



Big Question

AoLE: Maths and Numeracy	Subject: Financial Maths Unit 2	Year: 9
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Big Question / Aim / Objective / Concept	Vision (Proposed outcome) / Purpose of curriculum	Prior knowledge / Learners previous knowledge
Be able to make decisions about personal finance and understand their consequences	Learners will study various aspects of Financial education. Including Personal Financial Management, Careers in Finance and Money Management.	Percentage calculations. Money arithmetic.

What does progression look like in this 'Big Question'

Progression Indicator	Description of learning (What matters statements)	Student evidence of progression (Blooms) / Knowledge
Excelling	1.5 Identify where to go for different types of financial advice	<b>Can compare and contrast the benefits or shortcomings of different types of financial advice</b> Friends and family • Citizens advice • Restricted, independent advisers • Financial organisations • UK payments administration • Consumer advice websites and magazines for example Which?
Advancing	1.4 Describe the key features of the different types of insurance and the different types of providers	<b>Can explain what insurance is and define the meanings of key insurance terminology</b> What is insurance • Spreading the risk of financial loss • Life assurance (whole and endowment) • Possessions (house; contents; pet; motor; travel) • Health • Payment protection • Insurance premium tax • Providers (insurance brokers; insurance company; financial adviser; banks; supermarkets; motoring organisations) • Rights and responsibilities • Terminology (premium; policy; assurance; utmost good faith; let the buyer beware; material facts; excess; schedule; certificate; cover note; no-claims bonus; indemnity; insurable interest; insurance premium tax)
Securing	1.2 Describe different types of borrowing products 1.3 Calculate a medium-term budget and use calculations to work out the cost of borrowing	<b>Can describe the different types of borrowing products</b> Terminology relating to borrowing (interest; costs and fees; APR / EAR; debt; interest free credit; depreciation of goods and how it can affect credit decisions) • Methods, benefits and features of borrowing / using credit (store cards; statements; how different types of borrowing products work; hire purchase; different terms and conditions) • Distinction between sources of borrowing (advantages and disadvantages of short-term overdrafts and credit cards; medium-term loans including HP and payment plans; long-term mortgages) • Comparison of products based on the interest rate and total charge for credit • Legal issues (secured / unsecured; cooling off periods; age limits) Credit agreements • Importance and meaning of credit scoring and credit history (basics)  <b>Can complete calculations comparing products and summarise the true cost of borrowing with each product</b> Calculations using APR / EAR • Understand how to make simple interest calculations • Necessary outgoings like rent and utility bills • Opening and closing balances • Bank charges and interest • Direct debits and standing orders
Beginning	1.1 Identify the tools used for managing money and the different types of payment card	<b>Can recall the different types of banking and payments</b> Paper • Internet banking • Telephone banking • Branch / face to face banking • Paper statements • Statements to mobiles • Electronic statements • ATMs • Faster payments • Cheques • Direct debit • Standing order CHAPS • Bacs • PayPal • Mobile apps, Barclays Ping IT, Apple Pay Security features (PIN; security questions; password; phishing; identity fraud; card cloning) • Understand how these



		<p>tools help keep track of money (convenient; easy to use; access to balances; transfer money; make payments)</p> <p><b>Can summarise the key features of different payment cards and draw conclusions on the benefits of different products</b> Features of debit cards (limits; charges; charging structures; interest; cash back) • Features of credit cards (limits; charges; charging structures; interest free credit period; minimum payment and consequences of only meeting the minimum payments each month) • Advantages and disadvantages of debit and credit cards • Types of cards (basis for comparison) • Compare features of debit and credit cards. • Compare limits / charges / charging structures • Compare features of other cards (store cards; charge cards; pre-paid; contactless technology) Methods, benefits and features of paying in advance (mobile top up cards; line rental; season tickets; bonuses e.g. magazine subscriptions; holidays; paying regularly or automatically; rent – bond; insurance) • Choose when to pay to help budgeting What is a bank statement • Record of transactions • Balance enquiries • Balancing your statement (reconciliation of bank account balance including why items might not have gone through account yet / cheques might not be cashed straight away / variable direct debits; mistakes and oddities / getting tax back) • Interest earned statements and income tax</p>
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Authentic learning experiences (Local / National / International)	Skills (Literacy / Numeracy / DCF) / Cross Curricular links
<p>Local: How their spending choices affects the local economy</p> <p>National: Links to new CFW GCSE 2026</p> <p>International: Financial education around the globe</p>	<p>Oracy: Conduct an interview. Online interview. Face to face interview and Group interview.</p> <p>Numeracy: Percentage calculations, use of a calculator, AER and APR calculations, TAX calculations.</p> <p>DCF: File management, password security, Google suite proficiency, online security,</p>

Assessment (How will we know that students have learnt what we taught them)	
<p>Formative assessment:</p> <p>End of block reviews created by maths faculty on Google forms, submitted and marked. Then reviewed by teacher as a class discussion to address misconceptions and errors.</p> <p>Mini online tests to test for understanding of a unit on LIBF website used at the end of a unit.</p>	<p>Summative assessment:</p> <p>End of module multiple choice online assessments. Written by LIBF.</p>

Evaluation		
Strengths	Areas for Development	Pupil Voice