

## Money Matters Lesson Plans - Secondary Overview

Key Stage and Title	Learning Objectives	Learning Outcomes
<b>Key Stage: KS3</b> <b>Lesson Title: Budgeting Challenge</b>	To <ul style="list-style-type: none"> <li>understand the budgeting process</li> <li>appreciate that budgeting may involve having to make choices within financial limits</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>be able to plan and manage a budget depending on need and priorities</li> <li>appreciate that they may have to make choices based on budget size</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Branding</b>	To <ul style="list-style-type: none"> <li>recognize how branding can influence our spending choices</li> <li>compare one product against another in terms of its taste, appearance and packaging etc. and make a 'best value' judgement</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>know some of the factors that influence the way in which our purchasing decisions are made</li> <li>be able to use information to make informed choices about products</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Saving and Borrowing</b>	To <ul style="list-style-type: none"> <li>understand how and why saving and borrowing can help us to manage our finances</li> <li>appreciate that interest payments play an important part in our personal finances</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>understand the concept of saving and borrowing money</li> <li>understand how interest operates</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Debt</b>	To <ul style="list-style-type: none"> <li>understand what debt is and how it can be a problem</li> <li>appreciate the possible consequences of not managing debt responsibly</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>know that F can be a useful tool in managing money</li> <li>be able to identify behaviour that may lead to debt</li> <li>know who to approach in the event of getting into debt</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Cost of living</b>	To <ul style="list-style-type: none"> <li>understand how to plan and keep track of their money</li> <li>appreciate that they may have to evaluate and prioritise spending</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>have a better understanding of how much things cost</li> <li>understand how they can make some economies</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Money Safety</b>	To <ul style="list-style-type: none"> <li>understand how to recognise and avoid potential fraudulent situations</li> <li>appreciate that being a victim of fraud may affect me emotionally as well as financially</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>know about a range of possible scams</li> <li>be able to take steps to protect their money and identity</li> </ul>

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<b>Key Stage: KS3</b> <b>Lesson Title: Charity</b>	To <ul style="list-style-type: none"> <li>• understand that charities rely on donations from the public</li> <li>• appreciate that people will have differing opinions and attitudes to charitable giving</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• know about a range of charities and charitable causes</li> <li>• be able to explain their own attitudes towards giving</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: The real cost of anti-social behaviour</b>	To <ul style="list-style-type: none"> <li>• understand that we all have a social responsibility to behave appropriately</li> <li>• appreciate that the costs of dealing with litter, graffiti and vandalism affect us all</li> <li>• consider some of the costs of providing facilities for young people</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• know that the costs associated with dealing with litter, graffiti and vandalism can be considerable</li> <li>• be able to make some simple budgeting decisions around the cost of facilities for young people</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Value for money</b>	To <ul style="list-style-type: none"> <li>• understand that there are different factors to consider when assessing value for money</li> <li>• appreciate that the concept of value for money is influenced by personal preferences and attitudes towards money</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• be able to compare and assess different smart phone tariffs</li> <li>• appreciate why smart phone costs vary</li> <li>• know how to make comparisons between different offers</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Fraud and scams</b>	To: <ul style="list-style-type: none"> <li>• know how to manage risk and emotions associated with money</li> <li>• understand the emotional and financial impact that being a victim of fraud can have</li> <li>• know how to recognise and avoid fraudulent offers and scams in a variety of situations when buying things</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• know some different scams on websites, in emails and by people we know or meet</li> <li>• know how to avoid these fraudulent offers</li> </ul> understand that they need to keep their money safe from the risks of fraudulent offers and scams
<b>Key Stage: KS3</b> <b>Lesson Title: Holiday Fun at Home</b>	To: <ul style="list-style-type: none"> <li>• know that there are different ways to calculate value for money and that price is only one factor</li> <li>• know how to use financial information to plan, manage and adjust personal budgets</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• be able to identify best value for money in planning fun activities near home</li> </ul> understand that we need to take control of our money and alter our budget if personal or financial circumstances change

