



**THE BROMFORDS SCHOOL**  
ACHIEVE ENRICH PREPARE

# The Bromfords School

## Financial Literacy

### Intent of Curriculum



The Bromfords School


Financial Literacy Department.

The intent of Financial Literacy at Bromfords is to prepare the students for life after Bromfords. In doing so, students will develop financial knowledge and problem-solving skills. Students will learn to communicate with confidence and to apply what they have learnt to real life situations

Achieve: Students will develop and deepen their knowledge about the financial world, the government and the economy. They will understand the value of sound financial planning and the consequences of borrowing. They students will learn how a business becomes successful and the impact of businesses and personal economic choices on society.

Enrich: Students will apply knowledge and understanding to real-life financial situations through the use of local, national and international examples. As a result, they will have up-to-date knowledge of practices and strategies being used in the real world and be able to use these to increase their own employability and confidence in interactions with organisations.

Prepare: Students will develop a range of transferable skills and an understanding of how the financial world works, which will facilitate understanding in their school subjects and then in their progression into employment. They will develop a holistic understanding of the government and economy in Year 9 whilst having the opportunity to develop their own financial planning ideas. This will create the platform for their year 10 studies.

<b>Department:</b> xxxxxxxxxx	<b>Curriculum Map</b> <b>What does Financial Literacy at Bromfords look like?</b>					
<b>Entry KS2</b>	<b>Year 7</b>	<b>Year 8</b>	<b>Year 9</b>	<b>Year 10</b>	<b>Year 11</b>	<b>Post-16</b>
	<u>Knowledge:</u>	<u>Knowledge:</u>	<u>Knowledge:</u>	<u>Knowledge:</u>	<u>Knowledge:</u>	<u>Knowledge:</u>
<b>Enrichment,            Careers,            Real-world            Experience.</b>	<u>Skills:</u>	<u>Skills:</u>	<u>Skills:</u>	<u>Skills:</u>	<u>Skills:</u>	<u>Skills:</u>
<div style="background-color: #00AEEF; color: white; padding: 10px; display: flex; align-items: center;"> <span style="margin-right: 10px;">Careers &amp; Real-World:</span>  </div>						

**Year 9 – Intent: To secure an understanding of the role of citizens, the government and the economy, of the role of budgeting and planning for the future financially.**

<b>Autumn 1</b>	<b>Autumn 2</b>	<b>Spring 1</b>	<b>Spring 2</b>	<b>Summer 1</b>	<b>Summer 2</b>
<p>Scheme of Work: Citizens and the government</p> <p>Learning Intent: To introduce and develop students' understanding of: What it means to be a citizen and the role of the citizen within society How the government works and the role and impact of the government on society and the citizens</p>	<p>Scheme of Work: Money and income Tax</p> <p>Learning Intent: To develop students understanding of: What money is, its sources and purposes What is an income? The tax system in the UK The impact of changes in tax on the government, businesses and citizens The cycle of money</p>	<p>Scheme of Work: Economy</p> <p>Learning Intent: To revise areas and develop students understanding of: How individuals and organisations influence the economy How external factors impact personal finance plans</p>	<p>Scheme of Work: Economic cycles, foreign exchange and personal life cycle</p> <p>Learning Intent: To revise the areas and develop students' understanding of: Economic cycles The impact of demographic changes on personal finance Foreign exchange what is it and the impact exchange rates have on countries, society and individuals The personal life cycle, what is it and what affects it</p>	<p>Scheme of Work: Financial planning and money management Different plans for different people Planning for now and the future</p> <p>Learning Intent: To develop students' understanding of: Financial planning The factors influenced by stage in a personal financial life cycle Budgeting and how the different stages of the personal financial life cycle can influence a budget</p>	<p>Scheme of Work: Budgeting</p> <p>Learning Intent: To develop students understanding of: The key features of a personal budget How external factors affect a budget How personal spending affects budgeting and society</p>
<p><i>Measuring Impact through: End of topic Quizzes</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of topic tests</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of topic tests</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of topic tests</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of topic tests</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of unit 1 assessment</i></p>

**Year 10– Intent: To secure an understanding of the consequences of borrowing and how a business becomes successful and the impact of businesses and personal economic choices on society.**

Autumn 1	Autumn 2	Spring 1	Spring 2	Summer 1	Summer 2
<p>Scheme of Work: Tools for money management Pay and Tax Real cost of spending</p> <p>Learning Intent: To develop students understanding of: The tools and channels for money management Pay documentation and calculations The true cost of spending, what are hidden charges?</p>	<p>Scheme of Work: Borrowing</p> <p>Learning Intent: To develop students understanding of: Borrowing products The cost of borrowing The consequences of overspending both personally and on the economy</p>	<p>Scheme of Work: Introduction to financial capability, work and enterprise Enterprise and entrepreneurs Business banking and budgeting</p> <p>Learning Intent: To develop students' understanding of: The key factors in business success The characteristics of a successful entrepreneur How a business manages its money and business budgeting</p>	<p>Scheme of Work: How fraud, theft and taxation affect business People and business</p> <p>Learning Intent: To develop students understanding of: The impact of fraud, theft and tax on businesses How businesses manage tax The impact of individuals on businesses The impact of a business on individuals</p>	<p>Scheme of Work: How business affects society How people's economic choices affect society</p> <p>Learning Intent: To develop students understanding of: The impact of a business on society Ethical and unethical practices of a business The impact of ethical and unethical choices of a business on its revenue How an individual can have an impact on society through business enterprise and consumer choice</p>	<p>Scheme of Work: Revision</p> <p>Learning Intent: To revise students understanding of: The topics covered ready for the written exam</p>
<p><i>Measuring Impact through: End of topic Quizzes End of topic tests</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of topic tests</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of unit 2 formal assessment</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of topic tests</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of unit assessments</i></p>	<p><i>Measuring Impact through: End of topic Quizzes End of Unit formal written Exam</i></p>