



# *Curriculum for Life*

*'Preparing us for life beyond Trinity'*

		
Healthy Relationships	Health and Wellbeing	Living in the Wider World

Year 7

Term 6 - Budgeting and Crime.

Name: \_\_\_\_\_







C4L Teacher(s): \_\_\_\_\_

Classroom: \_\_\_\_\_



# Curriculum for Life: Year 7 - Big Picture



<p><b>Term 1: Welcome to Trinity and Healthy Minds</b> <i>How can I ensure I have the best start at Trinity?</i></p> <p>This unit is about ensuring you are as comfortable as possible with your transition to Trinity Academy Halifax. We will explore what Curriculum for Life is and how this subject can help set you up in the right direction to be successful at Trinity. We will also explore how you can look after your mental health when joining secondary school, as you may face to challenges, emotions and feelings.</p> 	<p><b>Term 2: Healthy Relationships</b> <i>What makes a positive relationship?</i></p> <p>This unit is about supporting you in your transition to Trinity Academy, specifically when it comes to making new friends &amp; showing respect to other students. To be a successful student at Trinity you need to understand our expectations of how we treat others. You will look at what a positive relationship is and how to maintain healthy relationships but also, you will look at negative aspects of relationships &amp; the school's policy around bullying and what bullying is.</p> 	<p><b>Term 3: Living in the Wider World</b> <i>How can I support my local community?</i></p> <p>This unit is about giving you a positive view of the community you live in. It is also about giving you the opportunity to give back to the community you have grown up in. You will examine how your local community works and also begin to look at how you can impact upon your local community. A project will be created to allow you to develop the skills needed for charity work and to also link with our school's principles of responsibility, empathy and respect.</p> 
<p><b>Term 4: Health and Well Being</b> <i>How does puberty impact me?</i></p> <p>This unit is about understanding about how your bodies will be changing currently and in the next few months and years. Both boys and girls will be given an insight into how your bodies differ and how you can manage these changes. We also ensure you are aware of how to keep your bodies clean as your bodies are changing, supporting you with personal hygiene including dental hygiene.  </p> 	<p><b>Term 5: Health and Well Being</b> <i>How can I keep myself healthy?</i></p> <p>This unit about being aware of how your food and drink choices impact upon your health. It will allow you to understand what makes food healthy &amp; unhealthy &amp; the impact this can have upon your body. It will also include other choices you make such as your sleeping habits, exercise, time spent on social media &amp; smoking/e-cigarettes.</p> 	<p><b>Term 6: Living in the Wider World</b> <i>How does money impact people's lives &amp; why do people commit crime?</i></p> <p>You will examine the choices people have with their money, looking at both positives and negatives of financial decisions. You will also examine the products banks and building societies offer to keep track of your money &amp; how to keep your money safe from fraud and scams. You'll finally examine the implications of crime, looking at why people commit crimes and the statistics of youth crime in the UK.</p> 

## Term 6 - Knowledge Organiser

<p><b>How does money impact people?</b></p>	<p><b>Keywords</b></p>	
<ul style="list-style-type: none"> <li>Income is the money people receive, generally from paid employment.</li> </ul>	<p><b>Income</b></p>	<p>The amount of money someone receives, generally through paid work</p>
<ul style="list-style-type: none"> <li>When people are paid they have to consider how to budget their money, thinking of their income, expenditure and saving needs.</li> </ul>	<p><b>Budgeting</b></p>	<p>Budgeting is the process of creating a plan to spend your money.</p>
<ul style="list-style-type: none"> <li>Banks and building societies offer products for people to ensure their money is looked after.</li> </ul>	<p><b>Savings</b></p>	<p>The act of not spending money and saving it</p>
<ul style="list-style-type: none"> <li>For example there are different savings accounts such as ISAs, investment accounts and help to buy schemes.</li> </ul>	<p><b>Fraud</b></p>	<p>Wrongful or criminal deception to take someone's money</p>
<ul style="list-style-type: none"> <li>Due to the increase in technology it's important to keep your money safe from scams and fraud.</li> </ul>	<p><b>Phishing</b></p>	<p>A type of fraud where people send emails to try and get someone's personal information</p>
	<p><b>Scams</b></p>	<p>A dishonest scheme</p>

### Websites to further information:

- Money Advice - <https://www.childrenssociety.org.uk/advice-hub/money-matters/budgeting>
- Be Gamble Aware - <https://www.begambleaware.org>

# Title: What is the best way to look after money?

## Connect – Knowledge Recall

- 1.
- 2.
- 3.

### How do we get money?

### What can we use money for?

#### Current Account

Also known as budgeting or rent accounts they let you divide your money into different “jars” to help you budget.

#### Savings Account

These are current accounts which may charge a small fee for extra benefits such as insurance.

#### Package Account

This is for day to day money. Payments can be made into the account and from the account. It might have optional extra features e.g. overdraft.

#### Student/Graduate Account

These are slightly different to current accounts although function in the same way. They often have extra benefits e.g. interest free overdrafts.

#### Jam-Jar Account

This is for money you want to keep, and potentially earn some extra money for keeping it.

# Title: How can we pay for things?

Most Valuable

Least Valuable

## Types of Payments – Match up the Keywords

Cash		Money taken directly from your bank account
Credit		Coins or notes used to pay for goods
Debit		Borrowed money from a lender. Interest is charged to you on the amount borrowed.

Keywords – Use the words budget / income / expenditure in a sentence.

