



**Topic: Rights & Responsibilities,  
Money & Economic Wellbeing**

**Year: 7**

**NC Strand: Living in the Wider  
World**

**What should I already know?**

- About what contributes to who we are (e.g. ethnicity, family, faith, culture, gender, hobbies, likes/dislikes)
- How individuality and personal qualities make up someone's identity (including that gender identity is part of personal identity and for some people does not correspond with their biological sex)
- How to recognize positive things about themselves and their achievements
- How to set goals to help achieve personal outcomes
- How to manage setbacks and perceived failures
- How to reframe unhelpful thinking
- About new opportunities and responsibilities that come from increasing independence
- How resources are allocated
- Why some jobs are paid more than others
- Influences of people's job choices
- Skills that will help in future careers
- Kinds of jobs they might like to do
- Recognize routes into careers

**What will I know by the end of the unit?**

- Reviewing strengths, interests, skills, qualities and values and how to develop them
- Setting realistic but ambitious goals
- Safely manage personal information and images online
- About financial choices including saving, spending and budgeting
- About attitudes and values in relation to finance, including debt and payday loans
- How to manage influences over financial decisions
- How to manage emotions in relation to finance
- To recognize risk and financial exploitation and access help and advice

**Vocabulary**

Purchases	
Money habits	
Finance	
Income	
Expenditure	
Transaction	
Bank statement	
Fraud	
Identity theft	
Perpetrator	
Career	
Milestone	



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**Money Personality**

Money plays a key role in everybody's life although we don't speak about it openly. Whether we feel we have a lot, a sufficient amount, or not enough, the ways that we act around money can have major influences on our futures and the way we live our lives.

Money personality is not simply your attitude and behaviours around spending and saving - it's much more than that. From your behaviour with other people's money to the ways you go about getting money, the quiz can help you work out your personality and how you can improve.

**Money morals**

What your general behaviours and attitudes are towards money, and how you behave with other people's money.

**Spending vs. saving**

When you do have money, what do you tend to do with it? Are your spending habits influenced by external factors?

**Money management**

Money management is important in preparing your finances for the future. This includes the ways you look after and keep track of the money you have.

**Getting money**

What routes do you take to get more money when you need or want it?

**Bank Accounts**

Standard Bank Accounts

Standard bank accounts are sometimes known as current accounts and provide many useful services. You can have your wages paid directly into a standard account, settle bills or set up direct debits. These accounts usually provide a debit card which allows you to make cash withdrawals and to pay for items.

Interest Rate

If you borrow money you will pay interest on this to the lender. If you save money you will earn it on your savings. It is normally paid as a percentage of the amount borrowed or saved.

Withdrawal Limit

Taking money out of your account, either via cash at an ATM, or making a transfer into another account.

Overdraft

This is when you take more money out of your account than you have in it. You can only do it if your bank gives you permission and there will usually be charges and interest to pay if you do so.

**Careers & Financial Responsibilities Web Links**

Budgeting Your Money

<https://natwest.mymoneysense.com/students/students-12-16/the-budget-game/>

Understanding Debit and Credit Cards

<https://natwest.mymoneysense.com/students/students-12-16/understanding-payment-cards/>

Learn about Trading

<https://natwest.mymoneysense.com/students/students-12-16/space-trader/>

NatWest MyMoneySense website has many more activities

<https://natwest.mymoneysense.com/home-learning/>

Take this Career Quiz to find jobs that might be suited to you best

<https://www.ucas.com/careers/buzz-quiz>

This is a Job Map for someone wanting to become a chef.





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What will your Job Map look like?

**Lesson Overview**

- Lesson 1: to reflect on my own attitude to money and financial habits
- Lesson 2: to understand that money comes in and out, and a budget can be used to manage this process
- Lesson 3: to understand that a range of different bank accounts and financial products exist
- Lesson 4: to recognise common financial mistakes and threats and understand how to improve financial health
- Lesson 5: to learn about different types of fraud and their consequences
- Lesson 6: to learn about the importance of online safety strategies to protect us from fraud
- Lesson 7: to recognise the main stages of transition into employment