

# 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

- ELM2** Be able to add sums of money to calculate a total.
- ELM4** Use percentages, including calculating simple interest. (Be able to work with percentage amounts of money: identify the best rate of interest on a loan from a given range of suitable examples).
- M1** Calculate with money and solve simple problems in the context of finance, for example profit and loss, discount, wages and salaries, bank accounts, simple interest, budgeting, debt, APR and AER.
- M2** Calculate with money and solve problems in a finance context, for example compound interest, insurance, taxation, mortgages and investments.

## LEARNING FOR LIFE AND WORK

- E1** **Employability**  
Investigate recruitment and retention procedures, taking into account the rights and responsibilities of employees and employers.
- E2** Investigate the increasing social responsibility of business in the community.
- E3** Explore self-employment and identify relevant sources of support.
- PD1** **Personal Development**  
Recognise, assess and manage risk in a range of real-life contexts.
- PD2** Develop further their competence as discerning consumers in preparation for independent living.
- PD3** Develop an understanding of how to maximise and sustain their own health and wellbeing.
- PD4** Reflect on, and respond to, their developing concept of self, including managing emotions and reactions to ongoing life experiences.
- LGC1** **Local & Global Citizenship**  
Identify and exercise their rights and social responsibilities in relation to local, national and global issues.
- LGC2** 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

- BS1** Describe what it means to be enterprising.
- BS2** Analyse the nature and rewards of risk taking.
- BS3** Explain the advantages and disadvantages of external sources of finance: bank loan or overdraft.
- BS4** Analyse the following factors that affect price: demand; cost of production; need to make profit; competition in the market.
- BS5** Explain and discuss pricing policies.
- BS6** Describe and explain a variety of uses of mobile technology for business.

## ENGLISH LANGUAGE

- W** Write to communicate clearly, effectively and imaginatively, using and adapting forms and selecting vocabulary appropriate to task and purpose in ways that engage.
- R** Read and understand texts; develop interpretations of writers' ideas; explain and evaluate how writers use linguistic, grammatical and structural features to influence the reader.
- SL** 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 engage the audience.

## SCIENCE

- St** Develop understanding of the effects of science on society.
- Sb** Biology: evaluate the evidence for how environmental changes affect the distribution of organisms, limited to increasing levels of carbon dioxide leading to global warming.
- Sc** Chemistry: demonstrate knowledge that the combustion 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

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

## LEISURE, TRAVEL AND TOURISM

- LTT** Develop an awareness and understanding of sustainable development and environmental issues.

## ECONOMICS

- FC1** **Financial Capabilities**  
Describe how people pay for goods and services.
- FC2** 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.
- FC3** Interpret different interest rates and evaluate how they affect saving, borrowing and investment.
- FC4** Demonstrate understanding of why people choose to save and borrow.
- FC5** Relate knowledge of financial products to an individual's changing financial needs.
- FC6** Analyse basic information on cost, risk and return to

- FC7** inform financial choices.
- FC7** Analyse how growing debt affects the following both positively and negatively: consumers; producers; and the economy as a whole.
- FC8** Discuss how individuals can best prevent or resolve financial difficulties.
- FC9** Discuss the moral, ethical, social, legislative and cultural issues associated with lending and borrowing.
- FC10** Demonstrate understanding that the financial services sector is regulated to protect consumer interests and ensure economic stability.
- MTE** **Managing the Economy**  
Analyse the effects of economic growth, including its social and environmental consequences.
- PC1** **Producing and Consuming**  
Analyse differences in wage rates.
- PC2** Analyse and calculate the costs and revenue of a business.
- PC3** Identify, explain and analyse, paying particular attention to pollution, traffic congestion and climate change, ways in which markets may fail to operate efficiently.

## DIGITAL TECHNOLOGY

- DTa** Define the term 'cybercrime' and give examples of threats to cybersecurity.
- DTb** Explain how networks and data can be protected using encryption, passwords, levels of access, backup and firewalls.
- DTc** 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.
- DTd** Evaluate the impact of the following digital applications on our everyday lives: online banking, online training and e-commerce.

## BUSINESS AND COMMUNICATION SYSTEMS

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

## TECHNOLOGY AND DESIGN

- T&D** Design: Consider aesthetic, technical, economic, environmental, ethical and social dimensions when engaged in design and making.

## 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:**  
M1 ELM2 E2 PD1 SL  
FC4 FC8 FC9

- 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:**  
M1 ELM2 PD1 W SL  
FC1 FC2 FC6 FC7 BS2

- Resources:**
- Interactive activity
  - Lesson plan
  - Presentation
  - Activity sheet
  - Infographic
  - Video

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

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

- Curriculum links:**  
PD1 PD2 PD3 PD4 LGC2 SL  
FC5 FC7 FC9 DTa

- Resources:**
- Lesson plan
  - Presentation
  - Activity sheet
  - Video

### How do I keep my finances secure?

This topic explores different types of frauds and scams, how to recognise them and how to avoid falling for them.

- Curriculum links:**  
E3 LGC2 ELM2 M1 W SL FC1  
FC2 FC5 FC6 FC7 FC8 FC10 DTa  
DTb DTd BC BS2

- Resources:**
- Interactive activity
  - 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.

- Curriculum links:**  
E2 PD2 LGC2 SL W FC1 FC10

- 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:**  
E1 PD1 PD4 M1 M2 ELM2 ELM4 SL  
W FC1 FC2 FC3 FC4 FC5 FC8

- Resources:**
- Lesson plan
  - Presentation
  - Activity sheet
  - Quiz/video

### 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.

- Curriculum links:**  
M1 M2 ELM2 ELM4 PD1 SL  
R FC2 FC5

- 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.

- Curriculum links:**  
M1 ELM2 W SL E3 PC2 MTE  
St DTc DTd BC BS1 BS2 BS3  
BS4 BS5 BS6 T&D

- 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:**  
M1 ELM2 ELM4 PD2 E3 SL W PC1

- 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:**  
E2 PD1 M1 ELM2 SL R W St  
PC2 FC6 MTE DTc DTd BC BS1 BS2  
BS3 BS4 BS5 BS6 T&D

- 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:**  
PD1 PD2 LGC1 ELM2 M1 SL St Sb  
Sc G LTT PC3 FC9 MTE DTd BS1  
BS4 T&D

- 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:**  
PD1 LGC1 SL R W FC8 FC10 DTa

- Resources:**
- Delivery notes
  - Presentation
  - Activity sheets
  - Information sheet
  - Video
  - Certificate

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