

MoneySense curriculum topic map

3rd & 4th Level



MoneySense
Making sense of money

This topic map illustrates how the range of MoneySense resources links to the Curriculum for Excellence for 3rd and 4th level students. MoneySense is a free and impartial financial education programme from Royal Bank of Scotland that has already helped millions of children learn about money. The programme has received the Financial Education Quality Mark and is accredited by Young Money; it's easy to use, interactive and fun, and provides everything you need to teach pupils how to manage money.

HEALTH AND WELLBEING

HWB 3-02a **HWB 4-02a** I know that we all experience a variety of thoughts and emotions that affect how we feel and behave and I am learning ways of managing them.

HWB 3-03a **HWB 4-03a** I understand that there are people I can talk to and that there are a number of ways in which I can gain access to practical and emotional support to help me and others in a range of circumstances.

HWB 3-04a **HWB 4-04a** I understand that my feelings and reactions can change depending upon what is happening within and around me. This helps me to understand my own behaviour and the way others behave.

HWB 3-06a **HWB 4-06a** I understand the importance of mental wellbeing and that this can be fostered and strengthened through personal coping skills and positive relationships. I know that it is not always possible to enjoy good mental health and that if this happens there is support available.

HWB 3-07a **HWB 4-07a** I am learning skills and strategies which will support me in challenging times, particularly in relation to change and loss.

HWB 3-09a **HWB 4-09a** As I explore the rights to which I and others are entitled, I am able to exercise these rights appropriately and accept the responsibilities that go with them. I show respect for the rights of others.

HWB 3-16a **HWB 4-16a** I am learning to assess and manage risk, to protect myself and others, and to reduce the potential for harm when possible.

HWB 3-19a I am developing the skills and attributes which I will need for learning, life and work. I am gaining understanding of the relevance of my current learning to future opportunities. This is helping me to make informed choices about my life and learning.

HWB 4-19a Based on my interests, skills, strengths and preferences, I am supported to make suitable, realistic and informed choices, set manageable goals and plan for my further transitions.

SOCIAL STUDIES

SOC 3-17b I can discuss the extent to which my choices and decisions are influenced by the ways in which I am informed.

SOC 4-17b I can evaluate the role of the media in a democracy, assess its importance in informing and influencing citizens, and explain decisions made by those in power.

SOC 3-20a When participating in an enterprise activity, I can explore ethical issues relating to business practice and gain an understanding of how businesses help to satisfy needs.

SOC 4-20a I can critically examine how some economic factors can influence individuals, businesses or communities.

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MoneySense topics		
How do I stay in control of my money? <p>Pupils explore how pressures (e.g. family, friends, advertisements) can affect how we spend our money and how those spending choices may affect others.</p> <p>Curriculum links: HWB 3-16a, HWB 4-16a, SOC 3-17b, SOC 4-17b, SOC 3-20a, SOC 4-20a</p> <p>Resources:</p> <ul style="list-style-type: none"> Interactive activity Lesson plan Presentation Activity sheet Infographic Video 	How do I keep my finances secure? <p>Pupils explore different types of frauds and scams, and how to recognise and prevent them from happening.</p> <p>Curriculum links: HWB 3-16a, HWB 4-16a, TCH 3-08a, TCH 4-08a</p> <p>Resources:</p> <ul style="list-style-type: none"> Interactive activity Lesson plan Presentation Activity sheet Infographic Video 	When might I need insurance? <p>Pupils explore different types of insurance coverage, and how insurance can provide financial and emotional protection against different forms of risk.</p> <p>Curriculum links: HWB 3-16a, HWB 4-16a, SOC 3-21a, SOC 4-21b, MNU 3-07a, MNU 4-07a</p> <p>Resources:</p> <ul style="list-style-type: none"> Interactive activity Lesson plan Presentation Activity sheet
NUMERACY ACROSS LEARNING <p>I can solve problems by carrying out calculations with a wide range of fractions, decimal fractions and percentages, using my answers to make comparisons and informed choices for real-life situations.</p> <p>MNU 3-07a I can choose the most appropriate form of fractions, decimal fractions and percentages to use when making calculations mentally, in written form or using technology, then use my solutions to make comparisons, decisions and choices.</p> <p>MNU 3-09b I can budget effectively, making use of technology and other methods, to manage money and plan for future expenses.</p> <p>MNU 4-09b I can source information on earnings and deductions and use it when making calculations to determine net income.</p>	How can I understand credit and debt? <p>Pupils look at payment cards and specifically the differences between using a debit or a credit card.</p> <p>Curriculum links: HWB 3-16a, HWB 4-16a, SOC 3-21a, SOC 4-20a</p> <p>Resources:</p> <ul style="list-style-type: none"> Interactive activity Lesson plan Presentation Activity sheet Infographic Video 	What are my consumer rights? <p>Pupils look at consumer rights and responsibilities, including understanding the Consumer Rights Act, and how to exercise both rights and responsibilities as a consumer of goods and services.</p> <p>Curriculum links: HWB 3-09a, HWB 4-09a, SOC 3-20a, SOC 4-20a</p> <p>Resources:</p> <ul style="list-style-type: none"> Interactive activity Lesson plan Presentation Activity sheet Quiz/video
TECHNOLOGIES <p>When participating in a collaborative enterprise activity, I can develop administrative and entrepreneurial skills which contribute to the success of the activity.</p> <p>TCH 4-07a Whilst working in a simulated or real workplace, I can select and use appropriate software to carry out a range of tasks which support business and entrepreneurial activities.</p> <p>TCH 3-08a By considering ways to protect technological devices, I can act safely and responsibly when selecting and using different technologies to communicate and collaborate.</p> <p>TCH 4-08a I can work with others to plan and use a learning group for sharing experiences, ideas and information within a secure online environment.</p> <p>TCH 3-09a Using appropriate software, I can work individually or collaboratively to design and implement a game, animation or other application.</p>	How can my money choices affect my mental wellbeing? <p>Pupils look at the effect of their money choices on their own and others' mental wellbeing – including possible consequences of gambling and debt and money mule schemes.</p> <p>Curriculum links: HWB 3-02a, HWB 4-02a, HWB 3-03a, HWB 4-03a, HWB 3-04a, HWB 4-04a, HWB 3-06a, HWB 4-06a, HWB 3-07a, HWB 4-07a</p> <p>Resources:</p> <ul style="list-style-type: none"> Lesson plan Presentation Activity sheet Quiz/video 	How can I plan for my retirement? <p>Pupils explore different ways of planning for the future, including savings and pensions, and how choices made now may affect retirement plans.</p> <p>Curriculum links: SOC 3-21a, SOC 4-21b, MNU 3-07a, MNU 4-07a</p> <p>Resources:</p> <ul style="list-style-type: none"> Lesson plan Presentation Activity sheet Quiz/video
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	How do I understand payslips and deductions? <p>Pupils gain insights into payslips and deductions, including understanding the importance of the information contained on payslips, ensuring deductions are correct, and calculating take-home pay for different jobs and circumstances.</p> <p>Curriculum links: HWB 3-19a, HWB 4-19a, MNU 3-09b, MNU 4-09b</p> <p>Resources:</p> <ul style="list-style-type: none"> Interactive activity Lesson plan Presentation Activity sheet Video 	

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