



HALF TERM 1.1 Sep - Oct	Learning Aim: A Understand the importance of managing personal finance			Learning Aim: B Explore the personal finance sector			
TOPIC (S)	A1: Functions and role of Money	A2: Different Ways to Pay A3: Current Accounts	A4 Managing Personal Finance	B1: Features of financial institutions	B2: Communication with Customers	B3: Consumer Protection in Relation to Personal Finance	B4: Information, Guidance and Advice
<b>Knowledge &amp; Skills development</b>	The ability to handle money received, and to control money paid, is a fundamental requirement for personal and business success.	The use of money as a payment method, advantages and disadvantages	Suitability of different financial products and services against individual needs	Types of organisations and their advantages and disadvantages	Methods of interacting with customers	(FCA) (FOS) (FSCS) legislation – consumer credit.	Citizens Advice (IFA) price comparison websites debt counsellors (IVAs) bankruptcy.
<b>Assessment / Feedback Opportunities</b>	Classroom activity - Class Discussion - Questioning pupils – verbal feedback – exam questions – end of section tests						
<b>Cultural Capital</b>	<ul style="list-style-type: none"> <li>• Understanding of business finance</li> <li>• Understanding of personal finance</li> </ul>						
<b>SMSC / Promoting British Values</b> (Democracy, Liberty, Rule of Law, Tolerance & Respect)	<ul style="list-style-type: none"> <li>• Listening to others</li> <li>• Responding suitable in discussions</li> <li>• Taking part in group activities</li> </ul>						
<b>Reading opportunities</b>	Financial Intelligence Visual Finance Dictionary of Finance and Investment terms						
<b>Key Vocabulary</b>	Legal tender – Debt – Solvent – Credit Rating – Bankruptcy – Cash – Debit card – Credit card – Cheque – Direct debit – Contactless – Mobile Banking – BACS – FPS – CHAPS – Standard account – Packaged account – Basic account – Student account – Overdraft – Personal Loans – Hire purchase – Mortgages – Credit Cards – Payday loans – ISAs – Premium Bonds – Shares – Pensions – Bank of England – Banks – Building Societies – Credit Unions – NS&I – Pawnbrokers – Branch – Online Banking – Telephone Banking – Postal Banking.						
<b>Digital Literacy</b>	Use of technology Digital research methods Use of range of software						
<b>Careers</b>	Business adviser – Business analyst – Business development manager – Entrepreneur						

