

MoneySense curriculum topic map

Second Level



MoneySense

Making sense of money

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

NUMERACY ACROSS LEARNING

- MNU 2-03a** Having determined which calculations are needed, I can solve problems involving whole numbers using a range of methods, sharing my approaches and solutions with others.
- MNU 2-03b** I have explored the contexts in which problems involving decimal fractions occur and can solve related problems involving a variety of methods.
- MNU 2-09a** I can manage money, compare costs from different retailers and determine what I can afford to buy.
- MNU 2-09b** I can understand the costs, benefits and risks of using bank cards to purchase goods or obtain cash and realise that budgeting is important.
- MNU 2-09c** I can use the terms profit and loss in buying and selling activities and can make simple calculations for this.

LITERACY ACROSS LEARNING

Tools for listening and talking (TL&T)

- LIT 2-02a** When I engage with others, I can respond in ways appropriate to my role, show that I value others' contributions and use these to build on thinking.
- LIT 2-04a** As I listen or watch: I can identify and discuss the purpose, main ideas and supporting detail contained within the text, and use the information for different purposes.
- LIT 2-08a** To help me develop an informed view, I am learning to recognise the difference between fact and opinion, and I am learning to recognise when my sources try to influence me and how useful these are.
- LIT 2-14a** Using what I know about the features of different types of texts, I can find, select and sort information from a variety of sources and use this for different purposes.
- LIT 2-25a** I can use my notes and other types of writing to help me understand information and ideas, explore problems, make decisions, generate and develop ideas or create new text.
- LIT 3-02a** I can make a relevant contribution, encourage others to contribute and acknowledge that they have the right to hold a different opinion. I can respond in ways appropriate to my role and use contributions to reflect on, clarify or adapt thinking.

TECHNOLOGIES

- TCH 2-02a** I can use digital technologies to search, access and retrieve information and am aware that not all of this information will be credible.
- TCH 2-03a** I can explore online communities demonstrating an understanding of responsible digital behaviour and I'm aware of how to keep myself safe and secure.
- TCH 2-06a** I can analyse how lifestyles can impact on the environment and Earth's resources and can make suggestions about how to live in a more sustainable way.

SOCIAL STUDIES

- SOC 2-08a** I can discuss the environmental impact of human activity and suggest ways in which we can live in a more environmentally responsible way.
- SOC 2-17a** I can describe the main features of a democracy and discuss the rights and responsibilities of citizens in Scotland.
- SOC 2-21a** I can identify essential goods and services, discuss the different ways to pay for them, considering the benefits and risks of each method.

- SOC 2-22a** By experiencing the setting up and running of a business, I can collaborate in making choices relating to the different roles and responsibilities and have evaluated its success.
- SOC 3-21a** I can understand the necessity for budgeting and determine ways to manage finance, considering possible investment opportunities, savings, risks or borrowing needs.

HEALTH AND WELLBEING

- HWB 2-02a** 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 2-03a** 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 2-04a** 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 2-06a** 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 2-07a** I am learning skills and strategies which will support me in challenging times, particularly in relation to change and loss.
- HWB 2-09a** 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 2-16a** I am learning to assess and manage risk, to protect myself and others, and to reduce the potential for harm when possible.
- HWB 2-19a** 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 make informed choices about my life and learning.
- HWB 3-19a** Opportunities to carry out different activities and roles in a variety of settings have enabled me to identify my achievements, skills and areas for development. This will help me to prepare for the next stage in my life and learning.
- HWB 2-20a** I am investigating different careers/occupations, ways of working, and learning and training paths. I am gaining experience that helps me recognise the relevance of my learning, skills and interests to my future life.

SCIENCES

- SCN 2-04a** By considering examples where energy is conserved, I can identify the energy source, how it is transferred and ways of reducing wasted energy.

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MoneySense topics

How can I pay for things?

Pupils explore cash, cheques, bank cards, online payments and the best way to pay in different situations.

Curriculum links:
HWB 2-07a **HWB 2-16a** **MNU 2-03b** **MNU 2-09a** **MNU 2-09b** **LIT 2-02a** **LIT 2-04a** **LIT 3-02a**
SOC 2-21a **SOC 3-21a** **TCH 2-03a**

- Resources:**
- Interactive activity (with quizzes)
 - Lesson plans
 - Presentation
 - Activity sheets
 - Video
 - Infographics



How do I plan a simple budget?

Pupils explore how to create a budget and how key financial documents can be used to monitor expenses and income.

Curriculum links:
HWB 2-16a **HWB 2-19a** **MNU 2-09a** **MNU 2-09b** **MNU 2-09c** **LIT 2-14a** **SOC 2-21a** **SOC 3-21a**

- Resources:**
- Video (with quizzes)
 - Interactive activity
 - Lesson plan
 - Presentation
 - Activity sheet

What affects my choices about money?

