

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 Money; it's easy to use, interactive and fun, and provides everything you need to teach pupils how to manage money.

PSHE

- L12** About different work roles and career pathways, including clarifying their own early aspirations.
- 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.
- L19** About gambling (including online) and its consequences, why people might choose to gamble, and the gambling industry influences their choices and tries to engage them in gambling; how to manage pressure or influence to gamble and access support if worried about themselves or others.
- 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).
- H4** To understand that self-esteem can change with personal circumstances, such as those associated with family and friendships, achievements and employment.
- H5** The characteristics of mental and emotional health and strategies for managing it; a range of healthy coping strategies.
- H6** The causes and triggers for unhealthy coping strategies, such as self-harm and eating disorders; how to recognise when they or others need help, sources of help and strategies for accessing it.
- H20** Ways of recognising and reducing risk, minimising harm and strategies for getting help in emergency and risky situations.
- R12** How to manage or deal with the breakdown of a relationship and the effects of change, including loss, separation, divorce and bereavement.

H32 To understand the terms 'habit', 'dependence' and 'addiction' in a wide variety of contexts (including substance use and information technology) and where and how to access support if they have concerns.

H35 The safe and responsible use of information communication technology (including safe management of own and others' personal data including images).

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.

MoneySense topics

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 activities
 - Lesson plan
 - Presentation
 - Activity sheet

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
 - Presentation
 - Activity sheet
 - Infographic
 - Video

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: **L18** **L19** **L20** **H4** **H5** **H6** **H20** **R12** **R32** **R35**

- Resources:**
- Activity ideas
 - Presentation
 - Activity sheet
 - Video

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
 - 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 activities (with quizzes and video)
 - Lesson plan
 - Presentation
 - Activity sheet

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:**
- Interactive activity (with quiz and video)
 - Lesson plan
 - Presentation
 - Activity sheet

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

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
 - Lesson plans
 - 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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