

Central Hub Brighton – Curriculum Topic Information Sheet

Subject	Year/key stage	Term
PSHE Money Matters	Year 7/8/9 KS3	Spring Term 2
Topic/s		
<ul style="list-style-type: none"> • Outgoings: Personal/family budgets • The importance of saving • The positives and pitfalls of credit • Money worries: the consequences of debt • Online banking and payments: Scams/Phishing and security 		
Content (Intent)		
Prior Learning (Topic/s):		
<ul style="list-style-type: none"> • Sources of income. • Ways to pay for goods and services. • Internet safety. 		
Future Learning (Topic/s):		
<ul style="list-style-type: none"> • Identifies a range of banking accounts and services. • Understands and calculate simple interest. • Recognises influences on spending. • Considers potential causes of debt and suggests impact on relationships (individuals/families) • Knows where to access reliable financial services and support 		
What Knowledge or Skills will be Taught? (Implementation)	How will your Understanding be Assessed and Recorded (Impact)	
Knowledge	On Going Assessment	
<ul style="list-style-type: none"> • Describes elements of ‘the cost of living’. • Understands the impact of interest on savings and credit. • Understands financial terms/vocabulary. • Recognises influences on spending. 	<ul style="list-style-type: none"> • Independent research tasks. • Individual contributions to group discussions. • End of session check in. 	
Skills	Formal Assessment	
<ul style="list-style-type: none"> • Numeracy -Calculates simple interest. • ICT - Uses strategies to keep money safe online. • Life skills – independence/ consumer rights • Problem solving – value for money. 	<ul style="list-style-type: none"> • Onwards & Upwards • Reports to next educational provider/other agencies as required. • AQA Unit Awards 	
SEMH Curriculum Knowledge & Skills		
Self-esteem	Assessment of SEMH Development	
<ul style="list-style-type: none"> • That there are behaviors and activities that enhance wellbeing and self-esteem. • Recognize that increased independence brings increased responsibility. 	<ul style="list-style-type: none"> • Pre and post topic evaluation • Reach 2 Teach 	
How Can Families Help at Home?		

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Encourage involvement in household budgeting (e.g. shopping/bills)
 Facilitate savings goals.
 Maintain internet safety (parental controls).

Helpful Further Reading/Discussion (including Reading and Vocabulary Lists)

Reading	Vocabulary Lists		
https://natwest.mymoneysense.com/home/	Salary/wage	Benefits	Entitlement
https://www.moneyforlife.org.uk	Bursary/funding	Quality of life	Disposable
https://www.moneyadvice.service.org.uk/en/corporate/teenagers-talking-money-yphub	Expenditure	Budget	Capital
https://www.which.co.uk/money/banking/banking-security-and-new-ways-to-pay/	Investment	Loan	Loan shark
	Credit	Variable	Rate
	Consumer	Financial adviser	
	Ombudsman	Exploitation	Dilemma