



Big Question

AoLE: Maths and Numeracy	Subject: Financial Maths Unit 3	Year: 9
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Big Question / Aim / Objective / Concept	Vision (Proposed outcome) / Purpose of curriculum	Prior knowledge / Learners previous knowledge
Understand ways of considering and preparing for careers in financial services	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	1.4 Identify different sources of personal financial protection	<p>Can compare and contract financial services and summarise a persons rights when it comes to borrowing, savings, insurance etc • Financial intermediaries • Difference between banks and building societies • Providers • Insurance companies • Credit unions • Others • Financial Conduct Authority (FCA) • Protecting consumers • Achieving the FCA's objectives • Ethics • Ethical judgements • Ethics in the media • Corporate social responsibility (CSR) • Attitudes to spending • What are the risks of not insuring? • Protecting assets • Risks to assets that insurance can mitigate - Theft - Accidental damage • Financial difficulties • Expected v unexpected events • Causes of financial difficulties - Zero-hours contracts • Actions that a person can take • What happens if you over-spend • Bank charges • Interest • Solutions to overspending • Overdraft • Credit card • What happens if you fail to pay • Consequences of not meeting repayments • Legal options for an individual (UK) • Bankruptcy • Individual voluntary arrangement (IVA) • Debt relief order • Legal options for a lender or creditor (UK) • County court judgment (CCJ) • Repossession • Legal options for an individual (Scotland) • Trust deed • Debt arrangement scheme • Sequestration • Minimal asset process (MAP) • Legal options for a lender or creditor (Scotland) • Earnings arrestment • Bank arrestment • Attachment • Inhibition • Repossession • Running away is not an option • Benefits of 'keeping in touch' with the lender</p> <p>Can identify which financial services are used in which scenarios Organisations: • The Money Charity • Step Change Debt Charity • Debt Advisory Centre • Ability to pay and protection • Financial protection when borrowing money • Redundancy • Sickness • Death • Protection if the banks go bust / or poor advice etc. • Financial Ombudsman Service (FOS) • Financial Services Compensation Scheme (FSCS) • Consumer responsibility • Informed choice • Caveat emptor (let the buyer beware)</p>
Advancing	1.1 Demonstrate how spending choices affect a personal financial budget 1.2 Describe the consequences of over-spending and payment default 1.3 Use basic calculations when making spending choices	<p>Can explain the impact of poor spending choices on a persons day to day living by utilising calculations for comparison of spending choices Value for money • Depreciation / appreciation • Shopping around • Good v poor deals (buy one get one free, etc.) • Impact of spending choices on budgets • Simple calculations based on case studies</p>
Securing	1.2 Select and apply ways of enhancing employability for financial services careers	<p>Can describe ways of increasing employability, can evaluate the best ways to spend your time to increase your chances of obtaining a role Making yourself employable • Choosing a job that matches your skills and interests • Finding out more about employers • Grade expectations • Work experience (including voluntary work; key skills acquired) • Key competencies • Developing competencies • Assessing competencies -</p>



		<p>SMART goals Career guidance at work - Personal development plan (PDP) • Career plan • The typical recruitment process • Research • Opportunities - Responding to job adverts - Company websites - My Financial Career website • Application - Developing a CV - Including all relevant details, references - Application form, personal statement, cover letter or email • Selection - Online assessment (psychometric test, skills test) - Interviews - Interview techniques (face to face and telephone, the STAR approach), preparation, self-evaluation - Assessment centres - Pre-employment checks</p>
Beginning	1.1 Identify the careers that are available in financial services and their key entry routes	<p>Can summarise key jobs the financial services industry and identify entry routes for individual roles • Overview of the industry. • Scale and impact on the economy. • Customer services. • Operations. • Marketing • Information technology • Central services • Factors to consider when choosing a career • Researching different industries • Financial services opportunities: • Retail banking • Business banking • Funds and investments, and other financial advice • Insurance • Accounting • Interrelationship between these areas and their relationship with business • Financial jobs within other industries • Routes into financial careers: Apprenticeships • School leaver programmes • University and graduate programmes • Internships • Work experience - Volunteering - Work shadowing • Tips for internships or work experience • Many different roles needed • Small, medium and large organisations • Inter-related products and services • Professional associations and qualifications • Roles and career progression • Retail and business banking • Funds and investments • Insurance • Accounting</p>

Authentic learning experiences (Local / National / International)	Skills (Literacy / Numeracy / DCF) / Cross Curricular links
Local: How their spending choices affects the local economy National: Links to new CFW GCSE 2026 International: Financial education around the globe	Oracy: Conduct an interview. Online interview. Face to face interview and Group interview. Numeracy: Percentage calculations, use of a calculator, AER and APR calculations, TAX calculations. DCF: File management, password security, Google suite proficiency, online security,

Assessment (How will we know that students have learnt what we taught them)	
Formative assessment: 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. Mini online tests to test for understanding of a unit on LIBF website used at the end of a unit.	Summative assessment: End of module multiple choice online assessments. Written by LIBF.

Evaluation		
Strengths	Areas for Development	Pupil Voice