

MoneySense curriculum topic map Third & Fourth Level



MoneySense Making sense of money

This topic map illustrates how the range of MoneySense resources links to the Curriculum for Excellence for third and fourth 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 3-03a** I can use a variety of methods to solve number problems in familiar contexts, clearly communicating my processes and solutions.
- MNU 4-03a** Having recognised similarities between new problems and problems I have solved before, I can carry out the necessary calculations to solve problems set in unfamiliar contexts.
- MNU 3-07a** 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.
- MNU 4-07a** 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.
- MNU 3-09a** When considering how to spend my money, I can source, compare and contrast different contracts and services, discuss their advantages and disadvantages, and explain which offer is of best value to me.
- MNU 4-09a** I can discuss and illustrate the facts I need to consider when determining what I can afford, in order to manage credit and debt and lead a responsible lifestyle.
- MNU 3-09b** I can budget effectively, making use of technology and other methods, to manage money and plan for future expenses.
- MNU 4-09b** I can source information on earnings and deductions and use it when making calculations to determine net income.

LITERACY ACROSS LEARNING

- LIT 3-02a** **LIT 4-02a** When I engage with others, 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 and adapt thinking.
- LIT 3-04a** **LIT 4-04a** As I listen or watch: I can identify and give an accurate account of the purpose and main concerns of the text, and can make inferences from key statements; identify and discuss similarities and differences; use this information for different purposes.
- LIT 3-08a** **LIT 4-08a** To help me develop an informed view, I am learning about the techniques used to influence opinion and how to assess the value of my sources, and I can recognise persuasion.
- LIT 3-14a** **LIT 4-14a** Using what I know about the features of different types of texts, I can find, select, sort, summarise, link and use information from different sources.

- LIT 3-18a** **LIT 4-18a** To help me develop an informed view, I am exploring the techniques used to influence my opinion. I can recognise persuasion and can assess the reliability of information and credibility and value of my sources.
- LIT 3-25a** **LIT 4-25a** I can use notes and other types of writing to generate and develop ideas, retain and recall information, explore problems, make decisions, generate and develop ideas or create an original text.
- LIT 3-26a** **LIT 4-26a** By considering the type of text I am creating, I can independently select ideas and relevant information for different purposes, and organise essential information or ideas and any supporting details in logical order. I can use suitable vocabulary to communicate effectively with my audience.

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** **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.
- HWB 3-20a** **HWB 4-20a** 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.

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.
- 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.
- SOC 4-21a** I can evaluate the suitability of finance options available for setting up and supporting different types of business.
- SOC 4-21b** Having considered the financial needs of individuals and businesses, I can evaluate, prepare and present financial information and documents to assist in making appropriate financial decisions.

TECHNOLOGIES

- TCH 3-03a** I can keep myself safe and secure in online environments and I am aware of the importance and consequences of doing this for myself and others.
- TCH 4-03a** I can explore the impact of cyber-crime for business and industry and the consequences this can have on me.
- TCH 3-06a** I can evaluate the implications for individuals and societies of the ethical issues arising from technological developments
- TCH 3-07a** I can identify the costs and benefits of using technologies to reduce the impact of our activities on the environment and business.
- 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.
- 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.
- 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.
- TCH 3-09a** Using appropriate software, I can work individually or collaboratively to design and implement a game, animation or other application.

MoneySense topics

How do I stay in control of my money?

Pupils explore how pressures (e.g. family, friends, advertisements) can affect how we spend our money and how those spending choices may affect ourselves and others.

Curriculum links:

- HWB 3-04a, HWB 4-04a, HWB 3-09a, HWB 4-09a, HWB 3-16a, HWB 4-16a, MNU 3-09a, MNU 4-09a, LIT 3-02a, LIT 4-02a, LIT 3-08a, LIT 4-08a, LIT 3-18a, LIT 4-18a, SOC 3-17b, SOC 4-17b, SOC 3-20a, SOC 4-20a

Resources:

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

How can I understand credit and debt?

Pupils look at payment cards and specifically the differences between using a debit or a credit card.

Curriculum links:

- HWB 3-07a, HWB 4-07a, HWB 3-16a, HWB 4-16a, MNU 3-03a, MNU 4-03a, MNU 3-09a, MNU 4-09a, LIT 3-02a, LIT 4-02a, LIT 3-14a, LIT 4-14a, LIT 3-25a, LIT 4-25a, LIT 3-26a, LIT 4-26a, LIT 3-17b, SOC 3-20a, SOC 3-21a, SOC 4-20a, SOC 4-21b

Resources:

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

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, debt and money mule schemes.

