



Inclusion is at the **heart** of our trust

Long Term/Curriculum Plan

School:

Crosshill School

Subject:

KS5 Explore – Personal Finance

Curriculum Planning

at Oak Learning Partnership



Long Term Plans

(Year/Pathway Group Overviews)

- Curriculum content on what students will learn about the subject content and about the logical order for teaching the content.
- Clear five/three year progression through the curriculum, which includes: key topics, termly knowledge and skills.
- Each year group/pathway individually broken down with unit overviews.
- Details around prior learning required.
- Clear end points and assessment information.
- Adaptations and key concepts mapped out.



Medium Term Plans

(Unit of Work for Each Year Group/Pathway)

- Each unit broken down by individual lessons.
- Specific pedagogical choices detailed, with links to appropriate resources.



Phase Lesson Plans

Lesson by lesson planning, using all of the above to achieve curriculum aims, adapted for class needs.

Curriculum Leadership	Kelly Smith – Post 16 Lead
School Intent	<p>Upon entry to Crosshill School, students are assessed and placed within one of our three highly personalised pathways: Inspire, Explore and Discover. Within these pathways students needs are identified as formal, semi-formal and emergent learning styles. Each pathway has a bespoke curriculum and particular learning approach that enables all of our students to flourish. Throughout all pathways we build the curriculum around 6 main outcomes to ensure our students will:</p> <ul style="list-style-type: none"> • Know themselves • Possess functional skills • Be independent • Be good communicators • Be curious learners • Be prepared for adulthood <p>The outcomes above are personalised around the three identified pathways and leaders carefully craft personalised curriculum provision to meet the needs of the learners within the pathways. Students may transition into different pathways whilst they are at Crosshill. We recognise that as our young people develop and grow, so does their need for different skills, learning approaches and experiences. We are a responsive provision and review individual students' needs.</p>
Subject Intent	<p>The aim of this Personal Finance curriculum is to prepare learners for adulthood by developing practical money management skills through real-life, accessible learning experiences. Learners will build confidence in recognising and handling money, understanding the value and purpose of money, and making informed decisions about spending, saving, and planning ahead. The curriculum supports learners to manage simple financial tasks such as making purchases, budgeting for everyday needs, paying for things safely, and using banks and benefits.</p> <p>Through structured, supported activities, learners are encouraged to develop independence, responsibility, and an awareness of how to manage money confidently in their daily lives. The curriculum is designed to be relevant, inclusive, and responsive to learners' individual needs, using visual, practical, and repetitive approaches to support understanding and long-term application.</p>

Curriculum support and linked documents	<ul style="list-style-type: none">• Functional Skills Maths (Entry Level)• Preparation for Adulthood (PfA) Framework.• ASDAN Programmes• PSHE Association• RSE and Citizenship		
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Number of allocated hours – 1 x 45 minute session per week

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		Year 12	
		Year 13	
Autumn A	Topic: Recognising and handling money	Topic: Understanding the value of money	
	Knowledge: <ul style="list-style-type: none"> • Know the appearance, names, and values of commonly used UK coins and notes • Understand that different combinations of coins and notes can make the same amount • Know how to read prices using £ and p symbols • Understand that the total cost of a purchase may involve adding more than one item • Know that if they give more money than the total cost, they should receive change • Understand the role of the cashier in checking the amount paid and giving change • Begin to solve basic problems involving money in everyday contexts 	Knowledge: <ul style="list-style-type: none"> • Know that different coins and notes have different values • Understand that the value of money relates to what it can buy • Recognise that some items cost more than others because of quality, quantity, or brand • Know that money should be spent wisely to get good value • Understand that special offers or discounts can affect the value of a purchase • Be aware that it is possible to compare prices to find better deals • Understand that making thoughtful choices with money can help it last longer 	
	Skills: <ul style="list-style-type: none"> • Identify and name UK coins and notes • Match coins and notes to their written values • Combine coins to make up amounts up to £1 and beyond • Add together the cost of two or three low-value items (e.g. “A drink for 70p and a snack for 50p costs £1.20”) • Select the correct money to pay for an item • Check the total cost of items in simple transactions • Estimate and identify the amount of change that should be received • Use practical or role-play activities to practise giving and receiving change using real money 	Skills: <ul style="list-style-type: none"> • Identify and compare the value of different coins and notes • Compare prices of simple items to decide which is cheaper or better value • Recognise when a special offer or deal provides more for less money • Make decisions about spending money to get the best value within a given budget • Use practical examples to show understanding of value (e.g. “Which pack gives more for your money?”) • Sort items or choices based on cost and value during practical activities • Demonstrate awareness that saving money can increase the value available for future spending 	
A	Topic: Understanding the purpose of money	Topic: Banks	