---



---



---

Item	How much do you think this is?	What is the actual price?
Bread		
Netflix		
Monthly electric and gas bill		
Netflix		

# Title: What are the implications of borrowing money?

**Task: Define these three keywords and summarise the difference between them.**

Present	Borrowing	Theft
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

## Video Questions

What do you pay back on top of a loan?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What 3 things do you need to consider when taking out a loan?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Why might people borrow money?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Key Terms

Short term loans

Spending above what is available in a debit account.

Long term loans

An amount lent for a short period of time (under a year) at a high interest rate.

Overdraft

Non-profit organisation offering low interest borrowing

Credit card

An amount lent for a long period of time (over a year) at a low interest rate.

Credit union

A card which has a limited amount which can be spent and paid back

**Borrowing Smartly – Affordability – Can they afford it?**

Lucy earns £680 a month; £40 of this is normally left over at the end of the month. She really wants new trainers a week before payday and won't wait. She borrows £80 to buy them using a payday loan. She has to pay back £100 on pay day.

Lucy can / cannot afford her trainers because \_\_\_\_\_

---

---

---

---

---

Sanjiv would like to buy a flat costing £150,000. He can afford the monthly mortgage cost of £450 a month and has saved a 10% deposit of £15,000 over the last 5 years. He borrows the £135,000 he needs and is expecting to pay back £212,000 over 25 years.

Sanjiv can / cannot afford his flat because

---

---

---

---

---

---

Alex has recently lost her job. She has two children and her boiler has broken, meaning it is cold and they have no hot water. She can't go to the bank for a loan but sees an advert for a loan shark. She borrows £350 from the loan shark.

What might's be the financial risks for Alex?

---

---

---

---

---

# Title: How Can We Keep Track of our Money?

## Scenario:

You have raised £500 for a charity and you are going to use this to organise an event to raise more money. The charity has asked that you put together a celebration evening for 100 guests.

Option	Cost:
<b>Music Options:</b>	
DJ	£200
Live Band	£300
Own Music Device	£20 (New lead needed)
<b>Food Options:</b>	
Basic Buffet	£5
Premium Buffet	£10
3 Course Meal	£25
<b>Decoration Options:</b>	
Balloon Centerpieces	£100
Flower Centerpieces	£200
<b>Venue Options:</b>	
Village Hall	£120
Hotel	£500
Boat on the river	£1,500

Expenses	Choice	Cost
Music		£
Food		£
Decoration		£
Venue		£
	<b>Total Cost</b>	£
<b>Income</b>		£500
Ticket Price	£     per person	£
	<b>Total Income</b>	£
	<b>Total Profit</b>	£

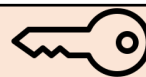
Keywords		
Pharming		Where someone has been deceived into sending money which they think is going to a legitimate business or person but is in fact being taken by someone else.
Phishing		Emails sent which pretend to be from real, usually well known, companies to gather personal information e.g. passwords or bank details.
Push Payment Authorisation		Directing internet users to a fake website that mimics a real one to try and get personal information e.g. passwords or bank details.
Money mule		Someone who transfers stolen money between different countries (they might not know they are doing this).

Statement	T or F?	Your correction if false.
You should always be wary of people who you don't know contacting you.		_____ _____ _____
It's ok to give out your bank details if someone rings and asks you for them		_____ _____ _____
It's okay to put all types of letters into the rubbish bin.		_____ _____ _____
Websites should be secure, If they are asking for payment, they will say "https" at the beginning instead of "http".		_____ _____ _____



# Title: What are the causes of crime?

Connect: Complete the tasks below.



The word crime means \_\_\_\_\_  
\_\_\_\_\_.

Three examples of a crime are:

- 1.
- 2.
- 3.

Task: Complete the mind map below.

Why do you think  
people commit  
crimes?

Task: Sort the reasons on the board into the categories below for why people may commit a crime.

**Social** (the people around you).

**Environmental** (your  
surroundings / where you live)

**Psychological** (your brain).

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

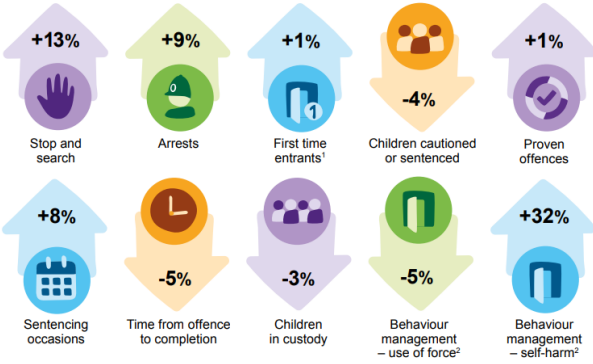
# Title: Is youth crime as serious as the media says?

## Define youth crime

Definition:



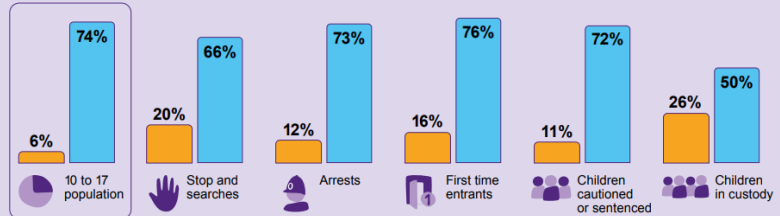
### Percentage change to previous year



### Disproportionality of Black children in the youth justice system

Black or Black British (Yellow) White (Blue)

This graphic shows selected areas of the youth justice system where Black children, are disproportionately represented compared to the general population.



**Task:** Using that gaps above, what can we learn about youth crime in the UK? Give 3 things.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**Task:** Watch the video and answer the questions below.



1. How does the media portray youth crime?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. Are young people committing more crime than they are doing good?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. What evidence does she give to support her point?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

