

Year 7 FINANCIAL EDUCATION		1		2		1		2		1		2	
Subject		Autumn		Autumn 2		Spring 1		Spring 2		Summer 1		Summer 2	
Thinking Hard	ACQUIRING KNOWLEDGE: Understanding that money is a key component of our life and how we use it. Students will understand the spending and savings attitudes and decide which they fall under. Students will explore the concept of Needs Vs Wants and how a limited budget can alter their perception of this. Students will also consider currencies, why they change and how to calculate them. CREATING INDEPENDENCE - Students learn how to work and calculate independently.	ACQUIRING KNOWLEDGE: Students will explore what buying impulses are and the different factors that impact and affect their compulsion to buy. Students will explore the world of fashion, and learn about who really benefits from fashion trends and seasons e.g. the companies What is a buying impulse. They will also experiment and understand ways to shop for fashion on a limited price range. BEING CREATIVE: Students must think creatively to find low cost solutions in order to fit within their budget.	ACQUIRING KNOWLEDGE: Understand the use and purpose of a budget & how it helps spending. Be able to calculate/ create and follow a budget. Be able to think critically and make key decisions based on their own budget and money/financial situation. BEING CREATIVE - Students must think creatively to find low cost solutions in order to fit within their budget	ACQUIRING KNOWLEDGE: Understand how to get good value for money and learn about money saving tips for example the unit prices in supermarkets. Explore the world of ethical/responsible shopping - Understand how products are created and what sweatshops and animal testing are. develop their own mindsets and consider their own shopping habits. CHANGING THE WORLD - Students will learn how they can have a positive impact on the world through their buying behaviour.	ACQUIRING KNOWLEDGE - Know different types of bank accounts, be able to make decisions about bank accounts depending on different people's situations. Be able to read and understand the information on a bank statement. BEING CREATIVE - Think creatively and be able to solve problems, fill gaps and find missing information in bank statements. Also think creatively to make decisions and select appropriate bank accounts based on different scenarios. CREATING INDEPENDENCE - Students learn how to think for themselves with regards to financial accounts and considering their own future options	ACQUIRING KNOWLEDGE - Experience and role play life on a budget - Having to make key decisions based on content covered in the year e.g. wants vs needs. BEING CREATIVE - Be able to think creatively to complete life budgets, problem solve and make decisions based upon their given scenarios. NOT FEARING FAILURE- developing skills to deal with different situations in a safe zone.							
Developing Character	Improve their SELF ASSURANCE through understanding their own money personality. Develop GRIT through trying again with difficult calculations and CURIOSITY through understanding of other world cultures.	Improve their self SELF ASSURANCE through learning skills for how to shop more fiscally and through understanding the choices they make & their influences. Develop CURIOSITY through interesting conversations about why we want what we want.	Develop SELF ASSURANCE through learning skills of budgeting. Develop SELF CONTROL and MINDFULNESS through limiting their spending and considering other options.	Develop KINDNESS as they consider their buying habits and their impact on the world. Develop MINDFULNESS over the actions of businesses/their shopping. Develop GRATITUDE for animals and the environment/their life as compared to workers in other nations. Develop CURIOSITY about the world around them.	Develop GRIT while dealing with and making decisions about difficult bank statements or scenarios. Develop CURIOSITY about their own options for future bank accounts.	Develop CURIOSITY about real life value of money and bills. Develop GRATITUDE for the life the lead and the cost of it, hopefully leading to appreciation for family support.							