Pupils explore different influences on people when making decisions about how to spend and save money and the impact these influences might have.

Curriculum links:
HWB 2-07a **HWB 2-09a** **HWB 2-09b** **HWB 2-09c** **MNU 2-09a** **LIT 2-02a** **LIT 3-02a** **LIT 3-08a**
SOC 2-21a **SOC 3-21a**

- Resources:**
- Lesson plan
 - Presentation
 - Activity sheet

How can I use a bank account?

Pupils are introduced to the main services, and types of accounts, offered by banks, and banking charges are explained.

Curriculum links:
HWB 2-16a **MNU 2-09a** **MNU 2-09b** **LIT 2-02a** **LIT 2-04a** **LIT 3-02a** **SOC 2-21a** **SOC 3-21a**

- Resources:**
- Interactive activity (with quizzes)
 - Lesson plans
 - Presentation
 - Activity sheet
 - Video
 - Infographics



How can I keep my money safe?

Pupils look at ways to keep money safe, the risks associated with spending online, and identifying the consequences of scams.

Curriculum links:
HWB 2-16a **MNU 2-09a** **LIT 2-14a** **SOC 2-21a** **TCH 2-02a** **TCH 2-03a**

- Resources:**
- Video (with quizzes)
 - Interactive activity
 - Lesson plan
 - Presentation
 - Activity sheets
 - Fact sheet

What are the links between jobs and money?

Pupils explore the ways in which jobs and money are connected, and how choices affect future goals.

Curriculum links:
HWB 2-16a **LIT 2-14a** **SOC 2-22a**

- Resources:**
- Video
 - Interactive activity
 - Lesson plan
 - Presentation
 - Activity sheet



How does money affect my feelings?

Pupils explore how our financial circumstances can affect our emotional wellbeing and are introduced to the concept of debt and its potential impact.

Curriculum links:
HWB 2-02a **HWB 2-06a** **HWB 2-07a** **HWB 2-09a** **HWB 2-09b** **LIT 2-02a** **LIT 2-14a** **LIT 3-02a**
SOC 2-21a **SOC 3-21a**

- Resources:**
- Interactive activity
 - Presentation
 - Lesson plan
 - Activity sheet

Enterprise: Raising money for charity

Pupils learn about fundraising events for charity and think about how to plan and set up an event, including budgeting.

Curriculum links:
MNU 2-03a **MNU 2-09a** **MNU 2-09b** **LIT 2-02a** **LIT 2-04a** **LIT 2-25a** **LIT 3-02a** **SOC 2-21a**

- Resources:**
- Interactive activities (with quizzes)
 - Activity sheet
 - Lesson plans
 - Presentation
 - Video

How do I understand information about money from around the world?

Pupils explore different foreign currencies and perform basic calculations of exchange rates.

Curriculum links:
MNU 2-03a **MNU 2-09a** **LIT 2-02a** **LIT 3-02a** **SOC 2-19a**

- Resources:**
- Interactive activity
 - Presentation
 - Lesson plan
 - Activity sheet

How are payments changing?

This topic looks at the different places we spend money – both online and in-store – as well as payment methods including contactless, apps, online banking and with cryptocurrency.

Curriculum links:
HWB 2-16a **MNU 2-03a** **MNU 2-03b** **MNU 2-09a** **SOC 2-21a** **SOC 3-21a**

- Resources:**
- Delivery guide
 - Activity sheets
 - Presentation

MoneySense workshops

It's party time!

Pupils work in groups to present to the rest of the class a fully-costed, reasonably priced, birthday party for a child.

Curriculum links:
HWB 2-16a **HWB 2-19a** **MNU 2-03a** **MNU 2-09a** **MNU 2-09c** **LIT 2-02a** **LIT 3-02a** **SOC 2-21a** **SOC 3-21a**

- Resources:**
- Video
 - Delivery notes
 - Presentation
 - Activity sheets
 - Certificate

Fraud scene investigators

Pupils are required to help solve a crime which has been committed against their friend. They are then asked to create and present a report warning others of the dangers of identity theft and fraud.

Curriculum links:
HWB 2-16a **LIT 2-02a** **LIT 2-04a** **LIT 2-25a** **LIT 3-02a** **SOC 2-21a** **SOC 3-21a** **TCH 2-03a**

- Resources:**
- Delivery notes
 - Presentation
 - Activity sheets
 - Certificate

Save our pennies, save our planet

Pupils learn about the concept of saving money through choosing more environmentally friendly behaviours and consider daily activities that use a lot of energy.

Curriculum links:
HWB 2-09a **MNU 2-09a** **LIT 2-02a** **LIT 3-02a** **SCN 2-04a** **SOC 2-17a** **SOC 2-08a** **TCH 2-06a**

- Resources:**
- Delivery notes
 - Presentation
 - Information sheet
 - Video
 - Activity sheets
 - Certificate