

# MoneySense KS3 curriculum topic map



# MoneySense

Making sense of money

This topic map illustrates how the range of MoneySense resources links to the Northern Ireland statutory curriculum for Key Stage 3. MoneySense is a free and impartial financial education programme from Ulster Bank 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.

## MATHEMATICS & NUMERACY

- MN2** Knowledge and understanding of personal finance issues; and skills to enable competent and responsible financial decision making.
- MN3** The application of mathematical skills to real life and work situations.

## LANGUAGE AND LITERACY

- W1** Expressing meaning, feelings and viewpoints.
- W2** The application of mathematical skills to real life and work situations.
- SL1** Develop the ability to use language (including body language) effectively in communicating with and relating to others.
- SL2** Talking to include debate, role-play, interviews, presentations and group discussions.
- SL3** Participating in a range of drama activities.
- R1** Reading and viewing for key ideas, enjoyment, engagement and empathy.
- R2** Analysing critically their own and other texts.
- G** Developing their knowledge of how language works and their accuracy in using the conventions of language, including spelling, punctuation and grammar.

## USING ICT

- EXPLORE** Research, select, process and interpret information.
- REQUIRE** Understand how to keep safe and display acceptable online behaviour.
- EXPRESS** Pupils should be enabled to: create, develop, present and publish ideas and information using a range of digital media.

## LEARNING FOR LIFE AND WORK

- Employability**
  - E1** Investigate how an employer might deal with issues affecting work.
  - E2** Investigate how work organisations contribute to the community.
  - E3** Find out what makes an entrepreneur and develop an awareness of the challenges and benefits of building your own business.
- Personal Development**
  - PD1** Investigate the influences on a young person, for example, peer pressure, media, social and cultural trends, fears, anxieties, motivations, etc.
  - PD2** Investigate the influences on physical and emotional/mental personal health.

- PD3** Develop understanding about, and strategies to manage, the effects of change on body, mind and behaviour, for example, puberty, body image, mood swings, etc.
- PD4** Develop strategies to promote personal safety, for example, responding appropriately to different forms of bullying, abuse, physical violence; developing safe practice in relation to the internet, getting home; understanding and managing risk, the place of rules and boundaries, etc.
- PD5** Develop coping strategies to deal with challenging relationship scenarios, for example, sibling rivalry, caring for relatives, domestic violence, teenage rebellion, child abuse, sexism, change in family circumstances, coping with rejection, loneliness and loss, etc.
- Home Economics**
  - HE1** Develop a range of skills to promote independence through planning, managing and using resources.
  - HE2** Investigate a range of factors that influence consumer choices and decisions.
  - HE3** Investigate consumer rights, responsibilities and support available in a range of scenarios.
- Local & Global Citizenship**
  - LGC1** Investigate various ways to participate in school and society.
  - LGC2** Investigate an issue from a range of viewpoints and suggest action that might be taken to improve or resolve the situation.
  - LGC3** Investigate why rules and laws are needed, how they are enforced and how breaches of the law affect the community.

## SCIENCE

- S** Investigate the effects of pollution, for example, water, air, land, sound etc, and specific measures to improve and protect the environment, for example, renewable energy, efficient use of resources and waste minimisation, etc.

## GEOGRAPHY

- G** The need for social, economic and environmental change to be sustainable.

## TECHNOLOGY AND DESIGN

- TD1** Design cost-effective and appropriate solutions to meet the specific needs of diverse local and global groups.
- TD2** Identify product needs and pursue sustainable, harmonious design solutions in a local outdoor/indoor context.

## MoneySense topics

### How do I stay in control of my money?

This topic explores 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:**  
**KUS2 E2 PD1 HE2 MN2 W1 SL1**

**Resources:**

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

### How can I understand credit and debt?

This topic looks at payment cards and specifically the differences between using a debit or a credit card.

**Curriculum links:**  
**KUS2 HE1 MN2 W1 SL1 R2**

**Resources:**

- Interactive activity
- Lesson plans
- Presentation
- Activity sheet
- Infographic
- Video

### How can my money choices affect my mental wellbeing?

This topic looks 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:**  
**PD1 PD2 PD3 PD4 PD5 LGC3 W1 SL1**

**Resources:**

- Lesson plan
- Presentation
- Activity sheet
- Video



### How do I keep my finances secure?

This topic explores different types of frauds and scams, and how to recognise and prevent them from happening.

**Curriculum links:**  
**KUS2 EXPLORE REQUIRE HE3 MN2 W1 SL1 G**

**Resources:**

- Interactive activity
- Lesson plans
- Presentation
- Activity sheet
- Infographic
- Video

### What are my consumer rights?

This topic looks 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:**  
**E2 HE3 LGC3 W1 SL1 R2**

**Resources:**

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

### How can I plan for my retirement?

This topic explores different ways of planning for the future including savings and pensions, and how choices made now may affect retirement plans.

**Curriculum links:**  
**KUS2 KUS3 E1 LGC2 MN2 MN3 W1 SL1 R2**

**Resources:**

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

### When might I need insurance?

This topic explores different types of insurance coverage and how insurance can provide financial and emotional protection against different forms of risk.

**Curriculum links:**  
**KUS2 HE1 PD2 MN2 W1 SL1 R2**

**Resources:**

- Interactive activity
- Lesson plan
- Presentation
- Activity sheet

### Enterprise: Designing an app

This topic offers insights into the process of creating apps and explores the start-up and running costs typically involved.

**Curriculum links:**  
**KUS2 EXPLORE EXPRESS E3 MN2 MN3 W1 SL1 R2 TD1**

**Resources:**

- Interactive activities
- Lesson plans
- Presentation
- Activity sheet
- Video

### How do I understand payslips and deductions?

This topic offers 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:**  
**KUS2 KUS3 HE1 MN2 MN3 W1 SL1 R1 R2**

**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:**  
**HE1 MN2 W1 SL1 R2 EXPRESS TD1**

**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:**  
**E3 LGC1 LGC2 MN2 MN3 W1 W2 SL1 SL2 SL3 S EXPRESS TD1**

**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:**  
**HE1 LGC1 W1 W2 SL1 SL2 SL3 R1 REQUIRE**

**Resources:**

- Delivery notes
- Presentation
- Activity sheets
- Information sheet
- Video
- Certificate

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