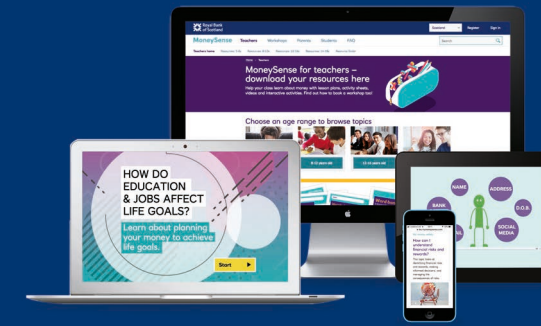


MoneySense curriculum topic map

Senior Phase: Higher and Advanced Higher

MoneySense

Making sense of money



This topic map illustrates how the range of MoneySense resources links to the SQA's specifications for Higher and Advanced Higher qualifications. 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 students how to manage money.

HIGHER MATHEMATICS

- HM RS1** Reasoning skills: Interpreting a situation where mathematics can be used and identifying a strategy.
- H Num1** Select and apply skills in numeracy.
- H Num2** Use mathematical reasoning skills to think logically, provide justification or proof, and solve problems.

SKILLS FOR LEARNING, LIFE AND WORK

- SLLW 1.3** Listening and talking: Understanding and interpreting ideas, opinions and information presented orally for a purpose and within a context, drawing on non-verbal communication as appropriate; communicating orally and presenting in a way that is accessible for the intended audience.
- SLLW 2.1** Number processes: Solving problems arising in everyday life through: carrying out calculations involving addition, subtraction, multiplication and percentages, making informed decisions based on the results of these calculations.
- SLLW 2.2** Money, time and measurement: This means using and understanding money, time and measurement to solve practical problems in a variety of contexts using relevant units and suitable instruments, and to appropriate degrees of accuracy.
- SLLW 3.2** Emotional wellbeing: Taking responsibility for the impact behaviour may have on others; developing ways to manage feelings, positive attitudes and resilience; practising assertive behaviours; building confidence; and, based on an understanding of any risks, making informed decisions.
- SLLW 3.4** Planning for, and making, choices and changes: Planning, making decisions and taking action based on achievements for the next stage in life then making a successful move to the next stage of education or work.
- SLLW 4** Employability, enterprise and citizenship: Develop the skills, understandings and personal attributes – including a positive attitude to work, to others and to the world's resources.
- 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 5.3** Applying: Use existing information to solve a problem in a different context, and to plan, organise and complete a task.
- 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. Reviewing and considering any potential solutions.

HIGHER COMPUTING

- H CS4** Understand security risks and precautions.

HIGHER & ADVANCED HIGHER BUSINESS

- HB MPF1** Management of people and finance: Analyse factors influencing human resource management and financial management and to suggest strategies for improved performance in these functional areas.
- AHB EBE2** External business environment: Evaluate the impact of external factors on organisations.
- H B2** Applying the ideas of ethical and effective business decision-making to solve strategic business-related problems.
- AH B1** Evaluating the impact of business at home and in a global context.

ENVIRONMENTAL SCIENCE

- H ES1** Applying knowledge of environmental science to new situations, analysing information and solving problems.
- H ES2** Presenting information appropriately in a variety of forms.

GEOGRAPHY

- H G1** Developing and applying skills, knowledge and understanding across complex physical, human and global issues.

MEDIA

- H M1** Analyse and create media content, appropriate to purpose, audience and context.

ECONOMICS

- H Ec2** Applying understanding of how the basic economic problem impacts on individuals, firms and governments.
- AH Ec3** Researching, analysing, and evaluating a current economic issue to reach conclusions and produce a coherent report.

CAREER EDUCATION STANDARD

- CES 1** Develop understanding of enterprise, entrepreneurship and self-employment as a career opportunity.
- CES 2** Experience a curriculum through which they learn about the world of work and job possibilities, and which makes clear the strengths and skills needed to take advantage of these.

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: SLLW 3.4, SLLW 5.4, HM RS1, H Num1, H Ec2

- 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, empowering students to be responsible for the financial choices they make now and in the future.

Curriculum links: SLLW 1.3, SLLW 3.4, SLLW 5.4, HM RS1, H Ec2

- 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, debt and money mule schemes.

Curriculum links: SLLW 3.2, H CS4

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

How can I plan for the unexpected?

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

Curriculum links: HM RS1, H Num1, H Num2, H Ec2, SLLW 3.4, SLLW 5.3

- Resources:**
- Interactive activity
 - 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: SLLW 3.2, SLLW 4, SLLW 4.4, SLLW 5.4, AH B1, H Ec2

- 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: SLLW 3.2, SLLW 4, SLLW 4.2, SLLW 5.4, H CS4

- 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: SLLW 4, SLLW 4.2, SLLW 5.4, AH Ec3

- 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 1.3, SLLW 4, SLLW 5.3, HM RS1, H Num1, H Num2, HB MPF1, AHB EBE2, H B2

- 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: SLLW 3.4, SLLW 4, SLLW 5.4, HM RS1, H Num1, H Ec2

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

Business masterclass: Setting up a sustainable business

In this two-part lesson, students explore their own entrepreneurial qualities, find out what is involved in setting up a new sustainable business and work in small groups to write their own business plan.

Curriculum links: SLLW 1.3, SLLW 4, SLLW 5.3, H Num1, CES 1, CES 2

- Resources:**
- Lesson plan
 - Video
 - Business plan template

Path to independence: Budget planner

Students use a digital budget calculator tool to explore relatable budgeting scenarios and work through discussion questions, whilst recognising how money management may be linked to mental health.

Curriculum links: SLLW 4.2, SLLW 5.3, SLLW 5.4, H Num1, H Num2

- Resources:**
- Lesson plan
 - Scenario cards
 - Teacher 'cheat sheet'
 - Budget calculator

Time is money: Escape room

Students will learn about saving, borrowing and lending money through this immersive escape room interactive activity and reflection task.

Curriculum links: SLLW 2.1, SLLW 2.2, SLLW 4.2, SLLW 5.3, SLLW 5.4, H Num1, HM RS1

- Resources:**
- Lesson plan
 - Answer sheet
 - Interactive activity

MoneySense workshops

Designing a crowdfunded project

Students work in groups to research and then present to the rest of the class a fully costed business plan for a project to be crowdfunded, including their ideas for the project, their plan for investment and the returns they will offer to funders.

Curriculum links: SLLW 1.3, SLLW 4, SLLW 5.3, H Num1, H Num2, H B2

- Resources:**
- Presentation
 - Delivery notes
 - Information-pledge cards
 - Activity sheets

Change today, save tomorrow

This workshop teaches students the importance of green consumerism and introduces them to some techniques that will help them lead a greener lifestyle. The students are also asked to create a social media campaign that will encourage others to make environmentally sustainable consumer choices.

Curriculum links: SLLW 1.3, SLLW 4, SLLW 5.3, H ES1, H ES2, H G1, H M1

- Resources:**
- Presentation
 - Delivery notes

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