

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 already helped millions of young people learn about money. The programme has received the Financial Education Quality Mark and is accredited by Young Money; it's easy to use, interactive and fun; and provides everything you need to teach students how to manage money.

PSHE

- L5** Set and maintain clear boundaries around their personal privacy; protect their personal reputation especially online; be a 'responsible provider' of online data about themselves or about others (including understanding how cameras and microphones in computers and mobile phones can be activated without their knowledge).
- L9** Exercise their consumer rights; know who can help if they feel they have a grievance.
- L11** Plan their budget, especially when living away from home for first time.
- L12** Understand and manage taxation and National Insurance.
- L14** Understand savings options; know where to save, when to save and why.
- L15** Understand and manage debt, differentiating between 'good' and 'bad' debt; assess sources of and risks associated with loans; calculate repayments; understand the concepts of 'affordability' (its impact on broader lifestyle and relationships) and 'being able to pay' (having the money); understand the consequences of failure to repay, especially short-term high interest loans; assess the risks associated with 'underwriting' or being a guarantor for another's debt.
- L16** Understand pensions and their importance; the benefits of starting early and making regular, realistic contributions.
- L18** Be enterprising in life and work.
- 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.

- H7** Apply strategies for maintaining positive mental health.
- 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.
- H17** Manage online safety in all its forms; protecting their privacy; protecting their 'online presence' and building and maintaining a positive personal reputation.

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.

BUSINESS STUDIES

- Bs1** AQA: 1.3 How the external environment can affect costs and demand within business. 5.1 Setting financial objectives. 5.2 Analysing financial performance.
- Bs2** Edexcel: 1.5.1 Role of an entrepreneur. 1.5.2 Entrepreneurial motives and characteristics.
- Bs3** OCR: 1. Introduction to business – enterprise. 2. Business objectives and strategy – business plan.

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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 L15 L16

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, and empowering students to be responsible for the financial choices they make now and in the future.

Curriculum links:

L14 L15 L16

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 and debt and money mule schemes.

Curriculum links:

L5 L15 H7 H8 H9

H10 H11 H17

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

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

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:

CO1 CO2 CO3 L5

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

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:

Bs1 Bs2 Bs3

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:

L18 L24

Resources:

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

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