

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 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 students how to manage money.

MATHS

M Develop their use of formal mathematical knowledge to interpret and solve problems, including in financial contexts; set up, solve and interpret the answers in growth and decay problems, including compound interest (AQA: N2 R9, Edexcel: R9, OCR: 5.03a).

ENGLISH

Grammar and vocabulary

Eg Drawing on new vocabulary and grammatical constructions from their reading and listening, and using these consciously in their writing and speech to achieve particular effects (AQA: 3.1.1, Edexcel: 1.2.1, 2.2.1, OCR: 2b, 2c, 3e).

Reading

Er Understand and critically evaluate texts through distinguishing between statements that are supported by evidence and those that are not, and identifying bias and misuse of evidence; through reading in different ways for different purposes, summarising and synthesising ideas and information, and evaluating their usefulness for particular purposes (AQA: 3.1.1, Edexcel 1.1.2, 2.1.3, OCR: 2b, 2c, 3g).

Spoken English

Es Speak confidently, audibly and effectively, including through listening to and building on the contributions of others, asking questions to clarify and inform and challenging courteously when necessary; working effectively in groups of different sizes and taking on required roles, including leading and managing discussions, involving others productively, reviewing and summarising, and contributing to meeting goals/deadlines; improvising, rehearsing and performing play scripts and poetry in order to generate language and discuss language use and meaning, using role, intonation, tone, volume, mood, silence, stillness and action to add impact (AQA: 3.1.3, Edexcel: 3.1.2, 3.1.1, 3.1.3, OCR: 2a, 2b, 2d, 3f).

Writing

Ew Write accurately, fluently, effectively and at length for pleasure and information through selecting and organising ideas, facts and key points, and citing evidence, details and quotation effectively and pertinently for support and emphasis (AQA: 3.1.2, Edexcel: 1.2.2, 2.2.2, OCR: 2b, 3f).

BUSINESS STUDIES

Bs1 The purpose of planning business activity, including the role and importance of a business plan (AQA: 1.1, Edexcel: 1.3).

Bs2 The purpose of business activity, the role of business enterprise and entrepreneurship, and the dynamic nature of business (Edexcel: 1.1, OCR: 1.1).

Bs3 The purpose of the finance function, its role within business and how it influences business activity, including: the concept of revenue, costs, profit and loss, including break even and gross and net profit ratios (OCR: 5.3).

PSHE

H4 The characteristics of emotional and mental health and the causes, symptoms and treatments of some mental and emotional health disorders (including stress, anxiety and depression).

H5 The characteristics of mental and emotional health; to develop empathy and understanding about how daily actions can affect people's mental health.

H6 About change and its impact on mental health and wellbeing and to recognise the need for emotional support during life changes and/or difficult experiences.

H7 A broad range of strategies – cognitive and practical – for promoting their own emotional wellbeing, for avoiding negative thinking and for ways of managing mental health concerns.

H8 To recognise warning signs of common mental and emotional health concerns (including stress, anxiety and depression), what might trigger them and what help or treatment is available.

H9 The importance of, and ways to pre-empt, common triggers and respond to warning signs of unhealthy coping strategies, such as self-harm and eating disorders, in themselves and others.

H10 How to recognise when they or others need help with their mental health and wellbeing; to explore and analyse ethical issues when peers need help; strategies and skills to provide basic support and identify and access the most appropriate sources of help.

H16 Understand the terms 'habit', 'dependence' and 'addiction' in relation to substance use and where and how to access support if they have concerns.

H25 To understand and build resilience to thinking errors associated with gambling (e.g. 'gambler's fallacy'), the range of gambling-related harms, and how to access support for themselves or others.

L1 To evaluate and further develop their study and employability skills.

L2 To evaluate their own personal strengths and areas for development and use this to inform goal-setting.

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

L10 To develop their career identity, including values in relation to work, and how to maximise their chances when applying for education or employment opportunities.

L13 The skills and attributes to manage rights and responsibilities at work including health and safety procedures.

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 How to effectively make financial decisions, including recognising the opportunities and challenges involved in taking financial risks.

L18 To recognise and manage the range of influences on their financial decisions.

L19 To access appropriate support for financial decision-making and for concerns relating to money, gambling, and consumer rights.

L20 The skills to challenge or seek support for financial exploitation in different contexts including online.

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.

R1 Strategies to manage strong emotions and feelings.

R11 Strategies to manage the strong emotions associated with the different stages of relationships.