Key Stage and Title	Learning Objectives	Learning Outcomes
<b>Key Stage: KS3</b> <b>Lesson Title: They think it's all over...</b>	To: <ul style="list-style-type: none"> <li>• understand how to shop safely online</li> <li>• be able to identify potential online scams/fraud</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• be able to discuss how to stay safe when shopping online</li> <li>• be able to identify potential online scams and present these judgements to an audience</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Talking Tax</b>	To: <ul style="list-style-type: none"> <li>• Recognise the important role money plays in our economic well being</li> <li>• Appreciate that certain taxes affect everyone</li> </ul> Understand the role a tax-collecting body plays in the economy	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Understand how they have a part to play in the national economy.</li> <li>• Have an increased understanding of terminology surrounding the topic of taxation</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Exploring Economies</b>	To: <ul style="list-style-type: none"> <li>• Recognise the important role money plays in our economic well being</li> <li>• Understand how this country's economy works in relation to the economies of other countries</li> </ul> Appreciate how changes in the national economy can affect personal finances	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Understand the fundamental features of different types of economic markets</li> <li>• How GDP operates as a measure of national prosperity</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Inflation Investigation</b>	To: <ul style="list-style-type: none"> <li>• Recognise the important role money plays in our economic well being</li> <li>• Understand that monetary inflation has implications for the whole country</li> </ul> Appreciate how changes in the national economy can affect personal finances	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Understand how inflation operates and how it might be dealt with</li> <li>• Recognise how failure to deal with inflation can lead to hyper inflation</li> </ul>

Key Stage and Title	Learning Objectives	Learning Outcomes
<b>Key Stage: KS3</b> <b>Lesson Title: Money Matters</b> <b>Workshop: The Choice Money and Consumer Choices</b>	To: Know that money decisions can affect ourselves and others	By the end of the lesson students will be able to: Understand some aspects of ethical consumerism Demonstrate ways in which they can support global communities through the choices they make Appreciate that their own spending and saving choices may make a difference to other people as well as themselves
<b>Key Stage: KS3</b> <b>Lesson Title: Money Matters</b> <b>Workshop: The Choice Budgeting</b>	To: Know about planning and budgeting	By the end of the lesson students will be able to: Know a range of ways in which they can plan and keep track of their finances Plan and budget for current and future spending and saving including adapting plans if circumstances change Appreciate the importance of reviewing budget plans when circumstances change
<b>Key Stage: KS3</b> <b>Lesson Title: Money Matters</b> <b>Workshop: The Choice Saving</b>	To: Know that saving money can enable better longer term money management	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Know that planned saving may be a necessary part of their financial security</li> <li>• Plan savings to meet longer term needs</li> </ul> Appreciate that they are responsible for their future financial security
<b>Key Stage: KS3</b> <b>Lesson Title: Money Matters</b> <b>Workshop: The Choice Banks and Banking</b>	To: To know about financial services and use information and advice to make financial decisions	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Understand how banks work and interpret relevant financial paperwork</li> <li>• Assess banking services against needs and make choices about which is best for them</li> <li>• Appreciate that making informed choices about financial services and products will help them manage their money more effectively</li> </ul>
<b>Key Stage: KS3</b> <b>Lesson Title: Money &amp; Mental Health – Money On My Mind</b>	To: <ul style="list-style-type: none"> <li>• Understand that everyone has a state of mental health, with ups and downs</li> <li>• Can list some common types of mental health issues/disorders</li> <li>• Can identify how money matters can impact</li> </ul>	By the end of this session learners will; <ul style="list-style-type: none"> <li>• Understand some of the key concepts of mental health</li> <li>• Understand how choices we make about money can impact our mental health</li> </ul>

