

**KS5 Curriculum Overview (Year 12 Foundation – Personal Finance)**

<b>TERM 1 TOPIC/s</b>	<b>*Key Skills/Subject Links</b>	<b>*Career links &amp; BV</b>
<b><u>Unit 1 – Your Personal Finances</u></b> Topic 1 – What is money? Topic 2 – Earning money Topic 3 – Spending and budgeting Topic 4 – Managing money Topic 5 – Borrowing money Topic 6 – Insurance & Inheritance Topic 7 – Risks with money Topic 8 – Keeping money safe	Numeric, written and research skills.  Finance and Money management.	B.V: Individual liberty Financial Officer, Accountant Payroll Officer Finance Manager
<b>TERM 2 TOPIC/s</b>	<b>*Key Skills/Subject Links</b>	<b>*Career links &amp; BV</b>
<b><u>Unit 1 – Your Personal Finances</u></b> Topic 1 – What is money? Topic 2 – Earning money Topic 3 – Spending and budgeting Topic 4 – Managing money Topic 5 – Borrowing money Topic 6 – Insurance & Inheritance Topic 7 – Risks with money Topic 8 – Keeping money safe	Numeric, written and research skills.  Finance and Money management.	B.V: Individual liberty Financial Officer, Accountant Payroll Officer Finance Manager
<b>TERM 3 TOPIC/s</b>	<b>*Key Skills/Subject Links</b>	<b>*Career links &amp; BV</b>
<b><u>Unit 2 – Money management for your generation</u></b> Topic 1 – Modern banking Topic 2 – Pay and pay calculations Topic 3 – Card and non-card payments Topic 4 – Borrowing Topic 5 – Using money abroad Topic 6 – Budgeting and dealing with financial difficulties Topic 7 – Financial advice and protection Topic 8 – Investing money	Numeric, written and research skills. Finance and Money management	B.V: Individual Liberty Bank Manager Personal Banker Investment Banker Insurance Broker
<b>TERM 4 TOPIC/s</b>	<b>*Key Skills/Subject Links</b>	<b>*Career links &amp; BV</b>
<b><u>Unit 2 – Money management for your generation</u></b> Topic 1 – Modern banking Topic 2 – Pay and pay calculations Topic 3 – Card and non-card payments Topic 4 – Borrowing Topic 5 – Using money abroad Topic 6 – Budgeting and dealing with financial difficulties Topic 7 – Financial advice and protection Topic 8 – Investing money	Numeric, written and research skills. Finance and Money management	B.V: Individual Liberty Bank Manager Personal Banker Investment Banker Insurance Broker

<b>TERM 5 TOPIC/s</b>	<b>*Key Skills/Subject Links</b>	<b>*Career links &amp; BV</b>
<p><b><u>Unit 3 – Financial Careers and Financial Sustainability</u></b>  Topic 1 – Employability: applying for a job  Topic 2 – Careers and career paths  Topic 3 – Managing and planning finances  Topic 4 – Financial sustainability and considerations  Topic 5 – Interest, Inflation and savings</p>	<p>Written, research and analytical skills.  Careers research  Personal finance  Interest rates, Inflation and types of savings</p>	<p>B.V: Individual liberty  Careers Adviser  Financial Adviser  Economist</p>
<b>TERM 6 TOPIC/s</b>	<b>*Key Skills/Subject Links</b>	<b>*Career links &amp; BV</b>
<p><b><u>Unit 3 - Financial Careers and Financial Sustainability</u></b>  Topic 1 – Employability: applying for a job  Topic 2 – Careers and career paths  Topic 3 – Managing and planning finances  Topic 4 – Financial sustainability and considerations  Topic 5 – Interest, Inflation and savings</p>	<p>Written, research and analytical skills.  Careers research  Personal finance  Interest rates, Inflation and types of savings</p>	<p>B.V: Individual liberty  Careers Adviser  Financial Adviser  Economist</p>