



KS3 Financial Carousel

Introduction

This subject explores aspects from Business Studies, Economics and Accounting. The subject content is modified to cater to the needs of the learners at Tenby SEH and serves as a foundational course for students who go on to study these subjects at IGCSE.

The Financial Carousel is only taught at Year 9.

Year 9

Term 1	Topics: <ul style="list-style-type: none"> Savings Making the most of your money
	Scope: <ul style="list-style-type: none"> Possible next steps after school, budgeting as a student, payslip terminology, calculating income tax payments, welfare departments and type of pensions
Term 2	Topics: <ul style="list-style-type: none"> Borrowing Moving on from the school world of work
	Scope: <ul style="list-style-type: none"> Reasons to borrow, good debt and bad debt, Simple interest and compound interest, Credit history, Methods of borrowing and loan sharks, Manageable and non- manageable debt Explore options when moving out from school and join as a fulltime employee
Term 3	Topics: <ul style="list-style-type: none"> Security Risk
	Scope: <ul style="list-style-type: none"> Types of personal financial risk, Attitudes to risk, Assessing the risk, Protecting against the financial risk



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How are
Students
Assessed

- Formal Individual Assessment
- Poster presentation
- Group assignment and peer evaluation