

## Key Stage 3 Financial Studies Curriculum Overview

	Autumn 1	Autumn 2	Spring 1	Spring 2	Summer 1	Summer 2
	<b>Topics and content to be learnt</b>		<b>Topics and content to be learnt</b>		<b>Topics and content to be learnt</b>	
	<u>Topic 1: Saving</u>	<u>Topic 2: Making the most of your money</u>	<u>Topic 3: Borrowing</u>	<u>Topic 4: Moving on from school-The world of work</u>	<u>Topic 5: Risk &amp; Reward</u>	<u>Topic 6: Security &amp; Fraud</u>
	<ul style="list-style-type: none"> <li>• Savings</li> <li>• Interest</li> <li>• Saving Accounts</li> <li>• Ways to save</li> <li>• Money and Mental Health</li> </ul>	<ul style="list-style-type: none"> <li>• Spending</li> <li>• Ways to pay</li> <li>• Budgeting</li> <li>• Keeping track of your budget</li> <li>• Value for money</li> <li>• Know your rights</li> </ul>	<ul style="list-style-type: none"> <li>• Borrowing and debt</li> <li>• Repayment, Interest and APR</li> <li>• Making informed choices</li> <li>• Borrowing products</li> <li>• Manageable and unmanageable debt</li> </ul>	<ul style="list-style-type: none"> <li>• Apprenticeship, Employment, University</li> <li>• Student Finance</li> <li>• Earnings</li> <li>• Payslips</li> <li>• Tax &amp; National Insurance</li> <li>• Self-Employed</li> <li>• Methods of payment</li> <li>• Why do we pay Income Tax</li> <li>• Help for people on low incomes</li> </ul>	<ul style="list-style-type: none"> <li>• Types of personal financial risk</li> <li>• Attitudes to risk</li> <li>• Assessing risk</li> <li>• Investment</li> <li>• Gambling</li> <li>• Protecting yourself</li> <li>• Types of insurance</li> <li>• Other forms of protection against financial risk</li> </ul>	<ul style="list-style-type: none"> <li>• What is fraud</li> <li>• Identity theft</li> <li>• Key terms</li> <li>• Fake emails</li> <li>• Online fraud</li> <li>• How to protect yourself</li> <li>• Online security</li> <li>• Help available</li> <li>• Money mules</li> </ul>
Y9	<i>Knowledge, skills and understanding explicit to these topics/stage</i>		<i>Knowledge, skills and understanding explicit to these topics/stage</i>		<i>Knowledge, skills and understanding explicit to these topics/stage</i>	
	<u>Topic 1: Saving</u>		<u>Topic 3: Borrowing</u>		<u>Topic 5: Risk &amp; Reward</u>	
	<p>Students will explore the reasons that people save money, and how to compare the range of saving options available. They will see how saving is an important way of reaching future financial goals, and how individual choice is important in making those decisions. By the end of the chapter, they will know what their main options are for saving their money. They will be aware of some of the main features and perks that can come with savings options, and how to take these into account in their decision making.</p>		<p>Students will see how borrowing has increasingly become a part of the modern world, and that it requires very careful management. They will look at the various ways there are to borrow money and what the advantages and disadvantages are of each method. They will also investigate how repayments and interest work. Failure to repay and getting into debt can have serious consequences, so they will be looking at how to avoid these situations and what to do if debt does build up.</p>		<p>Students will explore what is meant by financial risk and reward. They will think about the financial decisions they could be faced with, and the level of risk involved in these. They will explore the reasons that people take risks with money, and the link between risk and reward. They will also find out how they can protect themselves against financial risks and where they can go to get help if the risk they have taken turns out to be a bad decision.</p>	
	<b>Skills learnt-</b>		<b>Skills learnt-</b>		<b>Skills learnt-</b>	
	<ul style="list-style-type: none"> <li>• Explanation skills</li> <li>• Understanding</li> <li>• Empathy</li> <li>• Analysis skills</li> <li>• Evaluation skills</li> <li>• Descriptive skills</li> <li>• Communication Skills</li> <li>• Numeracy</li> <li>• Debating skills</li> </ul>		<ul style="list-style-type: none"> <li>• Explanation skills</li> <li>• Understanding</li> <li>• Empathy</li> <li>• Analysis skills</li> <li>• Evaluation skills</li> <li>• Descriptive skills</li> <li>• Communication Skills</li> <li>• Numeracy</li> <li>• Debating skills</li> </ul>		<ul style="list-style-type: none"> <li>• Explanation skills</li> <li>• Understanding</li> <li>• Empathy</li> <li>• Analysis skills</li> <li>• Evaluation skills</li> <li>• Descriptive skills</li> <li>• Communication Skills</li> <li>• Numeracy</li> <li>• Debating skills</li> </ul>	

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	<p style="text-align: center;"><b><u>Topic 2: Making the most of your money</u></b></p> <p>Students will learn how to make choices about money – whether to spend it or not, what to spend it on, and searching for the best deals. Students will look at some of the things that can influence these choices, how they can manage these choices more effectively and what their consumer rights are for the things they do spend money on.</p> <p><b>Skills learnt-</b></p> <ul style="list-style-type: none"><li>• Explanation skills</li><li>• Understanding</li><li>• Empathy</li><li>• Analysis skills</li><li>• Evaluation skills</li><li>• Descriptive skills</li><li>• Communication Skills</li><li>• Numeracy</li><li>• Debating skills</li></ul>	<p style="text-align: center;"><b><u>Topic 4: Moving on from school-The world of work</u></b></p> <p>Students will explore some of the financial matters and decisions that they might face as they move on from full-time education. These include understanding the ways that people get paid for work, the National Minimum Wage and National Living Wage, the financial implications of going to university, and making plans for when they retire from working.</p> <p><b>Skills learnt-</b></p> <ul style="list-style-type: none"><li>• Explanation skills</li><li>• Understanding</li><li>• Empathy</li><li>• Analysis skills</li><li>• Evaluation skills</li><li>• Descriptive skills</li><li>• Communication Skills</li><li>• Numeracy</li><li>• Debating skills</li></ul>	<p style="text-align: center;"><b><u>Topic 6: Security &amp; Fraud</u></b></p> <p>Students will explore what is meant by identity theft and fraud. They will see how identity theft can happen and how information about their identity may be fraudulently used by people who are trying to make money by breaking the law. Students will also discover what to do if someone steals your identity, plus look at some of the ways they can protect themselves against identity theft.</p> <p><b>Skills learnt-</b></p> <ul style="list-style-type: none"><li>• Explanation skills</li><li>• Understanding</li><li>• Empathy</li><li>• Analysis skills</li><li>• Evaluation skills</li><li>• Descriptive skills</li><li>• Communication Skills</li><li>• Numeracy</li><li>• Debating skills</li></ul>
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