



Year 9 - Finance - Curriculum – 2024-2025

	Autumn Term		Spring Term		Summer Term	
	1	2	1	2	1	2
Key Concepts	Unit 1 - Personal Finance	Unit 1 - Personal Life Cycle	Unit 1 - Revision	Unit 2 - Financial Planning	Unit 2 - Budgeting	Unit 2 - Tax
Knowledge & Understanding (National Curriculum) <i>Skills are across the whole year.</i>	<p>Year 9 finance provides students with the platform to develop and enhance skills needed by many financial roles. All skills are taught in a sequential manner to support independence in assessments. The finance assessment structure is designed to ensure students can apply their knowledge while developing skills in budgeting to achieve financial goals. Learners will develop their understanding of personal finance and they will be taught how the personal life cycle works. Learners will develop their understanding and knowledge of different financial careers. Learners will develop their understanding and knowledge of different financial planning and tax. Our students often look to pursue a career and studies at sixth form and university in the banking / finance sector. Students will demonstrate numeracy skills, including the ability to manipulate financial and other numerical data such as calculating the costs of borrowing and spending. Students will focus on developing financial sector-specific knowledge and relevant technical and digital skills. Our course curriculum units allow our students to use appropriate tools to manage a personal budget and apply these concepts. Students will apply the concept of financial planning and make informed financial decisions to enhance financial literacy. The financial services sector, like many other sectors, needs suitably skilled employees to drive their organisations forward, to have ideas and initiatives to instigate growth, and to ensure their businesses survive in this fast-changing world. Financial services providers bare a key part of the UK's global economic status.</p>					



Skills	R Develop RESILIENCE	★ <i>Students need to tackle sensitive real world topics such as issues with money / personal finance. Irrespective of how sensitive and tough the students are learning, students will learn from these experiences.</i>
	A Possess AMBITION	★ <i>Students should show a desire to always improve based on constructive feedback and look to participate in group discussions and problem solving budgeting activities. Students should show a desire to always improve their finance skills.</i>
	I Demonstrate INTEGRITY	★ <i>Demonstrating and upholding strong moral and ethical values when learning specific topics throughout the year.</i>
	S Embed Self-Discovery	★ <i>Students have to reflect on topical issues such as economic cycles and issues. Students should be open to developing personal opinions and feelings, being mature enough to discuss in a group environment.</i>
	E Display EMPATHY	★ <i>Students need to listen to other people's views, experiences and opinions and be prepared to listen and understand differing viewpoints in order to develop their own personal opinion.</i>
Curriculum Links	<ul style="list-style-type: none"> • Finance builds on work completed in maths and PSHE to help develop students overall financial skills and knowledge. Finance enables students to go on to study Business, Maths and finance at higher levels. Budgeting links to work completed in PSHE over KS3. Students' finance knowledge and understanding is further enhanced and developed from skills learnt in PSHE and students become more aware of tax and personal finance. Year 9 finance students apply the concept of financial planning and make informed financial decisions to enhance financial literacy with links to maths skills and digital skills. 	



<p>Assessment</p>	<ul style="list-style-type: none"> ● Practical Assessment - Unit 1 checkpoint <ul style="list-style-type: none"> ○ Unit checkpoint - Income ● Practical Assessment - Unit 1 checkpoint <ul style="list-style-type: none"> ○ Unit checkpoint - Personal life cycle ● Written Assessment - Unit 1 checkpoint <ul style="list-style-type: none"> ○ Unit checkpoint - Key revision concepts ● Written Assessment - Unit 2 checkpoint <ul style="list-style-type: none"> ○ Unit checkpoint - Financial planning ● Practical Assessment - Unit 2 checkpoint <ul style="list-style-type: none"> ○ Unit checkpoint - Managing money ● Written Assessment - Unit 2 checkpoint <ul style="list-style-type: none"> ○ Unit checkpoint - Borrowing
<p>Aspirations & Careers</p>	<ul style="list-style-type: none"> ● Students recognise that the banking and finance sector is a major source of employment in the UK and good finance skills help in many areas of work, many jobs in the UK require good levels of financial knowledge. Students can pursue a career in finance, the banking industry, university, sixth form or apprenticeship with good finance skills.