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	poor mental health	
<b>Key Stage: KS3/4</b> <b>Lesson Title: Cultural and religious perspectives on money and wealth</b>	To: <ul style="list-style-type: none"> <li>• understand that money plays an important part in our lives and that our financial decisions might be influenced by a range of factors</li> <li>• appreciate that attitudes to money can vary from person to person according to culture, faith and personal ideology</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• know about some of the differing views to money that people of other belief systems might hold</li> <li>• recognise that the beliefs we hold will affect the way we choose to manage our money</li> </ul>
<b>Key Stage: KS3/4</b> <b>Lesson Title: Financial products and services for young people</b>	To <ul style="list-style-type: none"> <li>• understand that there are financial products/services available for young people and how they can be accessed</li> <li>• appreciate that they need to make informed choices about financial products and may need to seek help and advice</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• know about some of the financial products/services available to them</li> <li>• be able to identify where they can get information about financial products and services</li> </ul>
<b>Key Stage: KS3/4</b> <b>Lesson Title: Poverty</b>	To <ul style="list-style-type: none"> <li>• understand what is meant by the term poverty</li> <li>• appreciate that there are connections between personal wealth and the global economy</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• know that poverty is a worldwide issue</li> <li>• be able to explain that that wealth is not distributed evenly around the world or even within individual countries</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Learning to drive</b>	To <ul style="list-style-type: none"> <li>• appreciate the likely costs of learning to drive</li> <li>• understand that learning to drive will require financial planning</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• have calculated the cost of learning to drive</li> <li>• be able to draw up a plan (budget) to help them save for driving lessons</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Buying a car</b>	To <ul style="list-style-type: none"> <li>• understand the costs of borrowing money</li> <li>• appreciate that planned borrowing can be a useful way to purchase a high cost item</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• be able to make informed decisions about purchasing a car, based on research and knowledge</li> <li>• know about some of the financial implications of buying a car</li> </ul>

Key Stage and Title	Learning Objectives	Learning Outcomes
<b>Key Stage: KS4</b> <b>Lesson Title: The cost of car ownership</b>	To <ul style="list-style-type: none"> <li>understand the true costs of maintaining and running a vehicle</li> <li>appreciate the benefits of comparing relative costs and taking a pro-active approach to managing money</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>be able to calculate the costs involved in running a car</li> <li>know about the relative cost and benefits of alternative methods of transport and make a judgement about what might be best value</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Consumer rights</b>	To <ul style="list-style-type: none"> <li>understand that the consumer is protected by law</li> <li>appreciate that when making a purchase, the consumer has a responsibility too</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>know about their basic consumer rights</li> <li>be able to identify questions to ask before they buy</li> <li>have practised how to make a formal, polite complaint</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Money Flow</b>	To <ul style="list-style-type: none"> <li>recognise the important role money plays in our economic well being</li> <li>appreciate that prices change over time and because of circumstances</li> <li>have an understanding of the processes of supply and demand</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>have considered the way money moves around, and how prices for goods can differ</li> <li>appreciate that supply and demand affects the flow of money</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Independent Living</b>	To <ul style="list-style-type: none"> <li>understand some of the costs of independent living</li> <li>consider some of the difficulties that might arise when living independently and sharing accommodation</li> <li>appreciate that individual circumstances might affect personal finances when living independently</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>have a better understanding of some of the financial implications of living independently</li> <li>be able to find solutions to financial problems and issues</li> <li>be able to plan and budget for living independently</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Pensions</b>	To <ul style="list-style-type: none"> <li>understand that pensions are a way of saving for retirement</li> <li>appreciate that making longer term financial plans are a way of achieving financial security in later life</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>have thought about their own aspirations in later life</li> <li>gained a better understanding of some of the jargon surrounding pensions</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Sources of</b>	To <ul style="list-style-type: none"> <li>understand that there is a wide range of financial</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>have investigated some of the organisations offering financial</li> </ul>

