

Subject: Personal Finance

Curriculum Intent Document:

	Year 8	Year 9
Autumn	Budgeting and Banking <ul style="list-style-type: none">• Understanding income, expenditure, and the importance of budgeting.• Creating a simple personal budget and identifying needs vs wants.• Introduction to banking: types of bank accounts, how to use them, and the role of debit cards.• Understanding how banks support saving and spending.	Investing and Insurance <ul style="list-style-type: none">• Introduction to investment options (shares, bonds, property).• Understanding risk vs reward.• Importance of insurance: types of insurance (car, home, health, travel).• How insurance protects individuals and families financially.
Spring	Saving <ul style="list-style-type: none">• Reasons why people save and the importance of saving for future goals.• Different types of savings accounts and interest rates.• Understanding inflation and how it affects savings.• Setting realistic savings goals and managing personal finance responsibly	Personal Life Cycle and Tax <ul style="list-style-type: none">• Exploring the financial needs and challenges at different life stages.• Understanding how income changes throughout life.• Introduction to taxation: what tax is, why we pay it, and how it supports public services.• Understanding payslips and deductions.
Summer	Borrowing and Lending <ul style="list-style-type: none">• Understanding why people borrow and different forms of borrowing (loans, credit cards, overdrafts).• Exploring the concept of interest and repayment.• The risks of debt and how to borrow responsibly.• Role play and real-life examples to explore good vs bad borrowing habits.	Tax, Assessment and Exploring GCSE Options <ul style="list-style-type: none">• Consolidation of learning through personal finance projects and assessments.• Applying knowledge of tax, budgeting, and financial planning to real-life scenarios.• Reflection on how financial literacy links to future study and career choices.• Exploring links between Personal Finance and GCSE subjects such as Business, Economics, and IT