

Personal Finance curriculum overview – LEARNING OBJECTIVES

AUTUMN 1 – understanding money	AUTUMN 2 – planning a personal budget
How can we confidently understand, use, and manage money in everyday life? Overall Learning Objectives: • Recognise coins, notes, and different currency symbols. • Identify sources of income such as work, benefits, and allowances. • Understand the importance of money and how it is used in daily life. • Develop confidence handling money through practical and role-play activities.	How can we make responsible financial decisions by budgeting, tracking income and expenses, and understanding the difference between needs and wants? Overall Learning Objectives: • Create and manage a simple personal budget using real-life scenarios. – Differentiate between needs and wants when making financial decisions. • Record income and expenditure using basic formats. • Develop understanding of saving, spending, and making responsible choices.
SPRING 1 – spending and saving	SPRING 2 – banking basics
How can we plan and make smart decisions about saving and spending to achieve our financial goals? Overall Learning Objectives: • Understand the purpose of saving and setting financial goals. • Explore different ways to save money and manage spending. • Identify situations that require saving versus immediate spending. – Apply planning and decision making skills to manage small budgets.	How can we safely and effectively use banks and their services to manage our money and financial transactions? Overall Learning Objectives: • Understand the role of banks, building societies, and credit unions. • Recognise different banking services (ATM, debit card, online banking). • Practice safe and responsible use of bank accounts. • Simulate opening and using a bank account, recording transactions.
SUMMER 1 – making financial decisions	SUMMER 2 – employment and income

Can we make smart, safe financial decisions by evaluating choices, understanding consumer rights, and avoiding risks like scams or poor deals? Overall Learning Objectives: • Evaluate simple financial choices and value for money. • identify and avoid common financial risks such as scams or poor deals. • Understand consumer rights and responsibilities. • Demonstrate confidence in comparing products, deals, and offers.	How can we understand work, income, and pay to manage our earnings and build financial independence? Overall Learning Objectives: • Identify different types of work and sources of income. • Recognise information on pay slips such as gross pay, net pay, and deductions. • Understand the importance of earning and managing wages. • Explore links between work, money, and independence.
AUTUMN 1 – managing bills and expenses	AUTUMN 2 – using credit and borrowing
Can we manage household finances responsibly by planning payments, understanding bills, and controlling expenses? Overall Learning Objectives: • Plan regular household payments and understand utility bills. • Recognise the importance of paying bills on time. • Differentiate between fixed and variable expenses. • Use simple strategies to manage household costs responsibly.	How can we borrow money responsibly by understanding credit, loans, interest, and the risks of debt? Overall Learning Objectives: • Understand credit, loans, and borrowing responsibilities. • Identify the risks of borrowing and interest rates. • Recognise safe versus unsafe lending options. • Develop awareness of consequences of debt and responsible borrowing
SPRING 1 – consumer rights and responsibilities	SPRING 2 – planning for major purposes
How can we be confident, safe, and informed consumers by understanding our rights, handling complaints, and shopping responsibly? Overall Learning Objectives: • Recognise basic consumer rights and laws protecting buyers.	How can we plan, save, and make informed choices to achieve larger financial goals and get the best value for money? Overall Learning Objectives: • Plan and save for larger purchases using a step-by-step approach.

• Understand how to return faulty goods or make complaints. • Identify safe online shopping practices. • Build confidence to handle real life consumer problems.	• Compare prices and identify the best value for money options. • Set achievable saving goals and timelines. • Understand the importance of financial planning for long-term needs.
SUMMER 1 – financial risks and safety	SUMMER 2 – completion
How can we protect our money and personal information by recognising financial risks and practicing safe financial habits? Overall Learning Objectives: • Recognise financial risks such as scams, phishing, and identity theft. • Understand how to keep money and information secure. • Develop online and personal financial safety habits. • Respond appropriately to financial threats and unsafe situations.	Overall Learning Objectives: • Review progress and reflect on personal financial learning. • Organise evidence for UAS portfolio completion. • Present learning journey confidently to peers or staff. • Set future goals for independence and financial stability.