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<b>financial information</b>	information available <ul style="list-style-type: none"> <li>• appreciate the difference between advice and information</li> <li>• recognise that some financial information and advice might be more impartial than others</li> </ul>	advice and information <ul style="list-style-type: none"> <li>• be able to identify the difference between advice and information</li> <li>• be able to explain why some sources of information might or might not be trustworthy</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: What do banks do?</b>	To <ul style="list-style-type: none"> <li>• recognise that banks can provide a range of financial services and products</li> <li>• appreciate that while banks help us manage our money, they are also businesses</li> <li>• know that they might have to make choices about financial products and services in the future</li> </ul>	By the end of this lesson students will: <ul style="list-style-type: none"> <li>• know what banks do and why people use them</li> <li>• be able to identify different services and products offered by banks</li> <li>• be able to explain why they might choose one bank over another.</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: The New Year's Resolution</b>	To <ul style="list-style-type: none"> <li>• to understand the reasons why young people need to save for the future</li> <li>• appreciate that they need to make choices about how to save in the future.</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• know what banks do and why people use them</li> <li>• be able to identify ways in which they can save money</li> <li>• be able to create a realistic individual savings plan</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Never Again! How to avoid holiday horrors</b>	To <ul style="list-style-type: none"> <li>• know that certain types of insurance are a legal requirement and that others are voluntary</li> <li>• know what steps to take should they fall victim to financial fraud, theft or damage to property</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• understand the role insurance can play in maintaining our financial and emotional security and that of others around us</li> <li>• understand the need to ensure that financial transactions are secure and that we are all responsible for the security of our personal belongings and financial information</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Hosting a major event</b>	To <ul style="list-style-type: none"> <li>• identify benefits and costs of hosting a major event</li> <li>• explain the role of taxation in funding public services including major public events</li> <li>• understand how personal finances can be affected positively and negatively by changes in tax</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• be able to identify costs and benefits of hosting major events</li> <li>• recognise the role tax plays in funding public services</li> <li>• discuss how changes in tax can affect personal finances and how this might make you feel</li> </ul>

Key Stage and Title	Learning Objectives	Learning Outcomes
<b>Key Stage: KS4</b> <b>Lesson Title: Money</b> <b>Matters Workshop: The New Job</b> <b>Payslips</b>	To: Know about work and income and how work choices may impact on our financial situation	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Know the difference between gross and net pay and about the deductions that are made.</li> <li>• Calculate take home pay and including deductions for tax and NI</li> </ul> Appreciate that the choices they make about their career and personal life will have financial implications
<b>Key Stage: KS4</b> <b>Lesson Title: Money</b> <b>Matters Workshop: The New Job</b> <b>Avoiding scams and identity theft</b>	To: Know about financial fraud and identity theft	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Understand how to recognise and avoid possible fraudulent activity and protect their identity when dealing with money situations.</li> <li>• Demonstrate ways in which they can keep their identity and PIN safe and make safe financial transactions.</li> </ul> Appreciate the emotional and financial impact of being a victim of financial fraud and that it is their responsibility to keep their personal information secure.

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<b>Key Stage: KS4</b> <b>Lesson Title: Money</b> <b>Matters Workshop: The New Job</b> <b>a. Long term planning and borrowing</b>	To: <ul style="list-style-type: none"> <li>• Know about longer term financial planning and borrowing</li> </ul>	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Know that there are events in my life that will have implications on their finances</li> <li>• Plan and develop strategies to manage their money in order to achieve goals in life, e.g. working, saving and borrowing when necessary</li> <li>• Appreciate that planned saving and borrowing can be useful tools in managing money effectively</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Money</b> <b>Matters Workshop: The New Job</b> <b>b. Insurance and</b>	To: <ul style="list-style-type: none"> <li>• Know how to identify and manage potential risk and insurance</li> </ul>	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Understand that there are some financial situations which might be riskier than others and that insurance is one way of protecting ourselves from possible costly incidents</li> <li>• Describe some types of insurance and identify situations</li> </ul>

