

Financial Awareness Delivery Map

Week	Lesson
Wk 1 (Lesson folder)	The cost of being an adult and the stages of life finance <ul style="list-style-type: none"> ● Bills & budgeting ● Being a student, young adult, DINKY, family life, middle age, retirement
Wk 2 (Lesson folder)	The Bad News - income tax <ul style="list-style-type: none"> ● How to calculate annual income tax ● How PAYE tax is calculated month by month ● National Insurance payments ● Pension payments and other non-taxables
Wk 3 (Lesson folder)	Inflation & Keeping Hold of your Money <ul style="list-style-type: none"> ● Understanding inflation ● Keeping hold of your money, finding best deals, comparing the markets, bad debt vs good debt, making money work for you
Wk 4 (Lesson folder)	Saving Money <ul style="list-style-type: none"> ● Savings accounts, fixed term saving accounts, ISAs, investments, current accounts ● APR / AER
Wk 5 (Lesson folder)	Buying a house <ul style="list-style-type: none"> ● Costs, tax, surveys, mortgage - fixed vs variable, life insurance, critical illness
Wk 6 (Lesson folder)	Stocks and Shares Basics <ul style="list-style-type: none"> ● Investments vs savings, stocks vs funds, understanding the terms, reading the graphs
Wk 7 (Lesson folder)	Student Loans <ul style="list-style-type: none"> ● How they work, rates, limits, how to repay them and how to stop repaying them when you're done

[Money Matters Personal Finance Textbook](#)
[Teacher's Guide to the textbook](#)