



Curriculum for Life

'Preparing us for life beyond Trinity'

		
Healthy Relationships	Health and Wellbeing	Living in the Wider World

Year 10

Term 3 – Financial Decision Making








Name: _____

C4L Teacher(s): _____

Classroom: _____



Curriculum for Life: Year 10 - Big Picture

Term 1: How can I look after my mental health?	Term 2: How do I keep myself safe in an intimate relationship?	Term 3: How do I make sensible financial decisions?
 <p>We all need to look after our own mental health. This unit will support you to consider your own mental health and how to seek support if you are struggling. Reframing negative thinking will be explored. We will consider common mental health conditions including stress, depression and anxiety before assessing healthy vs unhealthy coping strategies. Finally, we will consider what positive emotional wellbeing entails and we can achieve this.</p>	 <p>Intimate relationships are a big step in a person's life. We will explore the role of pleasure in a relationship, including how to keep yourself safe and the laws around consent. We will consider the impact of pornography and the negative implications this can have on perceptions of intimacy, self-confidence and mental health. We will consider the legal and personal implications of sharing explicit images. Finally, we will discuss sexuality, abstinence and celibacy.</p>	 <p>This unit is about encouraging you to understand the purpose and positives of being able to budget from a young age. When you leave school, it is important you are financially literate and understand income, expenditure, savings and pensions. There are hugely negative implications of financial mismanagement and this unit will explore debt, loan sharks and gambling. Finally, fraud is on the increase globally, therefore we will consider what it is and how to protect yourself.</p>
Term 4: How does our British legal system work?	Term 5: How do I keep myself safe around external pressures?	Term 6 (a): How do I protect myself against radicalisation?
 <p>Our British parliamentary and legal system affords us with rights in line with our core British Values. This unit will give you an insight into the workings of our parliamentary system, your electoral rights and your responsibilities as a citizen. We will also review the role of the British legal system, the courts system and our basic human rights. The unit will also enable you to reflect on our British Values - democracy, individual liberty, mutual respect and tolerance.</p>	 <p>This unit is about creating an awareness of gang culture within our country. With the increase in issues surrounding knife crime, gang culture and county lines activity it is important that you are aware of what this type of pressure is and how to keep yourself safe. We will also investigate substance abuse and the wide-ranging consequences this can have on the individual, families and communities.</p>	 <p>This unit will investigate how radicalisation occurs and how to report it. We will also explore discrimination in relation to the representation of terrorism and radicalisation, to rid the stigma and misinformation found online.</p>
		Term 6 (b): What are my responsibilities regarding my future employment?
		 <p>In this unit we will examine the health and safety requirements within a workplace and look at your current online presence and how this can have an impact on your future.</p>

Term 3 - Knowledge Organiser

Financial Decision Making	Key words	
<ul style="list-style-type: none"> Most mortgages run for 25 years but the term can be shorter or longer. The loan is 'secured' against the value of your home until it's paid off. If you can't keep up your repayments the lender can repossess (take back) your home and sell it so they get their money back. A credit rating is an score given to individuals. The score is based on how likely they are to pay back any money they borrow. A low score means it will be difficult for people to borrow money or may be charged high interest rates if they do. When calculating income tax: The first £12,500 is tax free. From £12,501 to £50,000, you pay 20%. From £50,001 to £150,000, you pay 40% Over £150,001, you pay 45% Cyber-dependent crimes are offences that can only be committed using a computer, computer networks or other forms of information communications technology (ICT). Cyber-enabled crimes can be conducted on or offline, but online, it can take place at unprecedented scale and speed. 	Retire	To leave one's job or cease to work.
	State pension	The State Pension is a promise by the government to pay you a set amount of money each week from a set age.
	Mortgage	A mortgage is a loan taken out to buy property or land.
	Deposit	This is a chunk of money that goes towards the cost of the property you're buying.
	Budget	A plan of how someone spends money, taking all their incoming and outgoing payments into consideration
	Debt	A sum of money that is owed or due.
	Interest	Interest is the cost of borrowing money typically expressed as an annual percentage of the loan.
	Employee	A person who works under the direction of somebody else for their wages. They usually have a contract with the company.
	Tax Evasion	The illegal underpayment of tax.

Title: How do I budget effectively?

Connect – Match the key word to the definition

Balance		An organisation supplying the community with electricity, gas, water, or sewerage.
Current account		When money is borrowed from a lender and agreed to be repaid later.
Utility		When money is removed from your bank account.
Credit		How much money is available to you at any one time
Debit		A type of bank account that keeps your money secure and helps you manage your finances.

Use purple pen to correct your answers

Mind map – What do you have to pay for to run a household?



Use purple pen to amend/add to your mind map

Budgeting – Use the case study about Chris to create a budget

Item	Calculation	Income (money coming in)	Calculations	Expenses (money spent)
Total		£		£
Remaining balance				£

Correct your budget in purple pen

Title: How do savings accounts and pensions work?

Connect Task – Mind map “What would you need to consider before you started saving money?”