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managing risk		<p>when they might need them.</p> <ul style="list-style-type: none"> <li>• Appreciate possible consequences of taking risks and not being insured if things go wrong.</li> </ul>
<p><b>Key Stage: KS4</b>  <b>Lesson Title: Expectations vs Reality</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Recognise that the expectations of Higher Education may not match the reality.</li> <li>• Identify the career, personal and financial benefits of Higher Education and potential drawbacks.</li> <li>• Recognise the potential rewards compared to the costs of Higher Education.</li> </ul>	<p>By the end of the lesson students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify whether their expectations match the reality of Higher Education.</li> <li>• Recognise the benefits and implications of HE.</li> </ul>
<p><b>Key Stage: KS4</b>  <b>Lesson Title: Higher Education Pathways – Making informed decisions</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Understand the pathways available for young people to access Higher Education</li> <li>• Appreciate the need to make informed choices about progression into Higher Education</li> </ul>	<p>By the end of the lesson students will be able to:</p> <p>Consider their future end goals</p> <p>Consider appropriate HE pathways that meet their career and future plans</p> <p>Use appropriate sources of information to help make informed HE choices</p>
<p><b>Key Stage: KS4</b>  <b>Lesson Title: Getting to grips with HE finances</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Identify the basic costs associated with Higher Education.</li> <li>• Understand the need to be financially capable.</li> <li>• Evaluate student financial experiences depending on income and expenses.</li> </ul>	<p>By the end of the lesson students will be able to:</p> <ul style="list-style-type: none"> <li>• Develop an awareness of the likely costs involved when going into Higher Education depending on different factors.</li> <li>• Understand the importance of being able to effectively manage money.</li> <li>• Evaluate their own HE plans and make a judgement about the suitability of their decisions.</li> </ul>

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<b>Key Stage: KS4</b> <b>Lesson Title: Charities and the Pandemic</b>	To: <ul style="list-style-type: none"> <li>• Understand the role charities play during times of national crisis.</li> <li>• Appreciate that we as individuals have choices to make about how we allocate our own resources (time, money etc.)</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• Know that the government collects money through taxation and uses it to benefit the wider community e.g., via benefits and support for charities.</li> </ul>
<b>Key Stage: KS4</b> <b>Lesson Title: Money &amp; Mental Health – Risky Business</b>	To: <ul style="list-style-type: none"> <li>• Recognise the importance of making informed decisions on money matters and the risks involved</li> <li>• Understand the impact of these decisions on your financial independence and emotional well being</li> <li>• Recognise the strategies that can support you in protecting your financial independence and mental health</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• Understand how choices we make about money can impact our mental health and financial futures</li> <li>• Understand that choices about risk will differ for everyone.</li> </ul>
<b>Key Stage: KS5</b> <b>Lesson Title: Identity Theft and Fraud</b>	To <ul style="list-style-type: none"> <li>• identify potential scams, their consequences and know how to act in different situations</li> <li>• understand it is an individual's responsibility to protect themselves online and to recognise the emotional and financial impact of scams</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• be able to identify and know how to respond to identity theft and fraud</li> </ul> practice being alert, aware and how to act in different identity theft situations
<b>Key Stage: KS5</b> <b>Lesson Title: An Introduction to Borrowing</b>	To <ul style="list-style-type: none"> <li>• Identify different ways to borrow</li> <li>• Differentiate between good and bad debt</li> <li>• Understand the principles of APR</li> <li>• Identify the benefits and implications of borrowing</li> </ul>	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Recognise the differences between sources of borrowing</li> <li>• Determine appropriate borrowing options depending on personal circumstances</li> </ul> Understand how credit can help people financially and the potential implications of taking on debt

