

MoneySense KS5 curriculum topic map

MoneySense

Making sense of money



This topic map illustrates how the range of MoneySense resources links to the Northern Ireland national curriculum and across exam boards in particular CCEA AS level and A level specifications. 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 students how to manage money.

MATHEMATICS

M Recognise and use number in real-life contexts.

ENGLISH

E Apply critical and creative skills in close reading, description, evaluation, analysis, interpretation and production of texts and discourses (AQA: 3, Edexcel: c3, OCR: 2b).

LEARNING FOR LIFE AND WORK

Employability

E1 To appreciate the value of work.

E2 To understand how skills and interests can be used in shaping a career plan.

E3 To access information on the world of work.

E4 To develop the skills involved in sensible decision making.

Personal Development

PD1 To understand the concepts of health.

PD2 To appreciate the risks posed by behaviour, and the dangers of drug abuse.

PD3 To develop skills for study.

PD4 To understand a sense of self, and the benefits of healthy relationships.

SCIENCE

Sc Biology: effective management of the conflict between human needs and conservation help to maintain sustainability of resources. (AQA: 3.7.4, Edexcel: 5.22 topic 5, OCR: 6.3.2).

GEOGRAPHY

Sustainable Development

SD1 Explain sustainability with reference to social and environmental considerations; (CCEA: GCE 3.5 Unit A2 2).

SD2 Demonstrate knowledge and understanding of urban ecological and carbon footprints.

SD3 Understand how sustainability is related to waste management, energy consumption and water supply. (CCEA: Unit A2 2 Option B).

SOCIOLOGY

So An awareness of the importance of social structure and social action (AQA: 4.1.3, OCR: 2d).

COMPUTING

Co1 The individual (moral), social (ethical), legal and cultural opportunities and risks of digital technology (AQA: 3.8.1, 4.9.3.2, OCR: 1.5.2).

Co2 Characteristics of networks and the importance of networking protocols and standards (AQA: 3.9.2, OCR: 1.3.3).

Co3 Methods of capturing, selecting, exchanging and managing data to produce information for a particular purpose (AQA: 4.9.3.1, OCR: 1.3.4).

ECONOMICS

Eco1 Financial sector: role of central banks (AQA: 4.2.4, OCR: 5.3, CCEA: GCE 3.4 Unit A2 2).

Eco2 Calculate cost, revenue and profit (AQA: 3.1.3.5, OCR: 3.3, CCEA: GCE 3.3 Unit A2 1).

Eco3 Labour market: wage determination (AQA: 4.1.6.6, OCR: 5.3, CCEA: GCE 3.1 Unit AS 1).

Eco4 Stability and growth in local, national and global terms (AQA: 4.2.3.1, OCR: 2.2, CCEA: GCE 3.2 Unit AS 2).

DIGITAL TECHNOLOGY

DTc Describe the main features of the following legislation: the Data Protection Act; the Copyright, Designs and Patents Act; and the Computer Misuse Act. Understand and apply how each piece of legislation may impact on organisations, their employees and members of the public.

BUSINESS STUDIES

BS1 Calculate cost, revenue, profit and breakeven (AQA: 3.5.1; 3.5.2, Edexcel: 1.2 market, CCEA: GCE 3.3 Unit A2 1).

BS2 Consider external influences on business such as the market, competition, global context, political, social, economic and technological factors, as well as ethical, legal and environmental issues (AQA: 3.1.3, Edexcel: 2.5, CCEA: GCE 3.4 Unit A2 2).

BS3 Apply knowledge of business objectives and strategy such as risk and uncertainty (AQA: 3.1.1; 3.7.1; 3.7.8, Edexcel: 1.3, OCR: 2c, CCEA: GCE 3.3 Unit A2 1).

BS4 Promote an holistic understanding of business and enterprise (Edexcel: 1.5, OCR: 2c, CCEA: GCE 3.1 Unit AS 1).

CERTIFICATE OF PERSONAL EFFECTIVENESS (CoPE)

WO Introduction to working with others
Plan work with others.

PS Introduction to problem solving
Explore a problem and identify different ways of tackling it.

D Communicating through discussion
Make clear and relevant contributions in a way that suits the purpose and situation. Listen and respond sensitively to others, and develop points and ideas.

LIFE SKILLS AND EXTENDED LIFE SKILLS

UM Using money
Use number skills in the context of money.

MM1 Managing money
Know the difference between 'needs' and 'wants'.

MM2 Understand the importance of managing money effectively.

MM3 Explain three reasons why it is important to manage their money.

MM4 Know ways to save money.

PS1 Personal safety
Investigate ways of keeping money safe.

PS2 Outline safe and unsafe places where they can keep their money.

DS1 Digital skills for everyday life
Outline two ways to keep information secure on a digital device, for example passwords or saving work.

SQ1 Skills and qualities for jobs and courses
Explain why skills and qualities are important for employers or further education.

