

HT Key Stage 3 Personal Finance Scheme of Work

Key

C – Core Content (You must teach this)

E – Expansion Content (You could teach this, if you have time)

Notes

Each half term will have four core lessons. These must be taught and students will be tested on these topics.

Each half term may have expansion content. These will be included on the tests but can be omitted if not taught.

Teachers must move on to expansion content if there are lessons remaining in the half term.

Each half term will have one homework task and one assessment lesson.

Assessment lessons must take place on the final lesson in odd-numbered half terms and the second-to-last lesson in even-numbered half terms due to the data drop window.

Assessments will be conducted on Microsoft Forms and sent to students via their Student Email.

Reasoning

The updated Key Stage 3 Personal Finance Curriculum provides students with essential financial literacy skills aligned with the LIBF Young Financial Capability Framework and supports progression into LIBF Financial Studies, BTEC Business, and Economics.

This scheme ensures students gain a strong understanding of budgeting, saving, borrowing, investing, and managing money responsibly in an increasingly digital world.

New units have been introduced to address modern financial challenges, including digital finance, financial scams, AI-powered financial tools, and ethical money management. Students will explore how artificial intelligence and online platforms can both support and threaten financial wellbeing, developing their awareness of online commercial risks and the responsible use of technology.

By Year 9, students will have an understanding of personal financial planning, tax, insurance, and the wider economic environment, preparing them for responsible adult life and informed post-16 subject choices.

Year 8

HT1 – Budgeting and Banking

Core Lessons

C1 – Introduction to Personal Finance and Budgeting

C2 – Creating and Managing a Budget

C3 – Understanding Bank Accounts (Current, Savings, Online Banking)

C4 – Responsible Use of Online Banking and Financial Tools

Expansion Lessons

E1 – Recognising Financial and Commercial Risks Online (Phishing, Scams, Fraud)

E2 – Digital Payments and AI in Banking

HT2 – Saving and Financial Goals

Core Lessons

C1 – Why Save? Understanding Short- and Long-Term Goals

C2 – Different Types of Savings Accounts

C3 – Interest Rates and How Money Grows

C4 – Making Smart Spending Choices

Expansion Lessons

E1 – Using Budgeting Apps and AI Tools Responsibly

E2 – Ethical Savings and Environmental Impact of Money Decisions

HT3 – Borrowing and Lending

Core Lessons

C1 – What is Borrowing? Understanding Loans, Credit and Debt

C2 – Types of Borrowing: Credit Cards, Overdrafts, and Store Credit

C3 – Interest, APR, and the Cost of Borrowing

C4 – Responsible Borrowing and Avoiding Debt Traps

Expansion Lessons

E1 – Online Lending and “Buy Now, Pay Later” Risks

E2 – Financial Responsibility and Decision-Making Scenarios

Year 9

HT1 – Investing and Insurance

Core Lessons

C1 – Introduction to Investment: Risk and Reward

C2 – Types of Investment: Shares, Bonds, and Property

C3 – What is Insurance and Why It Matters

C4 – Managing Risk in Personal Finance

Expansion Lessons

E1 – Digital Investing: Apps, AI Advisors, and Online Risks

E2 – Ethical and Sustainable Investing

HT2 – The Personal Life Cycle and Tax

Core Lessons

C1 – The Personal Life Cycle: Key Financial Stages

C2 – Income, Employment and Taxation Basics

C3 – Understanding Payslips and Deductions

C4 – Planning for the Future: Saving for Retirement

Expansion Lessons

E1 – Digital Tax Systems and Online Financial Security

E2 – Government Spending and Economic Responsibility

HT3 – Assessment and Exploring GCSE Options

Core Lessons

C1 – Review of Key Stage 3 Financial Knowledge

C2 – Online Assessment and Feedback

C3 – Exploring GCSE and Post-16 Options at Haileybury Turnford (LIBF, Business, IT)

Expansion Lessons

E1 – Careers in Finance, Business and Technology

E2 – AI, Ethics and the Future of Work