

Financial literacy curriculum

	Session 1	Session 2	Session 3	Session 4	Session 5	Session 6
Year 7 How to take care of monthly money	Spending decisions	Budgeting for needs, wants and the future	Different types of jobs and payslips	Understanding of inflation	Critical consumer	Decision-Making Going on holiday
Year 8 How to make informed financial decisions	How to open a bank account	How to read a bank statement	How to save money	How to use a bank card	How to manage debt	Decision-Making A student guide to banking
Year 9 How to manage risks and emotions associated with money	Products - Mobile phones	Understanding crypto	Avoiding fraud and identity theft (Money Mules)	Online gaming and in-app purchases	Seeking safety online	Decision-Making Trusting young people to manage money
Year 10 How to plan for the world of work	Having a career in the city	Apprenticeships	Entrepreneurship	Understanding gig work and your rights	Pay issues and speaking up at work	Decision-Making Creating a career plan
Year 11 How to protect your future	How to calculate take home pay (taxes and deductions)	How to budgeting for your future	How to choose a savings accounts	How to invest- understanding risk and reward	How to choose insurance products	Decision-Making Investing game
Year 12 How to prepare for your financial future	Managing student finance	Borrowing and debt	Property - renting and buying	Crypto and risk	Money and mental health	Decision-Making Financial literacy in the curriculum
Year 13 How to prepare for your financial future	How the economy works	Credit Cards	Mortgages	Pensions	ISAs	Research