

Subject: Ks3 Personal Finance

Curriculum Intent Document:

	Year 8	Year 9
Autumn 1 and 2	<p>Autumn 1 (HT1: Budgeting & Banking)</p> <p>Core Lessons C1 – Introduction to Personal Finance and budgeting C2 – Creating and managing a personal budget C3 – Understanding bank accounts (current, savings, online) C4 – Income vs expenditure and financial planning</p> <p>E1 – Digital banking and mobile apps E2 – Financial risks (fraud, scams, phishing)</p> <p>Links to British Values and SMSC</p> <p>Students develop financial responsibility and independence, understanding the importance of making informed decisions and managing money ethically in a digital society.</p>	<p>(HT1: Investing & Insurance)</p> <p>C1 – Introduction to investment C2 – Types of investment (shares, property, bonds) C3 – Risk vs reward C4 – Understanding insurance</p> <p>E1 – Digital investing platforms E2 – Ethical investment</p>

	<p>Career Opportunities</p> <p>Banking assistant Finance officer Entrepreneur</p> <p>Literacy: Key Words and Terminology</p> <p>Budget Income Expenditure Savings Transaction</p>	
Spring 1 and 2	<p>C1 – Why saving is important C2 – Types of savings accounts C3 – Interest rates and growth C4 – Making informed spending decisions</p> <p>E1 – Using budgeting apps E2 – Ethical spending</p>	<p>(HT3: Life Cycle & Tax)</p> <p>Core Lessons C1 – The personal life cycle C2 – Income and employment C3 – Tax and deductions C4 – Payslips and financial planning</p>

Summer 1 and 2	C1 – What is borrowing? C2 – Types of credit (loans, overdrafts, credit cards) C3 – Interest and APR C4 – Managing debt responsibly Expansion Lessons E1 – Buy Now Pay Later risks E2 – Financial decision-making scenarios	(HT6: Assessment & Progression) Core Lessons C1 – Review of KS3 knowledge C2 – Financial decision-making scenarios C3 – GCSE and post-16 pathways C4 – Preparing for future financial independence
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