

# Curriculum Intent for Key Stage 3 Personal Finance

## Course Overview

The Key Stage 3 Personal Finance curriculum equips students with the essential financial knowledge, skills, and confidence needed to manage money responsibly in an increasingly complex and digital world. The course develops students' understanding of budgeting, saving, borrowing, investing, and financial risk, while also addressing modern challenges such as online banking, digital payments, financial scams, and AI-driven financial tools.

The curriculum is aligned with the LIBF Young Financial Capability Framework and supports progression into LIBF Financial Studies, BTEC Business, Economics, and Computing at Key Stage 4 and beyond. Learning is practical, relevant, and age-appropriate, enabling students to make informed financial decisions both now and in adult life.

## Intent Statement

The Key Stage 3 Personal Finance curriculum is designed to ensure that students:

- Develop strong financial literacy and money management skills
- Understand how financial decisions impact personal wellbeing
- Recognise financial risks, particularly in digital and online contexts
- Build confidence in planning for the future
- Make informed choices about post-16 study and career pathways

By the end of Year 9, students will have a secure understanding of personal financial planning, tax, insurance, and the wider economic environment.

## Assessment and Delivery Model

- Each half term includes four core lessons, which must be taught
- Expansion content may be taught if time allows and is included in assessments
- Each half term includes:
  1. One homework task
  2. One formal assessment
- Assessments:
  1. Conducted via Microsoft Forms
  2. Sent to students' school email
  3. Scheduled:
    - Final lesson of odd-numbered half terms
    - Second-to-last lesson of even-numbered half terms

## Pathways and Progression

- The Key Stage 3 Personal Finance curriculum prepares students for further study in subjects such as LIBF Financial Studies, BTEC Business, Economics, Computing, and Digital Information Technology.
- It also supports future career pathways in finance, banking, business, entrepreneurship, and technology-related roles by developing strong financial literacy, decision-making, and analytical skills.

## Cross-Curricular Skills and Values

Throughout the Key Stage 3 Personal Finance curriculum, students develop a broad range of transferable skills and values that support financial wellbeing, employability, and responsible citizenship.

<b>Link to British Values</b>
Students develop an understanding of the rule of law through learning about taxation, consumer rights, financial regulation, and fraud prevention. Individual liberty is promoted through informed financial decision-making, while mutual respect and tolerance are reinforced through ethical money management and responsible financial behaviour in society.
<b>Critical Thinking and Problem-Solving</b>
Learners analyse financial scenarios, compare options, and evaluate risks and outcomes related to budgeting, saving, borrowing, and investing, supporting informed and responsible decision-making.
<b>Communication and Collaboration</b>
Students discuss financial choices, justify decisions, and reflect on outcomes through structured activities and assessments, developing clear communication skills and collaborative working practices.
<b>Digital Literacy</b>
The curriculum strengthens students' understanding of digital finance, including online banking, budgeting apps, digital payments, and the risks associated with financial technology and online platforms.
<b>Ethical Awareness and Sustainability</b>
Students explore ethical and sustainable financial choices, including responsible spending, ethical investment, data privacy, and the impact of financial decisions on individuals, communities, and the environment.

**Conclusion**

The Key Stage 3 Personal Finance curriculum provides a coherent and purposeful foundation that equips students with the financial knowledge, skills, and values required for responsible adult life. Through practical learning, ethical awareness, and an understanding of digital finance, students are prepared to make informed financial decisions and engage confidently with the modern economy.

## Key Stage Scheme of Learning | Year 8 and 9

Year 8 Autumn Term	Year 8 Spring Term	Year 8 Summer Term	Year 9 Autumn Term	Year 9 Spring Term	Year 9 Spring Term
Budgeting and Banking	Saving and Financial Goals	Borrowing and Lending	Investing and Insurance	The Personal Life Cycle and Tax	Assessment and Exploring GCSE Options
<b>C1</b> Introduction to Personal Finance and Budgeting <b>C2</b> Creating and Managing a Budget <b>C3</b> Understanding Bank Accounts (Current, Savings, Online Banking) <b>C4</b> Responsible Use of Online Banking and Financial Tools	<b>Core Lessons</b> <b>C1</b> Why Save? Understanding Short- and Long-Term Goals <b>C2</b> Different Types of Savings Accounts <b>C3</b> Interest Rates and How Money Grows <b>C4</b> Making Smart Spending Choices	<b>Core Lessons</b> <b>C1</b> What is Borrowing? Understanding Loans, Credit and Debt <b>C2</b> Types of Borrowing: Credit Cards, Overdrafts, and Store Credit <b>C3</b> Interest, APR, and the Cost of Borrowing <b>C4</b> Responsible Borrowing and Avoiding Debt	<b>Core Lessons</b> <b>C1</b> Introduction to Investment: Risk and Reward <b>C2</b> Types of Investment: Shares, Bonds, and Property <b>C3</b> What is Insurance and Why It Matters <b>C4</b> Managing Risk in Personal Finance	<b>Core Lessons</b> <b>C1</b> The Personal Life Cycle: Key Financial Stages <b>C2</b> Income, Employment and Taxation Basics <b>C3</b> Understanding Payslips and Deductions <b>C4</b> Planning for the Future: Saving for Retirement	<b>Core Lessons</b> <b>C1</b> Review of Key Stage 3 Financial Knowledge <b>C2</b> Online Assessment and Feedback <b>C3</b> Exploring GCSE and Post-16 Options at Haileybury Turnford (LIBF, Business, IT)
<b>Expansion Lessons</b> <b>E1</b> Recognising Financial and Commercial Risks Online (Phishing, Scams, Fraud) <b>E2</b> Digital Payments and AI in Banking	<b>Expansion Lessons</b> <b>E1</b> Using Budgeting Apps and AI Tools Responsibly <b>E2</b> Ethical Savings and Environmental Impact of Money Decisions	<b>Expansion Lessons</b> <b>E1</b> Online Lending and “Buy Now, Pay Later” Risks <b>E2</b> Financial Responsibility and Decision-Making Scenarios	<b>Expansion Lessons</b> <b>E1</b> Digital Investing: Apps, AI Advisors, and Online Risks <b>E2</b> Ethical and Sustainable Investing	<b>Expansion Lessons</b> <b>E1</b> Digital Tax Systems and Online Financial Security <b>E2</b> Government Spending and Economic Responsibility	<b>Expansion Lessons</b> <b>E1</b> Careers in Finance, Business and Technology <b>E2</b> AI, Ethics and the Future of Work

### Year 8 – Intended Learning Outcomes

Students will be able to manage a personal budget, understand how bank accounts and digital payment systems work, and make informed decisions about saving and spending. They will recognise common financial risks, including online scams and irresponsible borrowing, and understand how interest affects both savings and debt. Students will begin to evaluate financial choices and use digital financial tools responsibly.

### Year 8 – Intended Learning Outcomes

Students will be able to apply secure financial knowledge to real-life scenarios, including investing, insurance, taxation, and long-term financial planning. They will understand how personal finances change across the life cycle, interpret payslips and deductions, and assess financial risk and ethical considerations. Students will be prepared to make informed post-16 choices and manage money responsibly as they move towards adulthood.