	<p>Knowledge:</p> <ul style="list-style-type: none"> • Know that money is used to buy goods and services • Understand that money has value and is exchanged for items or experiences • Know that people obtain money from different sources • Understand the difference between needs and wants • Know that money can be saved to buy things in the future • Understand that people make choices about how they spend their money • Recognise that money is limited and not everything can be bought at once 	<p>Knowledge:</p> <ul style="list-style-type: none"> • Know what a bank is and the basic services it provides (e.g. keeping money safe, paying bills) • Understand that people can keep their money in a bank account instead of carrying cash • Know that money in a bank can be accessed using a debit card or at an ATM • Recognise the importance of keeping bank cards and PIN numbers safe and private • Understand that banks can help people save money and plan for the future • Be aware that bank statements show money coming in and going out (simplified concept) • Know that banks are used by many people as part of everyday financial management
	<p>Skills:</p> <ul style="list-style-type: none"> • Identify everyday uses of money • Sort or classify items as either a ‘need’ or a ‘want’ • Match money to different purposes (e.g. £1 for a drink, £2 for bus fare) • Make simple spending choices based on their own interests or priorities • Participate in discussions or role-play about how they might use money in real-life situations • Make basic decisions about how to use a small amount of money (e.g. “You have £5—what could you buy?”) • Demonstrate understanding that saving money can help buy more expensive or important items in the future • Show awareness that people must sometimes wait or save before they can afford what they want 	<p>Skills:</p> <ul style="list-style-type: none"> • Identify a bank building or logo • Recognise common banking items such as debit cards, cash machines (ATMs), and bank statements • Identify simple banking transactions (e.g. putting money into an account, withdrawing cash) • Demonstrate safe handling and storage of bank cards and PINs • Role-play visiting a bank or using an ATM with support • Identify when and how to ask for help with banking tasks • Identify how to keep personal financial information secure
Spring	Topic: Money and work	Topic: Budgeting for everyday needs
	<p>Knowledge:</p> <ul style="list-style-type: none"> • Know that people earn money by doing a job 	<p>Knowledge:</p> <ul style="list-style-type: none"> • Know what a budget is—a plan for how to use money

<ul style="list-style-type: none"> • Understand that different types of work provide different amounts of income • Be aware that some people receive money through other sources (e.g. benefits, pocket money, pensions) • Understand the difference between paid and unpaid work (e.g. volunteering, helping at home) • Know that people use money earned from work to pay for everyday needs and personal choices • Recognise that jobs come with responsibilities and are part of adult life • Be aware that payslips or earnings show how much someone has been paid and may include deductions (simplified concept) 	<ul style="list-style-type: none"> • Understand that people have a limited amount of money to spend • Recognise that budgeting helps to make sure money is used for important things first (needs) • Know common everyday needs that require money, such as food, travel, and bills • Understand that budgeting can help avoid running out of money • Be aware that saving money can be part of managing a budget • Know that choices may need to be made to stay within a budget
<p>Skills:</p> <ul style="list-style-type: none"> • Identify examples of jobs and the kinds of tasks people do in different roles • Distinguish between work that is paid and work that is unpaid through discussion or sorting activities • Demonstrate an understanding of why people go to work • Talk about ways they might earn money in the future • Engage in simple enterprise or work-based learning activities where they can earn or simulate earning money • Handle simulated “wages” or role-play receiving money for tasks completed • Begin to explore basic elements of a payslip (e.g. understanding that it shows hours worked and pay received – optional for more able learners) 	<p>Skills:</p> <ul style="list-style-type: none"> • Identify income or money available (e.g. pocket money, allowance) • List everyday needs that require money • Sort items or expenses into ‘needs’ and ‘wants’ categories • Use simple methods (e.g. pictorial charts, lists) to plan how to spend a set amount of money • Make decisions about what to buy within a given budget • Recognise when spending on non-essential items might affect money available for needs • Demonstrate basic record-keeping of spending and saving (e.g. through simple tables or checklists) • Review and adjust their budget based on changing needs or money available
<p>Spring B Topic: Making simple purchases</p>	<p>Topic: Bills and responsibilities</p>
<p>Knowledge:</p> <ul style="list-style-type: none"> • Know that money is used to pay for goods and services in everyday settings 	<p>Knowledge:</p> <ul style="list-style-type: none"> • Know that bills are regular payments for services people use, such as electricity, water, rent, and phone/internet