R12 How to access such organisations and other sources of information, advice and support.

R13 Ways to manage grief about changing relationships including the impact of separation, divorce and bereavement; sources of support and how to access them.

R17 Ways to access information and support for relationships including those experiencing difficulties.

COMPUTING/COMPUTER SCIENCE

Co1 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 (AQA: 2, Edexcel: 2, OCR: 2).

Co2 Develop and apply their analytic, problem-solving, design and computational thinking skills (AQA: 1, Edexcel: 1, OCR: 1).

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 (Edexcel: Theme B).

Ci2 The different ways in which a citizen can contribute to the improvement of his or her community, to include the opportunity to participate actively in community volunteering, as well as other forms of responsible activity (AQA: 3.5).

Ci3 The legal system in the UK, different sources of law and how the law helps society deal with complex problems (OCR, AQA: 3.3).

SCIENCE

Scientific thinking

St Appreciate the power and limitations of science and consider any ethical issues which may arise (AQA: WS 1.3, OCR WS 1.1c, Edexcel: WS 1c).

Biology

Sb Ecosystems – explain how some abiotic and biotic factors affect communities.

Chemistry

Sc1 Chemical and allied industries – describe a process where a material or product is recycled for a different use, and explain why this is viable.

Sc2 Earth and atmospheric science – describe the potential effects of increased levels of carbon dioxide and methane on the Earth's climate and how these effects may be mitigated, including consideration of scale, risk and environmental implications.

GEOGRAPHY

G Resources and their management – an overview of how humans use, modify and change ecosystems and environments in order to obtain food, energy and water resources (AQA: 3.2, OCR: 2.1.5, 2.2.6, Edexcel: 4.5e).

ECONOMICS

Eco1 The role and importance of the financial sector for the economy (AQA: 3.2.5.1, OCR 2.8).

Eco2 The role and operation of the labour market, including the determination of wages through supply and demand (AQA: 3.1.5.4, OCR: 2.7).

Eco3 The different rates of interest in an economy and their impact on saving, borrowing and investment (AQA: 3.2.1.1, OCR: 2.8).

Eco4 The operation of firms in competitive markets; the importance of productivity; and the importance of cost, revenue and profit for producers (AQA: 3.1.4.1, OCR: 2.6).

Eco5 Consider moral and ethical and sustainability issues that arise as a result of the impact of economic activity (AQA: 3.2.4.4, OCR: 3.1).

DESIGN AND TECHNOLOGY

DT The impact of new and emerging technologies on industry, enterprise, sustainability, people, culture, society and the environment, production techniques and systems (AQA: 3.3, Edexcel: 1.1.2, 1.1.3, 1.1.4, 1.1.5, 1.1.6, 1.1.7, OCR: 3.1).

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:

L17 L18 L19 L20 Es Ci2

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:

L17 L18 L21 M Es Ew Ci1 Eco1

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, debt and money mule schemes.

Curriculum links:

L17 L18 L19 L20 H4 H5 H6 H7 H8

H16 R1 R11 R12 Es Ci1 Ci3 Co1

Resources:

- Lesson plan
- Presentation
- Activity sheet
- Video

How do I keep my finances secure?

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

Curriculum links:

L16 L17 L20 M Es Er Ci1

Resources:

- Interactive activity
- Lesson plans
- Presentation
- Activity sheets
- Infographics
- 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:

L19 L22 Es Ew Ci2 Ci3 Eco1

Resources:

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

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:

L13 L16 M Es Ew Ci1 Eco1 Eco3

Resources:

- Lesson plan
- Presentation
- Activity sheet
- Video

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:

L16 L17 L20 M Es Er Ci1

Resources:

- Interactive activity
- Lesson plan
- Presentation
- Activity sheet

Enterprise: Designing an app

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

Curriculum links:

L1 L2 L3 L15 L20 M Es Ew

St Co2 Bs1 Bs2 Bs3 DT

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:

L22 M Es Ew Ci1 Ci3 Eco2

Resources:

- Interactive activity
- Lesson plan
- Presentation
- 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:

L18 M Es Er Ew Ci1 Eco4 DT

Resources:

- Video
- Delivery notes
- Presentation
- 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:

Sc2 G Ci1 Ci2 Bs1 Bs2 Bs3 Eco4 Eco5

Resources:

- Delivery notes
- Presentation
- 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:

L20 Es Er Ew Ci1 Ci3

Resources:

- Delivery notes
- Presentation
- Activity sheets
- Certificate

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