

Medium term plan - Term 6

Year 10 Summer 2	PSHE Living in the wider world Topic: Financial decision making The impact of financial decisions, debt, gambling, and the impact of advertising on financial choices
Prior learning - linked to National curriculum	
Rationale	<p>This topic builds upon learners' existing knowledge of financial decision making with the aim of empowering learners with the knowledge of how to make positive financial choices. Lessons will seek to provide learners with an understanding of how to budget effectively and evaluate saving options. Include are strategies to avoid and minimise debt, alongside understanding credit ratings and pay-day loans.</p> <p>Information and strategies to avoid issues such as gambler's fallacy that can increase susceptibility to gambling will be shared and discussed as well as how data is generated, collected and shared, and the influence of targeted advertising to empower learners to make informed choice regarding their spending habits.</p>
Vocabulary - Key Words	See Glossary for Term 6
Cultural Capital:	All resources are adapted from resources accredited via the PSHE association. Documentaries and real-life case studies will be used. Information shared from the Gambling Commission and other charities to promote healthy and positive choices and to be gambling aware.
Key assessments:	Retrieval -recall 5/Red/Green cards/RAG assessment/Myths and Facts/minwhiteboards/GC Quizzes

What do children know/ can do now (EDSM)	<p>Emerging- Learners can identify the risks of debt and using pay-day loans. They can describe the benefits of budgeting and the importance of saving. Alongside this they can identify risky or problematic behaviours around gambling and spending.</p> <p>Developing - Learners can identify and understand the risks of debt and using pay-day loans. They can explain the benefits of budgeting and the importance of saving. Alongside this they can identify risky or problematic behaviours around gambling and spending and confidently identify where to get support.</p> <p>Secure - Learners can explain the benefits of budgeting and saving for financial uncertainty and the importance of good home economics. They can identify positive strategies to avoid and manage debt that includes a good understanding of credit ratings and how debt can be managed. Alongside this learners understand the risks and dangers of gambling as well as the strategies used via companies to advertise and promote their products .Learners have further developed their understanding of cyber security.</p> <p>Mastered - Learners can confidently discuss the benefits of budgeting and saving for financial uncertainty and the importance of good home economics. They can explain positive strategies to avoid and manage debt that includes a solid understanding of credit ratings and how debt can be managed. Alongside this learners understand the risks and dangers of gambling as well as the strategies used via companies to advertise and promote their products. Learners have further developed their understanding of cyber security and understanding how to prevent cyber crimes.</p>
What amendments are you going to make following evaluation of this module?	

Lesson	Lesson objective (PoS refs:H25, R38, L16, L17, L18, L1,L20, L25)	Lesson overview/notes/resources/Trigger note Differentiation/ Hinge Questions
1	<ul style="list-style-type: none"> how to effectively budget and evaluate savings options 	
2	<ul style="list-style-type: none"> how to prevent and manage debt, including understanding credit rating and pay day lending 	

3	<ul style="list-style-type: none"> • how data is generated, collected and shared, and the influence of targeted advertising 	
4	<ul style="list-style-type: none"> • how thinking errors, e.g. gambler's fallacy, can increase susceptibility to gambling 	
5	<ul style="list-style-type: none"> • strategies for managing influences related to gambling, including online • about the relationship between gambling and debt 	
6	<ul style="list-style-type: none"> • about the law and illegal financial activities, including fraud and cybercrime 	
7	<ul style="list-style-type: none"> • how to manage risk in relation to financial activities 	