

# MoneySense curriculum topic map

## Senior Phase: National 4 & 5

**MoneySense**  
Making sense of money



This topic map illustrates how the range of MoneySense resources links to the SQA's specifications for National 4 and National 5 qualifications. MoneySense is a free and impartial financial education programme from Royal Bank of Scotland that has already helped millions of young people 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 students 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 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.

### SKILLS FOR LEARNING, LIFE AND WORK

**SLLW 4.2** **ICT:** Use ICT systems and emerging technologies to handle information. Use the internet safely and to make informed decisions based on information obtained using technology.

**SLLW 4.4** **Enterprise:** Understanding when and how to use initiative and innovation. Being able to evaluate risk to inform individual and collective decision-making.

**SLLW 5.4** **Analysing and evaluating:** Identify and weigh-up the features of a situation or issue and to use your judgement of them in coming to a conclusion.

### MATHEMATICS N4/N5

**N4 Num1** **Numeracy:** Use numerical skills to solve straightforward, real-life problems involving money/time/measurement.

**N5 NS1** **Numerical skills:** Working with appreciation/depreciation. Appreciation including compound interest. Depreciation.

**N5 RS1** **Reasoning skills:** Interpreting a situation where mathematics can be used and identifying a strategy.

### BUSINESS N4/ BUSINESS MANAGEMENT N5

**N4 BIA 1.4** Describing sources of business finance and support when setting up a small business.

**N4 IOB 2.1** Interpreting a simple cash budget or breakeven chart in order to reach a decision.

**N5 MOF 1** **Sources of finance:** Appropriate to types of organisations listed in the 'understanding business' area of study.

**N5 MOF 2** **Breakeven:** Types of costs, profit, and breakeven point.

**N5 MOF 4** **Income statement:** Sales revenue, production costs, gross profit, and profit for the year.

**N5 MOM 5** **Price:** Factors to be considered when setting price.

### COMPUTING N4/N5

**N4 ISDD3** **Information System Design and Development:** An understanding of the security risks involved in digital communication.

**N5 DDB2** **Database design and development:** Describe and identify the implications for individuals and businesses of the Data Protection Act 1998.

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### MoneySense topics

#### When might I need to borrow money?

Students focus on the financial implications of planning for the future, and specifically borrowing money.

##### Curriculum links:

**HWB 3-16a** **HWB 4-16a** **HWB 4-19a**  
**SLLW 5.4** **N4 Num1** **N5 NS1**

##### Resources:

- Interactive activities
- Lesson plans
- Presentation
- Activity sheet
- Video

#### How do I choose financial products and services?

Students explore different financial products, analysing the costs and benefits of products, and empowering students to be responsible for the financial choices they make now and in the future.

##### Curriculum links:

**SLLW 5.4** **N4 Num1** **N5 NS1**

##### Resources:

- Interactive activity
- Activity ideas
- Presentation
- Activity sheet

#### How can my money choices affect my mental wellbeing?

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.

##### 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**

##### Resources:

- Lesson plan
- Presentation
- Activity sheet
- Video

#### How can I plan for the unexpected?

Students explore financial risk and how to manage it through planning or taking insurance.

##### Curriculum links:

**HWB 3-16a** **HWB 4-16a** **HWB 4-19a** **N4 Num1** **N5 RS1**

##### Resources:

- Interactive activity
- Lesson plans
- Presentation
- Activity sheet
- Infographic
- Video

#### How can I understand financial risks and rewards?

Students look at identifying financial risks and rewards, making informed decisions, and managing consequences of risks.

##### Curriculum links:

**HWB 3-16a** **HWB 4-16a** **SLLW 4.4** **SLLW 5.4**  
**N4 BIA 1.4** **N5 MOF 1**

##### Resources:

- Interactive activity
- Lesson plan
- Presentation
- Activity sheet
- Quiz/video

#### How can I avoid identity theft and fraud?

Students look at different forms of identity theft and fraud, the financial and emotional impact they might have, and ways to avoid them.

##### Curriculum links:

**HWB 3-09a** **HWB 4-09a** **HWB 3-16a** **HWB 4-16a**  
**SLLW 4.2** **N4 ISDD3** **N5 DDB2**

##### Resources:

- Activity ideas
- Activity sheet (spreadsheet)
- Video

#### Where can I get financial guidance?

Students investigate different sources of regulated and non-regulated financial guidance, considering the reliability of each.

##### Curriculum links:

**HWB 3-09a** **HWB 4-09a** **HWB 3-16a** **HWB 4-16a**  
**SLLW 4.2** **SLLW 5.4**

##### Resources:

- Activity ideas
- Presentation
- Activity sheet

#### Enterprise: Starting a business

Students look at starting a new business and putting together a business plan.

##### Curriculum links:

**SLLW 4.4** **N4 Num1** **N5 RS1** **N4 BIA 1.4** **N4 IOB 2.1**  
**N5 MOF 1** **N5 MOF 2** **N5 MOF 4** **N5 MOM 5**

##### Resources:

- Interactive activities
- Lesson plans
- Presentation
- Activity sheet
- Video

#### How will my education and job choices affect my finances?

Students look at the relationship between education, training, jobs and income and their link to life goals.

##### Curriculum links:

**HWB 4-19a** **SLLW 5.4** **N4 Num1** **N5 RS1**

##### Resources:

- Interactive activity
- Lesson plan
- Presentation
- Activity sheet
- Video