	<ul style="list-style-type: none"> Understand that each item has a price, and the correct amount of money must be given to buy it Know that prices are usually shown using the £ and p symbols Be aware that it may be necessary to give more than the exact amount and receive change Understand that different items cost different amounts, and some items may be too expensive for the money they have Know that purchases can take place in different environments (e.g. shops, cafés, markets, vending machines) 	<ul style="list-style-type: none"> Understand that bills must be paid on time to avoid problems (e.g. services being stopped) Be aware that bills can arrive as paper letters or digital messages Know that different bills cost different amounts and may come weekly, monthly, or quarterly Understand that paying bills is part of adult life and living independently Recognise that planning ahead and budgeting helps make sure there is enough money to pay bills Be aware that help is available with managing bills (e.g. from family, support workers, or advice services)
	<p>Skills:</p> <ul style="list-style-type: none"> Identify the price of an item using labels, signs, or price tags Select the correct coins or notes to pay for a low-cost item Combine coins to make up the correct amount where necessary Participate in role-play or real-life transactions by handing over money to pay for an item Respond appropriately to a cashier or staff member in a simple transaction (e.g. saying "thank you", or accepting a receipt) Recognise when an item is too expensive for the money they have available Receive and handle change with support, showing an understanding that it is money returned after overpayment Make choices about what to buy within a given budget 	<p>Skills:</p> <ul style="list-style-type: none"> Identify common types of bills using images, symbols, or real-life examples (e.g. utility bills, rent statements, mobile phone bills) Match bills to the service they relate to (e.g. electricity → lights and heating) Take part in role-play or supported activities that involve discussing or organising bills Sort sample bills by type, cost, or frequency using simplified formats Participate in planning how to use money to pay for important bills before spending on non-essentials Demonstrate awareness that paying bills is a priority when managing money Use simple reminders or routines (e.g. calendar prompts, visual timetables) to support understanding of when bills need to be paid
	Topic: Managing money in the community	Topic: Understanding benefits
Summer A	<p>Knowledge:</p> <ul style="list-style-type: none"> Know that money is needed to pay for goods and services in the community (e.g. public transport, cafés, shops, leisure activities) Understand that different activities or places have different costs 	<p>Knowledge:</p> <ul style="list-style-type: none"> Know that some people receive money from the government to help with everyday costs — this is called a benefit Understand that benefits are there to support people who are unemployed, disabled, unwell, or on a low income

<ul style="list-style-type: none"> • Know that they must take responsibility for keeping their money safe when out in the community • Be aware that planning ahead is important when taking money into the community (e.g. having enough money for bus fare and lunch) • Understand that choices may need to be made based on how much money they have • Know where and when money is likely to be needed when accessing the local area (e.g. going swimming, buying a drink) 	<ul style="list-style-type: none"> • Be aware that benefits can help pay for things like rent, food, transport, and bills • Know that applying for benefits usually involves filling in forms and sharing personal information • Understand that benefits are not extra spending money but are used to meet essential needs • Know that help is available from trusted adults or services when applying for benefits • Recognise that benefits are part of managing adult life and financial independence
<p>Skills:</p> <ul style="list-style-type: none"> • Identify everyday opportunities to use money in their local community • Select and use appropriate coins and notes to make purchases in real-life or simulated community settings • Make simple spending decisions within a set budget when out in the community • Ask for and handle change when paying with more than the required amount (with support as needed) • Use basic money-handling strategies such as keeping money in a purse or wallet • Demonstrate safe and responsible behaviour when using money in public (e.g. not flashing money, keeping it secure) • Plan for a community outing by deciding how much money is needed and what it will be used for • Engage in supported transactions in the local area (e.g. buying a drink at a café or paying for a bus ticket) 	<p>Skills:</p> <ul style="list-style-type: none"> • Identify key reasons why someone might need benefits (e.g. not working, needing extra help with costs) • Explore the names of common benefits relevant to their situation (e.g. Universal Credit, Personal Independence Payment [PIP]) • Participate in simplified or supported form-filling activities • Role-play or practise giving information for a benefit claim (e.g. name, address, reason for support) • Discuss, with support, how benefit money might be used • Identify when and how to ask for help with applying for or managing benefits
<p>Su Topic: Paying for things safely</p>	<p>Topic: Planning a celebration (linked with maths curriculum)</p>
<p>Knowledge:</p>	<p>Knowledge:</p>

<ul style="list-style-type: none"> • Know that money should be kept in a safe place, such as a purse, wallet, or zipped pocket • Understand that it is important to only get money out when ready to pay • Know that money should only be given to trusted people • Understand that it is unsafe to share personal financial information (e.g. PIN numbers, card details) • Be aware of different ways to pay for things (e.g. cash, debit card, contactless payment), with a focus on supervised use • Know that they should always receive something in return when they pay for an item (e.g. goods, a ticket, receipt, change) • Understand that paying safely helps prevent loss, theft, or confusion 	<ul style="list-style-type: none"> • Understand what a budget is and why it's important • Know the difference between essential (needs) and non-essential (wants) items when planning an event • Recognise the key components of a celebration (e.g. venue, food, decorations, entertainment) • Understand that prices can vary and that comparing helps with better budgeting decisions
<p>Skills:</p> <ul style="list-style-type: none"> • Identify ways to keep their money safe while out and about • Handle coins and notes securely when making a purchase • Wait until the appropriate time to take out and use their money • Pay the correct amount to a cashier or service provider in a calm and respectful way • Use supervised card/contactless payment where appropriate and with support • Recognise and safely decline requests for money or information from strangers or unknown individuals • Check that they receive the correct item or change after making a payment (with support if needed) • Follow simple safety rules when paying for things in different settings (e.g. shops, cafés, public transport) 	<p>Skills:</p> <ul style="list-style-type: none"> • Plan a celebration by gathering and comparing information (e.g. costs, guest numbers) • Identify and prioritise items based on budget constraints • Compare prices of similar items and choose the most cost-effective options • Calculate total costs and check whether they are within the given budget • Represent planning data using tally charts and simple tables • Participate in decision-making and final arrangements for an even