
- Teacher 'cheat sheet'
- Budget calculator

Time is money: Escape room

Students will learn about saving, borrowing and lending money through this immersive escape room interactive activity and reflection task.

Curriculum links:

H1 L1 L13 L18 M S

Resources:

- Lesson plan
- Answer sheet
- Interactive activity

MoneySense workshops

Designing a crowdfunded project

Students work in groups to research and then present a fully-costed business plan for a project to be crowdfunded, including their ideas for the project, their plan for investment and the returns they will offer to funders.

Curriculum links:

L13 L19 Nat2 E So CO3 Eco2 Eco4 Bs1 Bs2 Bs3 Bs4

Resources:

- Presentation
- Delivery notes
- Information-pledge cards
- Activity sheets

Change today, save tomorrow

This workshop teaches students the importance of green consumerism and introduces them to some techniques that will help them lead a greener lifestyle. The students are also asked to create a social media campaign that will encourage others to make environmentally sustainable consumer choices.

Curriculum links:

H14 L2 L10 L16 Nat2 E So CO1 CO2 Eco4 S G

Resources:

- Presentation
- Delivery notes

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