Key Stage and Title	Learning Objectives	Learning Outcomes
<b>Key Stage: KS5</b> <b>Lesson Title: Financial Implications of Work</b>	To <ul style="list-style-type: none"> <li>• Understand why people work</li> <li>• Appreciate the many different ways to work and the benefits and implications of each</li> </ul> Recognise different wages rates	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Identify reasons why people work</li> <li>• Discuss the benefits and implications of different ways of working</li> <li>• Explain the different national wage systems in the UK</li> </ul> Discuss the impact of different ways of working on individuals and their circumstances
<b>Key Stage: KS5</b> <b>Lesson Title: Understanding Your Payslip</b>	To <ul style="list-style-type: none"> <li>• Understand the key features of a payslip</li> <li>• Understand the principles of Income Tax, National Insurance Contributions, pensions and student loans</li> <li>• Calculate deductions from earnings</li> </ul>	By the end of the lesson students will be able to: <ul style="list-style-type: none"> <li>• Identify and explain the key features of a payslip</li> <li>• Understand the different types of income deductions</li> </ul> Calculate deductions for individuals depending on their income and explain what these calculations mean
<b>Key Stage: KS5</b> <b>Lesson Title: Social Media Privacy and Identity Fraud</b>	To <ul style="list-style-type: none"> <li>• Understand the importance of privacy settings when using social media</li> <li>• Understand the potential privacy and security implications when using social media</li> </ul>	By the end of the lesson students will: <ul style="list-style-type: none"> <li>• Understand it is their responsibility to protect themselves online from fraud and identity theft</li> </ul> Understand the risks and data security implications of using social media
<b>Key Stage: KS5</b> <b>Lesson Title: Seeking Financial Advice</b>	To <ul style="list-style-type: none"> <li>• Identify financial priorities now and in the future</li> <li>• Identify different organisations that provide advice and guidance on financial matters and understand what their role is</li> </ul> Understand how to contact advisory organisations if required	By the end of the lesson, student will be able to: <ul style="list-style-type: none"> <li>• Identify their own financial priorities now and in the future</li> <li>• Identify how different organisations can help and support individuals depending on their circumstances</li> </ul> Determine how to access advice from different organisations
<b>Key Stage: KS5</b> <b>Lesson Title: Choosing Financial Products</b>	To <ul style="list-style-type: none"> <li>• Identify different factors that influence buying decisions</li> <li>• Understand what financial products are</li> <li>• Understand the factors that influence our decisions to purchase financial products</li> </ul>	By the end of the lesson, students will be able to: <ul style="list-style-type: none"> <li>• Determine which factors are likely to influence their own buying decisions</li> <li>• Choose appropriate bank accounts for individuals with different needs</li> </ul> Choose appropriate products and insurance for an individual's needs

Key Stage and Title	Learning Objectives	Learning Outcomes
<p><b>Key Stage: KS5</b>  <b>Lesson Title: Financial Planning &amp; Budgeting</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• Understand the need for financial planning and budgeting</li> <li>• Calculate a budget for now and in the future</li> </ul> <p>Analyse the outcome of a budget and the impact this may have</p>	<p>By the end of the lesson, students will be able to:</p> <ul style="list-style-type: none"> <li>• Complete an individual financial plan by establishing personal financial goals and considering a budget for spending and saving in the future</li> </ul>
<p><b>Key Stage: KS5</b>  <b>Lesson Title: Charities and the Pandemic</b></p>	<p>To:</p> <ul style="list-style-type: none"> <li>• To recognise some of the wider financial impacts of the global pandemic.</li> <li>• To understand how our financial decisions have been affected by external factors due to the pandemic.</li> <li>• To appreciate how organisations including charities have provided support for those impacted by the pandemic.</li> </ul> <p>To understand how our long-term money habits may need to change to make us more financial resilient in the future.</p>	<p>By the end of the lesson, students will be able to:</p> <ul style="list-style-type: none"> <li>• Explain how their financial choices can contribute to and are affected by events in the local, national and global economy e.g., inflation, depreciation and fluctuations in currency exchange rate.</li> <li>• Understand some of the social, moral, ethical, and environmental implications of my financial decisions and those made by government, charities and businesses.</li> <li>• Know that I will need to change the way I manage money in response to changes in my personal and financial circumstances and to changes in the economy.</li> </ul>