Curriculum links:

- HWB 3-02a, HWB 3-03a, HWB 3-04a, HWB 3-06a, HWB 3-07a, HWB 3-16a, HWB 4-02a, HWB 4-03a, HWB 4-04a, HWB 4-06a, HWB 4-07a, HWB 4-16a, LIT 3-04a, LIT 4-04a, LIT 3-08a, LIT 4-08a, LIT 3-18a, LIT 4-18a, SOC 3-17b, SOC 4-17b, SOC 3-20a, SOC 4-20a, TCH 3-03a, TCH 4-03a

Resources:

- Lesson plan
- Presentation
- Activity sheet
- Video

How do I keep my finances secure?

Pupils explore different types of frauds and scams, and learn how insurance can provide financial and emotional protection against different forms of risk.

Curriculum links:

- HWB 3-04a, HWB 4-04a, HWB 3-16a, HWB 4-16a, TCH 3-03a, TCH 4-03a, TCH 3-08a, LIT 3-04a, LIT 4-04a, LIT 3-08a, LIT 4-08a, LIT 3-18a, LIT 4-18a, SOC 3-17b, SOC 4-17b, SOC 3-20a, SOC 4-20a

Resources:

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



What are my consumer rights?

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.

Curriculum links:

- HWB 3-09a, HWB 4-09a, SOC 3-20a, SOC 4-20a

Resources:

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

How can I plan for my retirement?

Pupils explore different ways of planning for the future, including savings and pensions, and how choices made now may affect retirement plans.

Curriculum links:

- MNU 3-07a, MNU 4-07a, MNU 3-09b, MNU 4-09b, SOC 3-21a, SOC 4-21a

Resources:

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

When might I need insurance?

Pupils explore different types of insurance coverage, and learn how insurance can provide financial and emotional protection against different forms of risk.

Curriculum links:

- HWB 3-16a, HWB 4-16a, MNU 3-07a, MNU 4-07a, LIT 3-02a, LIT 4-02a, LIT 3-14a, LIT 4-14a, SOC 3-21a, SOC 4-21b

Resources:

- Interactive activity
- Lesson plan
- Presentation
- Activity sheet

Enterprise: Designing an app

Pupils gain insights into the process of creating apps and consider the start-up and running costs typically involved.

Curriculum links:

- MNU 3-03a, MNU 4-03a, MNU 3-07a, MNU 4-07a, MNU 3-09a, MNU 4-09a, LIT 3-25a, LIT 4-25a, TCH 3-07a, TCH 4-07a, TCH 3-09a

Resources:

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

How do I understand payslips and deductions?

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.

Curriculum links:

- HWB 3-19a, HWB 4-19a, MNU 3-07b, MNU 4-07b, MNU 3-07c, MNU 4-07c, SOC 3-21a, SOC 4-21a

Resources:

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

MoneySense workshops

A mobile plan

Students use their financial understanding to compare costs and value for money for a range of mobile phones, plans and contracts. They present their chosen mobile phone plan to the rest of the group based on their findings.

Curriculum links:

- MNU 3-07a, MNU 3-09a, MNU 4-09a, LIT 3-02a, LIT 4-02a, LIT 3-14a, LIT 4-14a, LIT 3-25a, LIT 4-25a, SOC 3-20a, SOC 4-20a, SOC 3-21a, SOC 4-21b

Resources:

- Video
- Delivery notes
- Presentation
- Activity sheets
- Certificate

Make a difference

Students work in groups to create a business plan for a social enterprise aimed at addressing a problem in their school/local community, which is then presented to a panel of judges.

Curriculum links:

- HWB 3-03a, HWB 4-03a, MNU 3-03a, MNU 4-03a, LIT 3-02a, LIT 4-02a, LIT 3-14a, LIT 4-14a, LIT 3-18a, LIT 4-25a, SOC 3-20a, SOC 4-20a, TCH 3-06a

Resources:

- 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 3-04a, HWB 4-04a, HWB 3-16a, HWB 4-16a, LIT 3-02a, LIT 4-02a, LIT 3-26a, LIT 4-26a, SOC 3-17b, SOC 4-17b, SOC 3-20a, SOC 4-20a, SOC 3-21a, SOC 4-21a, TCH 3-03a, TCH 4-03a

Resources:

- Delivery notes
- Presentation
- Activity sheets
- Certificate

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