

**YE Learning Zone is home to Young Enterprise's range of digital programmes. These have been designed to develop the vital skills young people need to earn and look after their money.**

**My Money Matters provides students with the opportunity to explore their own attitudes to money and gain key financial skills to help them in the real world. The six units cover:**

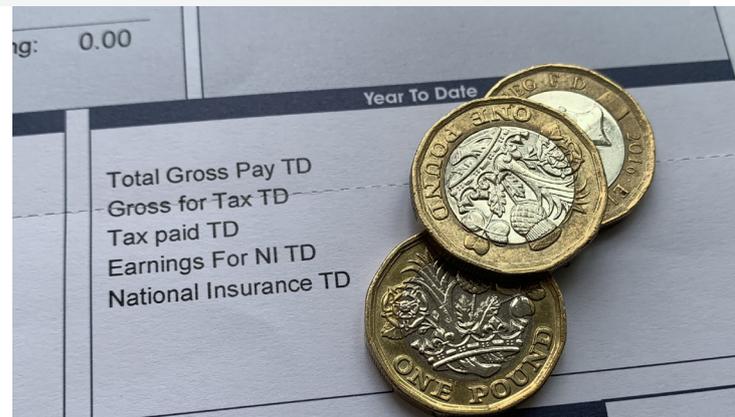
- 1. Saving**
- 2. Making the most of your money**
- 3. Borrowing**
- 4. Moving on from school**
- 5. Risk & reward**
- 6. Security & fraud**

We all understand the importance of learning about money, so here is the chance to give young people access to an **easy-to-understand, engaging** and **relevant** digital course covering everything they need to know – and more.

**My Money Matters** is a financial education eLearning course for secondary students, covering everything from **university finance** to **debt, saving, scams** and **fraud**.

Students will explore their **attitudes to money** and gain key financial skills to help them in the real world through comprehensive information presented in a bite-sized format, with interactive quizzes, case studies, reflective activities, and videos covering a range of scenarios.

**Following the course, students will be well prepared to make financial decisions, now and in the future.**

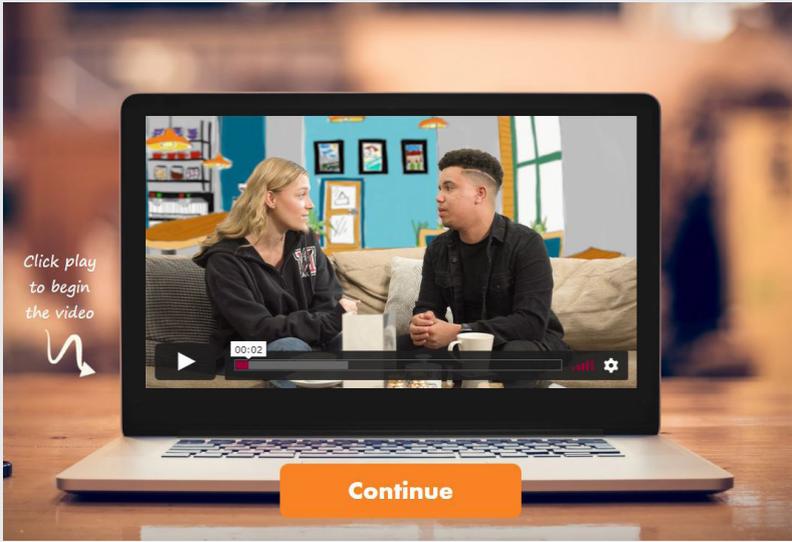


#### **KEY FEATURES INCLUDE:**

- Suitable for 13-19 year olds**
- 30-60 mins per unit**
- Downloadable certificate**
- Complements the Your Money Matters textbook**
- Self-paced learning for students**

# COURSE OVERVIEW

## Saving



Students will learn about the different options for saving and reflect on their own saving habits.

## Making the most of your money

### Bank Statement Definitions

Match the definitions by dragging the abbreviation/words with its meaning.

<b>Direct Debit</b>	<input type="text"/>	A payment the account holder sets up to make a regular payment from their bank account to another - either at the same bank or to an external organisation / person.
<b>Credit Transaction</b>	<input type="text"/>	A payment made using a debit card either Contactless or Chip and PIN. May also include on-line payments using a Debit Card.
<b>Standing Order</b>	<input type="text"/>	Money moved between two accounts held by the account holder in the same branch.
<b>Transfer</b>	<input type="text"/>	A payment into a bank (or building society etc) account.
<b>Debit Card Payment</b>	<input type="text"/>	The identification number that tells us which bank and branch the account is held with.
<b>Sort Code</b>	<input type="text"/>	An instruction to your bank to release money from your account to pay bills and other amounts automatically. The billing company has control and requests the money from the bank directly, and can change the amount requested.

[Check your answers](#)

Students will explore ways to make the most of their money through budgeting and understanding value for money.

## Borrowing

### What can affect your Credit Score

See how different decisions about spending and borrowing could affect your credit score by dragging and dropping the scenarios on the left onto the dial.

**SCENARIO**  
Spend £50 on your credit card that has a £1,000 limit.

Poor Good

Students will gain a deep insight into borrowing and debt.

# COURSE OVERVIEW

## Moving on from school

### Making Sense of Student Loans

Student Loans are divided into two main sections



How much you can borrow depends on both where you are living/studying and your household income. In Scotland, Northern Ireland and Wales, you may also be eligible for grants or bursaries to help with living costs, which do not have to be repaid.

[Continue](#)

Students will look ahead to life after school and explore the different options available to them.

## Risk and reward

### Types of Personal Financial Risks

There are different types of risk associated with different elements of your personal finances:

Click on each of the following to find out more:



[Income](#)   [Spending & Borrowing](#)   [Assets](#)   [Investing](#)

[Continue](#)

Students will enter the world of financial risk and reward, covering topics such as insurance, investing and gambling.

## Security and fraud

### Types of Scams

How knowledgeable are you when it comes to scams? Do you know what these are? These are only some of the scams that you may come across!

Click on each of the following to find out more:



[Phishing](#)   [Pharming](#)   [Sniffing](#)   [Smishing](#)

[Continue](#)

Students will learn about the common scams people fall victim to and learn how to protect themselves against them.