MoneySense KS4 curriculum topic map

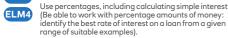


MoneySense Making sense of money

This topic map illustrates how the range of MoneySense resources link to the Northern Ireland statutory curriculum and CCEA Qualifications for Key Stage 4. 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.

MATHS & NUMERACY





- Calculate with money and solve simple problems in the context of finance, for example profit and loss, discount, ages and salaries, bank accounts, simple interest, budgeting, debt, APR and AER.
- Calculate with money and solve problems in a finance context, for example compound interest, insurance, cation, mortgages and investments.

LEARNING FOR LIFE AND WORK

Employability

- Investigate recruitment and retention procedures, taking into account the rights and responsibilities of employees and employers.
- Investigate the increasing social responsibility of business Explore self-employment and identify relevant sources

Personal Development

- Recognise, assess and manage risk in a range of real-life contexts.
- Develop further their competence as discerning consumers in preparation for independent living. Develop an understanding of how to maximise and
- sustain their own health and wellbeing. Reflect on, and respond to, their developing concept
- of self, including managing emotions and reactions to ongoing life experiences.

Local & Global Citizenship

- Identify and exercise their rights and social pilities in relation to local, national and global issues.
 - Develop their understanding of the role of society and government in safeguarding individual and collective rights in order to promote equality and to ensure that everyone is treated fairly

BUSINESS STUDIES

- Describe what it means to be enterprising.
- Analyse the nature and rewards of risk taking.
- Explain the advantages and disadvantages of external sources of finance: bank loan or overdraft
- Analyse the following factors that affect price: demand: cost of production; need to make profit; competition in
- Explain and discuss pricing policies.
- Describe and explain a variety of uses of mobile

ENGLISH LANGUAGE

- Write to communicate clearly, effectively and imaginatively, using and adapting forms and selecting vocabulary appropriate to task and purpose in ways that
- Read and understand texts; develop interpretations of writers' ideas; explain and evaluate how writers use linauistic, arammatical and structural features to influence the reader.
- Communicate clearly and effectively; present information and ideas; choose and adapt language appropriate to an audience; respond appropriately to questions and views of others; make a range of effective contributions; listen and respond to others' ideas and perspectives; challenge what they hear where appropriate and shape meaning through asking questions and making comments and suggestions; role play – create and sustain different roles from a range of real-life contexts and experiment with language to

SCIENCE

- Develop understanding of the effects of science on
- Biology: evaluate the evidence for how environmental changes affect the distribution of organisms, limited to increasing levels of carbon dioxide leading to global
- of fuels is a major source of atmospheric pollution due to combustion of hydrocarbons producing carbon dioxide which leads to the greenhouse effect, causing sea level rises, flooding and climate change.

GEOGRAPHY

Interrelationships between people and the natural environment; the need to manage both physical and human resources; sustainable development.

LEISURE, TRAVEL AND **TOURISM**

Develop an awareness and understanding of sustainable development and environmental issues.

ECONOMICS

Financial Capabilities

Describe how people pay for goods and services. Demonstrate knowledge and understanding of the following and make comparisons between alternatives, discussing risk and return: savings; personal and business loans; bank overdrafts; mortgages; insurance products; pension products; and shares

- Interpret different interest rates and evaluate how they affect saving, borrowing and investment Demonstrate understanding of why people choose to
- Relate knowledge of financial products to an individual's
- Analyse basic information on cost, risk and return to

- Analyse how growing debt affects the following both positively and negatively: consumers; producers; and the economy as a whole
- Discuss how individuals can best prevent or resolve inancial difficulties.
- Discuss the moral, ethical, social, leaislative and cultural issues associated with lending and borrowing.
- Demonstrate understanding that the financial service sector is regulated to protect consumer interests and ensure economic stability.
- Managing the Economy
 Analyse the effects of economic growth, including its social and environmental consequences.
- Producing and Consuming
- Analyse and calculate the costs and revenue of a
- ldentify, explain and analyse, paying particular attention to pollution, traffic congestion and climate change, ways in which markets may fail to operate efficiently.

DIGITAL TECHNOLOGY

- Define the term 'cybercrime' and give examples of threats to cybersecurity.
- Explain how networks and data can be protected using ncryption, passwords, levels of access, backup and
- Describe the main features of gaming applications simulations and mobile phone applications and how they can be used to support the following: education and training; social interactions; and work practices.
- Evaluate the impact of the following digital applications our everyday lives: online banking, online training and

BUSINESS AND COMMUNICATION SYSTEMS

Evaluate the impact that digital technology has had on business and customers, particularly in relation to security and/or e-safety.

TECHNOLOGY AND DESIGN

Design: Consider aesthetic, technical, economic, environmental, ethical and social dimensions when engaged in design and making.

An education programme brought to you by

器Ulster Bank

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

M1 ELM2 E2 PD1

FC4 FC8 FC9

Interactive activity

Resources:

- 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.

SEND





Resources:

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

How can my money choices affect my mental wellbeina?

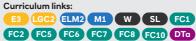
This topic explores two important issues that put young people at risk - online gambling and money mule schemes.



- · Lesson plan
- Presentation Activity sheet
- Video

How do I keep my finances secure?

This topic explores different types of frauds and scams.



Resources: Interactive activity

DTb DTd BC BS2

- Lesson plans
- Presentation
- Activity sheets Infographics
- 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.

SL W FC1 FC10

SEND

Curriculum links:



- Interactive activity Lesson plan
- Activity shee 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.



W FC1 FC2 FC3 FC4 FC5 FC8

- Resources Lesson plan
- Quiz/video

Presentation Activity sheet

When might I need insurance?

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



Resources:

- Interactive activity
- Lesson plan
- Presentation Activity sheet

Enterprise: Designing an app

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



St DTc DTd BC BS1 BS2 BS3

- Resources:
- Interactive activities Lesson plans
- Presentation
- Activity sheet

How do I understand payslips and deductions?

This topic offers insights into payslips and deductions, ncluding understanding the importance of the information contained on payslips, ensuring deductions are correct, and calculating take-home pay for different iobs and circumstances.

M1 ELM2 ELM4 PD2 E3 SL W PC1

- Interactive activity
- Lesson plan
- Presentation Activity sheet

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: PC2 FC6 MTE DTc DTd BC BS1 BS2

Resources:

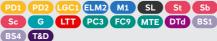
- Delivery notes Presentation

BS3 BS4 BS5 BS6 T&D

Activity sheets

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



Presentation

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: SL R W FC8 FC10 DTa

- Delivery notes

mymoneysense.com/ulsterbankni

Curriculum links: M1 ELM2 SL R W St

- Delivery notes
- Activity sheets