ENVIRONMENTAL TECHNOLOGY

ET Understand how the increasing world population affects demand for the Earth's resources (fuel, water, food and shelter) (CCEA GCE Unit A2 1: Building and Managing a Sustainable Future).

MoneySense topics

When might I need to borrow money?

This topic focuses on the financial implications of planning for the future, and especially borrowing money.

Curriculum links:
PD1 **M** **E** **Eco1** **MM1**
MM2 **MM3** **UM**

Resources:
• Interactive activities
• Lesson plans
• Presentation
• Activity sheet
• Video

How do I choose financial products and services?

This topic explores different financial products, analysing the costs and benefits of products, and empowering students to be responsible for the financial choices they make now and in the future.

Curriculum links:
PD1 **PD2** **M** **E** **Eco1**

Resources:
• Interactive activity
• Activity ideas
• Presentation
• Activity sheet

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, debt and money mule schemes.

Curriculum links:
PD1 **PD2** **PD3** **PD4** **E** **So**
MM1 **MM2** **PS2**

Resources:
• Lesson plan
• Presentation
• Activity sheet
• Video

How can I plan for the unexpected?

This topic explores financial risk and how to manage it through planning or taking insurance.

Curriculum links:
PD1 **M** **E** **MM2** **MM3**
PS1 **PS2**

Resources:
• Interactive activity
• Lesson plans
• Presentation
• Activity sheet (Budget planner)
• Infographic
• Video

How can I understand financial risks and rewards?

This topic looks at identifying financial risks and rewards, making informed decisions and managing consequences of risks.

Curriculum links:
PD1 **E** **Eco1** **PS1** **PS2**

Resources:
• Interactive activity
• Lesson plan
• Presentation
• Activity sheet
• Quiz/video

How can I avoid identity theft and fraud?

This topic looks at different forms of identity theft and fraud, the financial and emotional impact they might have, and ways to avoid them.

Curriculum links:
PD1 **DTc** **DS1** **PS2** **E** **Eco1**
Co1 **Co2**

Resources:
• Video
• Activity ideas
• Activity sheet (spreadsheet)
• Presentation
• Interactive activity

Where can I get financial guidance?

This topic investigates different sources of regulated and non-regulated financial guidance, considering the reliability of each.

Curriculum links:
PD1 **PD2** **E** **Eco1** **PS3** **MM2**

Resources:
• Activity ideas
• Presentation
• Activity sheet

Enterprise: Starting a business

This topic looks at starting a new business and putting together a business plan.

Curriculum links:
E2 **M** **BS1** **BS2** **BS3** **BS4**
E **SQ1** **Eco2**

Resources:
• Interactive activities
• Lesson plans
• Presentation
• Activity sheet
• Video

How will my education and job choices affect my finances?

This topic looks at the relationship between education, training, jobs and income and their link to life goals.

Curriculum links:
E1 **E2** **E3** **M** **E**
SQ1 **Eco3**

Resources:
• Interactive activity
• Lesson plan
• Presentation
• Activity sheet
• Video

Business masterclass: setting up a sustainable business

In this two-part lesson, students explore their own entrepreneurial qualities, find out what is involved in setting up a new sustainable business and work in small groups to write their own business plan.

Curriculum links:
E2 **E3** **E4** **M** **SD1** **SD2**
SD3 **Eco1** **BS2** **BS3** **BS4** **SQ1**

Resources:
• Lesson plan
• Video
• Business plan template

Path to independence: Budget planner

Students use a digital budget calculator tool to explore relatable budgeting scenarios and work through discussion questions, whilst recognising how money management may be linked to mental health.

Curriculum links:
E4 **PD1** **PD2**

Resources:
• Lesson plan
• Scenario cards
• Teacher 'cheat sheet'
• Budget calculator

Time is money: Escape room

Students will learn about saving, borrowing and lending money through this immersive escape room interactive activity and reflection task.

Curriculum links:
E4 **M** **UM** **MM1** **MM2** **MM4**

Resources:
• Lesson plan
• Answer sheet
• Interactive activity

MoneySense workshops

Designing a crowdfunded project

Students work in groups to research and then present to the rest of the class a fully costed business plan for a project to be crowdfunded, including their ideas for the project, their plan for investment and the returns they will offer to funders.

Curriculum links:
E2 **E4** **PD3** **PD4** **M** **E** **So** **Co3** **Eco2** **Eco4** **BS1** **BS2**
BS3 **BS4** **WO** **PS** **D**

Resources:
• Presentation
• Delivery notes
• Information-pledge cards
• Activity sheets

Change today, save tomorrow

This workshop teaches students the importance of green consumerism and introduces them to some techniques that will help them lead a greener lifestyle. The students are also asked to create a social media campaign that will encourage others to make environmentally sustainable consumer choices.

Curriculum links:
E4 **PD2** **PD3** **M** **E** **Sc** **SD1** **SD2** **SD3** **ET** **So** **Co1**
Co3 **Eco4** **WO** **PS** **D**

Resources:
• Presentation
• Delivery notes

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