

MoneySense KS3 curriculum topic map

MoneySense
Making sense of money



This topic map illustrates how the range of MoneySense resources links to the DfE National Curriculum. MoneySense is a free and impartial financial education programme from NatWest that has already helped millions of young people learn about money. The programme has received the Financial Education Quality Mark and is accredited by Young Enterprise; it's easy to use, interactive and fun; and provides everything you need to teach pupils how to manage money.



PSHE

L13 About the labour market (including the diversity of local and national employment opportunities and about self-employment); about learning options, skills, occupations and progression routes.

L15 The benefits of being ambitious and enterprising in all aspects of life.

L16 The skills and qualities required to engage in enterprise, including seeing opportunity, managing risk, marketing, productivity, understanding the concept of quality, cash flow and profit.

L17 The importance of protecting their own and others' reputations; protecting their 'online presence': the concept of having a personal 'brand' that can be enhanced or damaged.

L18 To assess and manage risk in relation to financial decisions that young people might make.

L20 To explore social and moral dilemmas about the use of money (including how the choices young people make as consumers affect others' economies and environments).

MATHS

(N = number; RPR = ratio, proportion and rates of change)

N1 Use standard units of mass, length, time, money and other measures, including with decimal quantities.

N2 Use a calculator and other technologies to calculate results accurately and then interpret them appropriately.

RPR1 Solve problems involving percentage change, including: percentage increase, decrease and original value problems and simple interest in financial mathematics.

CITIZENSHIP

Ci1 The roles played by public institutions and voluntary groups in society, and the ways in which citizens work together to improve their communities, including opportunities to participate in school-based activities.

Ci2 The functions and uses of money, the importance and practice of budgeting, and managing risk.

COMPUTING

Co1 Understand a range of ways to use technology safely, respectfully, responsibly and securely, including protecting their online identity and privacy; recognise inappropriate content, contact and conduct and know how to report concerns.

My Money Management

How do I stay in control of my money?

Pupils explore how pressures (e.g. family, friends, advertisements) can affect how we spend our money and how those spending choices may affect others.

Curriculum links: **Ci2 L18 L20**

Resources:

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



How can I understand credit and debt?

Pupils look at payment cards and specifically the differences between using a debit or a credit card.

Curriculum links: **Ci2 L18**

Resources:

- Interactive activity
- Lesson plans (x2)
- Presentation
- Activity sheet
- Infographic
- Video



My Money Safety

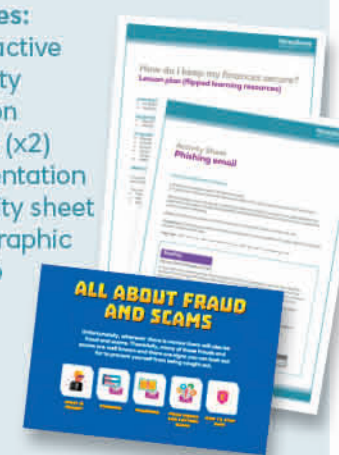
How do I keep my finances secure?

Pupils explore different types of frauds and scams, and how to recognise and prevent them from happening.

Curriculum links: **Co1 L17**

Resources:

- Interactive activity
- Lesson plans (x2)
- Presentation
- Activity sheet
- Infographic
- Video



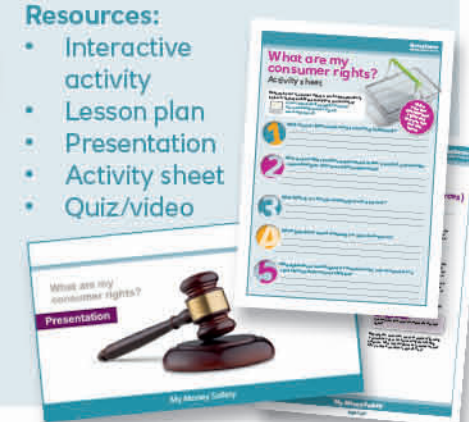
What are my consumer rights?

Pupils look at consumer rights and responsibilities, including understanding the Consumer Rights Act, and how to exercise both rights and responsibilities as a consumer of goods and services.

Curriculum links: **L18 L20**

Resources:

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



My Money Future

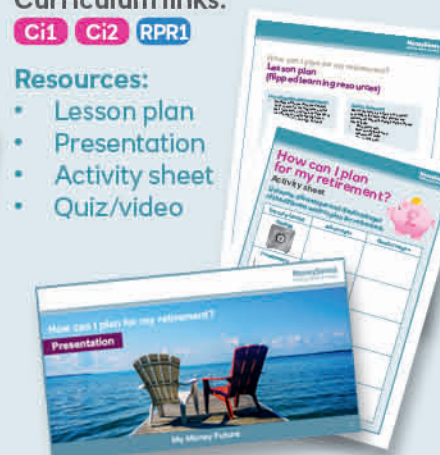
How can I plan for my retirement?

Pupils explore different ways of planning for the future including savings and pensions, and how choices made now may affect retirement plans.

Curriculum links: **Ci1 Ci2 RPR1**

Resources:

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



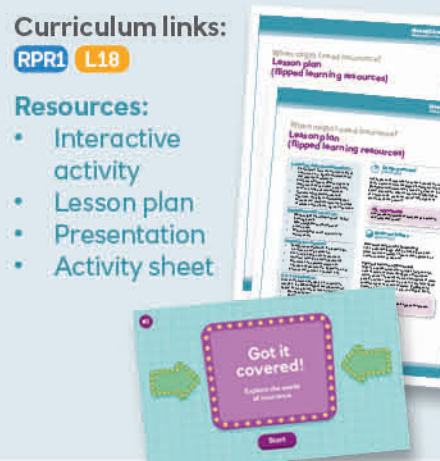
When might I need insurance?

Pupils explore different types of insurance coverage, and how insurance can provide financial and emotional protection against different forms of risk.

Curriculum links: **RPR1 L18**

Resources:

- Interactive activity
- Lesson plan
- Presentation
- Activity sheet



Money in the World

Designing an app

Pupils gain insights into the process of creating apps and the start-up and running costs typically involved.

Curriculum links: **L15 L16 N1 N2**

Resources:

- Interactive activities (x2)
- Lesson plans (x2)
- Presentation
- Activity sheet
- Video



How do I understand payslips and deductions?

Pupils gain insights into payslips and deductions, including understanding the importance of the information contained on payslips, ensuring deductions are correct, and calculating take-home pay for different jobs and circumstances.

Curriculum links: **Ci2 L13 N1 N2**

Resources:

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



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