Considerations
before saving

Use purple pen to amend/add to your mind map

Match the savings methods to the definition

ISA		A low interest savings account where money can be withdrawn at any time.
Jam-Jar Account		A vessel in which cash can be stored at home.
Instant Access Account		A higher-interest savings account where you inform the bank within a specific amount of time that you want to withdraw the money.
Piggy Bank		Also known as budgeting or rent accounts, they let you divide your money into different “jars” to help you budget.
Notice account		An individuals savings account where interest can be earned tax free.

Use purple pen to correct your answers

Questions

- 1) What is the difference between a state and personal pension?
- 2) What is the advantage of a life time ISA?
- 3) Why might some people not have access to a state pension?
- 4) What is interest on a savings account?

Use purple pen to amend/add to your ideas.

Title: What is a mortgage?

List your 3 main take aways from the video –

-
-
-

Use purple pen to amend/add to your ideas.

Questions – answer in full sentences

1. What is a mortgage?

2. What is the mortgage secured against until you pay it off in full?

3. What can happen if you keep up to your mortgage payments?

Use purple pen to amend/add to your ideas.

Plenary – key vocabulary match up

Budget		A loan taken out to buy property or land.
Mortgage		A plan of how someone spends money, taking all their incoming and outgoing payments into consideration
Lender		The organisation that you borrow the money from to buy the property.
Deposit		The money you pay back (usually monthly) to pay off the mortgage over time.
Repayments		A chunk of money that goes towards the cost of the property you're buying.

Use purple pen to correct your answers

Title: How do I prevent and manage debt?

Key Vocabulary – Define the word ‘debt’

Use purple pen to amend/add to your ideas.

Create a money management plan for Samir :

Item	Calculation	Income (money coming in)	Calculations	Expenses (money spent)
Total		£		£
Remaining balance				£

Use purple pen to amend/add to your ideas.

Create an action plan for Samir:

-
-
-
-

Use purple pen to amend/add to your ideas.

Case Study: Dexter, age 24 – Example

“I’m a full-time sports coach. It’s hard work but I really enjoy it. I take home £1,500 a month, but it doesn’t seem to stretch very far.

It costs me £550 a month for my mortgage and household bills – gas, electricity, council tax and TV licence. My daughter goes to a nursery 2 days a week when I’m at work which costs £60 a day, and luckily a friend looks after her the other 3 days. I use a tank of petrol every month which costs £45, and spend £45 a week at the supermarket. I like having people round on a Saturday to watch the football. Getting pizza delivered for £12 a week means we can concentrate on the match. I’m also saving £150 a month for my daughter’s future – school trips, a car and even university. I also buy three lottery tickets each month. It’s my only chance of getting some serious cash, and they’re only £1.50 each.”

Case Study: Samir, age 24 – Example

“I work as trainee software developer for a company that prevents cyber-attacks. It pays well – I take home £800 a month – but I really want to be a computer animator.

I’m doing a training course to get the qualifications I need, which costs £150 a month. I’ll admit that I’m a bit of a geek! I like to keep up to date with films that use computer animation, which costs me about £100 a month on DVDs and cinema tickets.

I give my Mum £100 a month to help out as I live at home. I also buy a £9 weekly bus pass into town to get to work. I buy my own lunch every day from cafes and takeaways near the office which usually costs £4.50. I also put £200 into a savings account each month, so I worry less about the future. I think it’s important to plan for emergencies – What if I lose my job? What if my computer breaks down? What if I lose my phone? It means I can’t go out with friends as much as I’d like but it’s better to be safe than sorry.”

Title: What is taxation and how does it work?

Mind map the types of tax in the UK you can think of:



Use purple pen to add to your ideas

How much income tax would Sam, Louise and Katie pay?

Person	Calculations	Amount of income tax to pay
Sam		
Louise		
Katie		

Use purple pen to correct your answers

Calculating national insurance

1. Erika has a part time job in Sainsbury's. She earns £60 per week.
2. Jamie works as a receptionist where he earns £270 per week.

Use purple pen to correct your answers

Title: What are the risks of online gambling?

Connect – List as many examples of gambling you can think of

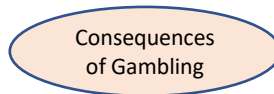
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Use purple pen to add to your ideas

Describe what 'gamblers fallacy' is.

Use purple pen to amend or add to your idea

Mind map as many consequences of gambling you can think of



Use purple pen to add to your ideas

Summarise some of the consequences of gambling of the people/groups below:

Individual	Friends, family, school and work	The community

Use purple pen to amend and add to your ideas

Title: What is fraud and cybercrime?

Mind map:

Ways to protect
yourself against
fraud.

Use purple pen to add to your ideas

Key vocabulary – Define ‘cybercrime’

Use purple pen to amend or add to your idea

Analysing Bobbie’s decisions:

1. What techniques did H@cktor use to convince Bobbie to take down the bank’s website?

2. What do you think convinced Bobbie to agree?

3. What do you think H@cktor’s reasons are for wanting to take down the bank’s website?

4. When during the conversation could Bobbie have made a different decision or acted differently?

Use purple pen to amend or add to your idea

Lined area for writing.