

# 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 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 pupils how to manage money.

## MATHS

### Number

**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.

### Problem solving

**PS** Develop their use of formal mathematical knowledge to interpret and solve problems, including in financial mathematics.

### Ratio, proportion and rates of change

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

## ENGLISH

**Es1** Speak confidently and effectively, including through using standard English confidently in a range of formal and informal contexts, including classroom discussion.

**Ew1** Write accurately, fluently, effectively and at length for pleasure and information through summarising and organising material, and supporting ideas and arguments with necessary factual detail.

**Ew2** Writing for a wide range of purposes and audiences, including: stories, scripts, poetry and other imaginative writing.

**Er1** Learning new vocabulary, relating it explicitly to known vocabulary and understanding it with the help of context and dictionaries.

**Er2** Read critically through: making critical comparisons across texts.

**Er3** Understand increasingly challenging texts through: knowing the purpose, audience for and context of the writing and drawing on this knowledge to support comprehension.

## PSHE

**H1** How we are all unique; that recognising and demonstrating personal strengths builds self-confidence, self-esteem, and good health and wellbeing.

**H2** To understand what can affect wellbeing and resilience (e.g. life changes, relationships, achievements and employment).

**H4** To understand that self-esteem can change with personal circumstances, such as those associated with family and friendships, achievements and employment.

**H5** To recognise and manage internal and external influences on decisions which affect health and wellbeing.

**H6** How to identify and articulate a range of emotions accurately and sensitively, using appropriate vocabulary.

**H7** The characteristics of mental and emotional health and strategies for managing these.

**H11** The causes and triggers for unhealthy coping strategies, such as self-harm and eating disorders, and the need to seek help for themselves or others as soon as possible.

**H12** How to recognise when they or others need help with their mental health and wellbeing; sources of help and support, and strategies for accessing what they need.

**H20** Ways of recognising and reducing risk, minimising harm and strategies for getting help in emergency and risky situations.

**H30** How to identify risk and manage personal safety in increasingly independent situations, including online.

**H32** The risks associated with gambling and recognise that chance-based transactions can carry similar risks; strategies for managing peer and other influences relating to gambling.

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

**L3** How their strengths, interests, skills and qualities are changing and how these relate to future career choices and employability.

**L5** The skills and qualities required to engage in enterprise.

**L6** The importance and benefits of being a lifelong learner.

**L8** About routes into work, training and other vocational and academic opportunities, and progression routes.

**L9** The benefits of setting ambitious goals and being open to opportunities in all aspects of life.

**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.

**L14** To manage emotions in relation to future employment.

**L15** To assess and manage risk in relation to financial decisions that young people might make.

**L16** About values and attitudes relating to finance, including debt.

**L17** To manage emotions in relation to money.

**L18** To evaluate social and moral dilemmas about the use of money, including the influence of advertising and peers on financial decisions.

**L19** To recognise financial exploitation in different contexts, e.g., drug and money mules, online scams.

**L20** Features of the internet can amplify risks and opportunities, e.g. speed and scale of information sharing, blurred public and private boundaries and a perception of anonymity.

**L27** To respond appropriately when things go wrong online, including confidently accessing support, reporting to authorities and platforms.

**R12** How to manage or deal with the breakdown of a relationship and the effects of change, including loss, separation, divorce and bereavement.

**R44** That the need for peer approval can generate feelings of pressure and lead to increased risk-taking; strategies to manage this.

## 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.

**Ci3** The nature of rules and laws and the justice system, including the role of the police and the operation of courts and tribunals.

## 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.

**Co2** Undertake creative projects that involve selecting, using, and combining multiple applications, preferably across a range of devices, to achieve challenging goals, including collecting and analysing data and meeting the needs of known users.

## SCIENCE

**S** How organisms affect, and are affected by, their environment, including the accumulation of toxic materials.

## GEOGRAPHY

**G** Understand how human and physical processes interact to influence and change landscapes, environments and the climate; and how human activity relies on effective functioning of natural systems.

## DESIGN AND TECHNOLOGY

**DTe** Understand developments in design and technology, its impact on individuals, society and the environment, and the responsibilities of designers, engineers and technologists.

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## 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 ourselves and others.

#### Curriculum links:

**L15 L18 L20 R44 Es1 Ci2**

#### Resources:

- Interactive activities
- Lesson plan
- Presentation (PowerPoint)
- 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:

**L15 L16 L18 PS Es1 Ew1 Ci2**

#### Resources:

- Interactive activity
- Lesson plans
- Presentation (PowerPoint)
- 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, debt, and money mule schemes.

#### Curriculum links:

**L15 L16 L17 L18 L19 L20 H1**

**H2 H4 H5 H7 H11 H12 H20 H30 H32 R12**

**R32 R35 R44 Es1 Ci3 Co1**

#### Resources:

- Activity ideas
- Presentation (PowerPoint)
- Activity sheet
- Video



### How do I keep my finances secure?

Pupils explore different types of frauds and scams, and how to recognise them and avoid falling for them.

#### Curriculum links:

**L17 L19 L20 L27 N1 PS Es1 Er1 Co1**

#### Resources:

- Interactive activity
- Lesson plans
- Presentation (PowerPoint)
- 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 L19 L20 R44 Es1 Ew1 Ci3**

#### Resources:

- Interactive activities (with quizzes and video)
- Lesson plan
- Presentation (PowerPoint)
- 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:

**L3 L9 PS Es1 Ew1 RPR1 Ci1 Ci2**

#### Resources:

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



### When might I need insurance?

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

#### Curriculum links:

**L15 L17 L18 PS RPR1 Es1 Er2 Ci2**

#### Resources:

- Interactive activity
- Lesson plan
- Presentation (PowerPoint)
- Activity sheet

### Designing an app

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

#### Curriculum links:

**L5 L6 L15 L16 N1 N2 PS Es1 Ew1 Co2 DT**

#### Resources:

- Interactive activities
- Lesson plans
- Presentation (PowerPoint)
- 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:

**L8 L13 L14 N1 N2 Es1 Er3 Ew1 Ci1**

#### Resources:

- Interactive activity
- Lesson plan
- Presentation (PowerPoint)
- Activity sheet
- Video

## MoneySense workshops

### A mobile plan

Students use their financial understanding to compare costs and value for money for a range of mobile phones, plans and contracts. They present their chosen mobile phone plan to the rest of the group based on their findings.

#### Curriculum links:

**L15 PS Es1 Er2 Ew1 DT**

#### Resources:

- Video
- Delivery notes
- Presentation (PowerPoint)
- Activity sheets
- Certificate

### Make a difference

Students work in groups to create a business plan for a social enterprise aimed at addressing a problem in their school/local community, which is then presented to a panel of judges.

#### Curriculum links:

**L5 PS Es1 Es2 Ew2 S G**

#### Resources:

- Delivery notes
- Presentation (PowerPoint)
- Activity sheets
- Certificate

### Fraud scene investigators

Pupils are required to help solve a crime which has been committed against their friend. They are then asked to create and present a report warning others of the dangers of identity theft and fraud.

#### Curriculum links:

**L15 L19 PS Er3 Es1 Es2 Ew2**

#### Resources:

- Delivery notes
- Presentation (PowerPoint)
- Activity sheets
- Information sheet
- Video
- Certificate

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