

MoneySense KS4 curriculum topic map

MoneySense
Making sense of money



This topic map illustrates how the range of MoneySense resources links to the DfE National Curriculum at Key Stage 4 and the new 9-1 GCSE specifications for AQA, Edexcel and OCR. 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 students how to manage money.

PSHE

- L15** Further develop study and employability skills (including time management, self-organisation and presentation, project planning, team-working, networking and managing online presence)
- L16** Learn about rights and responsibilities at work (including their roles as workers, and the roles and responsibilities of employers and unions).
- L17** Learn about attitudes and values in relation to work and enterprise (including terms such as 'customer service' and 'protecting corporate or brand image').
- L20** Be able to recognise and manage the influences on their financial decisions (including managing risk, planning for expenditure, understanding debt and gambling in all its forms); to access appropriate support for financial decision-making and for concerns over money, gambling etc.
- L21** Be a critical consumer of goods and services (including financial services) and recognise the wider impact of their purchasing choices.
- L22** Know their consumer rights and how to seek redress.

BUSINESS STUDIES

- Bs1 AQA: 1.1** The purpose and nature of businesses.
1.6 Business planning.
- Bs2 Edexcel: 1.1** Enterprise and entrepreneurship.
1.3 Putting a business idea into practice.
- Bs3 OCR: 1.1** The role of business enterprise and entrepreneurship.
5.3 Revenue, costs, profit and loss.

MATHS

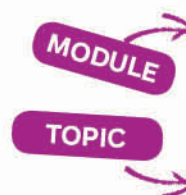
- M2 AQA: N2** Knowledge and understanding of terms used in household finance, for example profit, loss, cost price, selling price, debit, credit, balance, income tax, VAT and interest rate.
R9 Solve problems involving percentage change including simple interest including in financial mathematics.
- M3 Edexcel: R9** Solve problems involving percentage change, including percentage increase/decrease and original value problems, and simple interest including in financial mathematics.
- M4 OCR: 5.03a Growth and Decay** Calculate simple interest including in financial contexts.

COMPUTING/COMPUTER SCIENCE

- Co1 2:** Understand how changes in technology affect safety, including new ways to protect their online privacy and identity, and how to identify and report a range of concerns.
- Co2 AQA: 1.** Programming. 2. Fundamentals of cyber security. 3. Aspects of software development.
- Co3 Edexcel: 1.** Programming. 2. Communication and the internet – network security.
- Co4 OCR: 1.** Computational thinking, algorithms and programming. 2. Computer systems – system security.

CITIZENSHIP

- Ci1** Know about income and expenditure, credit and debt, insurance, savings and pensions, financial products and services, and how public money is raised and spent.
- Ci2 OCR:** Know the main sources of law including consumer protection.
- Ci3 Edexcel:** Know how direct and indirect taxes are raised by central government.



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: 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:

M2 L21

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 fraud and scams, how to recognise them and how to prevent them from happening.

Curriculum links:

Co1:2 Co2:2 Co3:2 Co4:2

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:

Ci2 L22

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 L16

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:

Ci1 L20

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:

M2 M3 M4 Co2:1 Co3:1

Co4:1 Bs1 Bs2 Bs3 L15

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:

L16 L17 L22 Ci3

Resources:

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



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