Understanding Diversity	Environmental diversity, different countries - Discussion of exchange rates and the cause of differences in the value of money e.g. war, poverty. Developing democracy & Being a world citizen	ACQUIRING CULTURAL CAPITAL - Understanding of the fashion industry. LOCAL CONTEXT & MENTAL AND PHYSICAL DIVERSITY - Differing budgets.	LOCAL CONTEXT & MENTAL AND PHYSICAL DIVERSITY - Differing budgets even within our small local area	RESPECTING HUMAN RIGHTS - Differing laws around the world and whether that is right or wrong. BEING A WORLD CITIZEN - Understanding their impact on the world. UNDERSTANDING DEMOCRACY - Discussion over moral VS legal. UNDERSTANDING MENTAL & PHYSICAL DIVERSITY	UNDERSTANDING DEMOCRACY BEING A WORLD CITIZEN - Understanding banks and savings.	BEING A WORLD CITIZEN - Understanding bills and costs of living,							
Literacy Reading, Oracy	Oracy - Masses of discussion/debate work and sharing ideas	Oracy - Debate/discussion work, sharing ideas.	Oracy - Debate and discussion worth throughout	Oracy - Debate and discussion worth throughout	Oracy - Debate and discussion worth throughout	Discussions, team work/partner work and discussions, reading articles & understanding data/information							
Gatsby, Careers			Discussion of different jobs and different earnings potentials	Discussion of different earning levels, cost of students loans	Discussion of different earning levels and student loan payments								
Mental and Physical Well-being	Understanding needs & Wants and how they can link to our mental and physical health. Attitudes towards spending	Understanding how our mental wellbeing can be affected/shaped by businesses - The focus on fashion being up to date etc. Understanding their compulsion to buy and what it stems from and how it can affect their mental wellbeing	Understand how financial pressure can impact on mental and physical wellbeing	Develop skills of grit and resilience, understanding of others and situations allows them to develop emotional literacy and empathy	Develop skills of grit and resilience, understanding of others and situations allows them to develop emotional literacy and empathy	Understanding the impact of finances upon wellbeing.							
Cross-Curricular Links	Maths skills (maths), different countries (Geog) - History - History of the world, war etc. English skills through debate and discussion. RSHE links to financial literacy. SMSC links to understanding others, cultures and societal understanding	English skills through debate and discussion, Maths skills in calculating exchange rates, staying within budgets, running totals, ICT skills - Effective researching, RSHE links to financial literacy. SMSC links to understanding others and societal understanding	Maths skills, RSHE links to financial literacy. SMSC links to understanding others and societal understanding, English skills through debate and discussion	English skills through debate and discussion, Maths Skills, RSHE links to financial literacy. SMSC links to understanding others and societal understanding, E&P, Geography, History.	Maths skills through the organisation of data, RSHE links to financial literacy. SMSC links to understanding others and societal understanding, English skills through debate and discussion,	Maths, RSHE links to financial literacy. SMSC links to understanding others and societal understanding, english skills through debate and discussion							
Extra-Curricular Links													
Precise Learning Endpoints We want students to learn/be able to:	SLE 1) Calculate exchange rates SLE 2) Define: Wants, needs, spending attitudes SLE 3) Understand how wants, needs and spending attitudes affect spending. SLE 4) Understand what currency is and why exchange rates change	SLE 1) Understand and analyse who benefits from changing fashion trends SLE 2) State and understand what buying impulses are and how to overcome them SLE 3) Be able to research and shop for less by using a limit budget	SLE 1) Calculate a budget and use a cash book. SLE 2) Define committed and discretionary spending SLE 3) Link budgets and committed/discretionary spending to wants and needs,	SLE 1) Calculate price per item/gram/kilogram SLE 2) Understand how the calculations can help students achieve better value for money SLE 3) Understand the conditions that different people are in around the world. SLE 4) Define and understand the meaning of sweat shop/animal testing. SLE 5) Understand methods of finding products that are more 'responsible'	SLE 1) Read and complete bank statements. SLE 2) Make correct decisions about suitability of bank statements. SLE 3) Know the difference between bank accounts SLE 4) Know what the 2 different types of interest are SLE 5) Know the difference between debit & credit SLE 6) Make appropriate decisions about choosing bank accounts	SLE 1) Be able to create and calculate a budget that does not go over, SLE 2) Make correct decisions about buying choices depending on budgets and scenarios given to them SLE 3) Begin to understand the real cost of every-day bills and finances.							