

MoneySense curriculum topic map

Senior Level: 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 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.

MATHEMATICS N4/N5

- N4 Num1** **Numeracy:** Use numerical skills to solve straightforward, real-life problems involving money/time/measurement.
- N5 NS2** **Numerical skills:** Selecting and using appropriate numerical notation and units.
- N5 RS1** **Reasoning skills:** Interpreting a situation where mathematics can be used and identifying a strategy.
- N5 NS2** Selecting and carrying out calculations.
- N5 FS5** Investigating the impact of interest rates on savings and borrowings.
- N5 FS3** Determining the best deal.
- N5 FS1** Analysing a financial position using budget information.
- N5 FS2** Analysing and interpreting factors affecting income.

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 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 division using whole numbers, fractions, decimal fractions, 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 4.2** **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 4.3** **Working with others:** Working with others means knowing and practising what is involved in working co-operatively and sensitively with others; having the ability to recognise need and opportunity; to influence and negotiate with others to take ideas forward; being adaptable and having a determination to succeed; being able to discuss, set and meet roles and expectations in a working environment; and accessing, providing and creating information.

- 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.

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.
- N4 B4** An insight into the impact of the economy on business and our daily lives, thus gaining economic awareness.

- N4 B2** Enterprising skills, and adopt enterprising attributes, by participating in practical activities and realistic business situations.
- N4 B3** Financial awareness through a business context.
- N5 BM1** Decision-making – by applying the ideas of ethical and effective business decisions to solve straightforward business-related problems.
- N5 BM2** Knowledge and understanding of how enterprising skills can help in business development.
- N5 BM4** Interpreting and evaluating straightforward business financial data to ensure effective financial management.

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.

ENVIRONMENTAL SCIENCE

- N4 ES1** Applying environmental science knowledge to familiar situations, interpreting information and solving problems.
- N5 ES1** Applying knowledge of environmental science to new situations; interpreting information and solving problems.

GEOGRAPHY

- N5 GI** Developing and applying skills and detailed knowledge and understanding in geographical contexts.

MEDIA

- N4 M1** Analyse and create media content, appropriate to purpose, audience and context.
- N4 M2** Knowledge of the role of media within society.

ECONOMICS

- N5 Ec1** Applying knowledge and understanding of economics of the market.
- N5 Ec2** Evaluating real-life economic situations to make informed economic judgements.
- N5 Ec3** Communicating economic reasoning and conclusions effectively in familiar and unfamiliar contexts.

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 3.4, SLLW 5.4, N4 Num1, N5 NS1, N5 NS2, N5 FS5, N5 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, and 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, N4 Num1, N5 NS1, N5 FS5, N5 FS3, N4 B4, N5 Ec2

- Resources:**
- Interactive activity
 - Lesson plan
 - Presentation
 - Activity sheet
 - Quiz/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 4-02a, HWB 3-03a, HWB 3-04a, HWB 4-04a, HWB 3-06a, HWB 4-06a, HWB 3-07a, HWB 4-07a, SLLW 3.2, N4 ISDD3, SLLW 4.2, SLLW 4.4, SLLW 5.4, N4 ISDD3, N5 DDB2, N4 M2

- Resources:**
- Activity ideas
 - Activity sheet (spreadsheet)
 - 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, SLLW 3.4, SLLW 5.3, N4 Num1, N5 NS1, N5 NS2, N5 FS1, N5 FS5, N5 Ec2

- 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 3.2, SLLW 4, SLLW 4.4, SLLW 5.4, N4 BIA 1.4, N5 MOF 1, N4 B4, N5 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:**
- HWB 3-09a, HWB 4-09a, HWB 3-16a, HWB 4-16a, SLLW 3.2, SLLW 4, SLLW 4.2, SLLW 4.4, SLLW 5.4, N4 ISDD3, N5 DDB2, N4 M2

- 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 3-16a, HWB 4-16a, HWB 4-19a, SLLW 3.4, SLLW 5.4, N5 Ec3

- Resources:**
- Activity ideas
 - Lesson plans
 - 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, N5 FS1, N4 Num1, N5 RS1, N4 B2, N4 B3, N5 BM2, N5 BM4, N4 BIA 1.4, N4 IOB 2.1, N5 MOF 1, N5 MOF 2, N5 MOF 4, N5 MOM 5, N5 Ec1, N5 Ec2, N5 Ec3

- 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 3-02a, HWB 4-02a, HWB 3-03a, HWB 4-03a, HWB 3-04a, HWB 4-04a, SLLW 4.2, SLLW 5.3, SLLW 5.4, N4 Num1, N5 NS1, N5 NS2, N5 FS1, N5 FS2, N5 Ec2, N5 Ec3

- 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, N5 FS1, N4 Num1, N4 B2, N4 B3, N5 BM1, N5 BM2, N4 ES, N5 ES, N5 Ec1, N5 Ec2, N5 Ec3

- 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:**
- HWB 3-02a, HWB 4-02a, HWB 3-03a, HWB 4-03a, HWB 3-04a, HWB 4-04a, SLLW 4.2, SLLW 5.3, SLLW 5.4, N4 Num1, N5 NS1, N5 NS2, N5 FS1, N5 FS2

- 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 3.1, SLLW 2.2, SLLW 4.2, SLLW 5.3, SLLW 5.4, N4 Num1, N5 NS1, N5 NS2, N5 FS1, N5 FS2

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

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