

# CITIZENSHIP: Year 11 Spring Term: Finance & Money

## What are we learning about?

Over the course of the term we will learn about independent living, financial choices and decisions you will have to make in particular around savings, loans, debt and budgeting.  
We also look at the dangers of online gambling.



## Why are we learning about it?

To prepare you for adult life and give you the knowledge and skills to be able to manage your money safely and to ensure you can be debt free.



## What new KNOWLEDGE will I gain?

How tax and our payslips work.  
Loans, APR, credit and debit.  
How its more than just money you can lose gambling.



## How does this build on the SKILLS I already have?

Further increase your skills of independence and responsibility as you transition to post 16 education and the working world.



## What new SKILLS will I develop?

Independence  
Responsibility  
Money Management



## How does this build on the KNOWLEDGE I already have?

It will build on your mathematic abilities to help you understand budgets and calculations of loans and credit payments.