**Financial Awareness Delivery Map**

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| **Week** | **Lesson** |
| Wk 1([Lesson folder](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson1.zip)) | [The cost of being an adult and the stages of life finance](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson1/Lesson%201%20-%20The%20Cost%20of%20Being%20an%20Adult.pptx)* Bills & budgeting
* Being a student, young adult, DINKY, family life, middle age, retirement
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| Wk 2([Lesson folder](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson2.zip)) | [The Bad News - income tax](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson2/Lesson%202%20-%20Income%20Tax.pptx)* How to calculate annual income tax
* How PAYE tax is calculated month by month
* National Insurance payments
* Pension payments and other non-taxables
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| Wk 3([Lesson folder](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson3.zip)) | [Inflation & Keeping Hold of your Money](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson3/Lesson%203%20-%20Inflation%20and%20Keeping%20Hold%20of%20your%20Money.pptx)* Understanding inflation
* Keeping hold of your money, finding best deals, comparing the markets, bad debt vs good debt, making money work for you
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| Wk 4([Lesson folder](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson4.zip)) | [Saving Money](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson4/Lesson%204%20-%20Saving%20Money.pptx)* Savings accounts, fixed term saving accounts, ISAs, investments, current accounts
* APR / AER
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| Wk 5([Lesson folder](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson5.zip)) | [Buying a house](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson5/Lesson%205%20-%20Buying%20a%20House.pptx)* Costs, tax, surveys, mortgage - fixed vs variable, life insurance, critical illness
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| Wk 6([Lesson folder](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson6.zip)) | [Stocks and Shares Basics](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson6/Lesson%206%20-%20Stocks%20and%20Shares%20Basics.pptx)* Investments vs savings, stocks vs funds, understanding the terms, reading the graphs
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| Wk 7([Lesson folder](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson7.zip)) | [Student Loans](https://www.colmanweb.co.uk/Assets/PersonalFinance/Lesson7/Lesson%207%20-%20Student%20Finance.pptx)* How they work, rates, limits, how to repay them and how to stop repaying them when you're done
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[Money Matters Personal Finance Textbook](https://www.colmanweb.co.uk/Assets/PersonalFinance/Your%20Money%20Matter%20%28England%202nd%20Edition%2C%20July%2021%29%20-%20Textbook.pdf)

[Teacher’s Guide to the textbook](https://www.colmanweb.co.uk/Assets/PersonalFinance/Your%20Money%20Matters%20%28England%202nd%20Edition%2C%20July%2021%29%20-%20Teachers%20Guide.pdf)