

Financial Education at Pate's



KS3

Year 7

In **PDC** there are lessons based around the *NatWest Moneysense* financial education programme. The first looks at credit and debt and introduces students to the different kinds of card that are available, the second explores fraud and how to avoid being caught out by a fraudulent scheme.

In the **FLD** programme, students work in teams to develop and present a plan for how best to spend £300 to improve resources in the school.

Year 8

In **TPM** students explore the different types of loans and mortgages that will be available to them and evaluate the advantages and disadvantages of each.

Year 9

In the **FLD** programme all students have a day working with volunteers from *St James's Place Wealth Management Company* to develop their understanding of how to manage their money now and in the future.

On a second day, all students work on an enterprise challenge set by *The National Enterprise Challenge*. The winning team go forward to the national finals in July and compete against representatives from over 150 schools.

KS4

Year 10

In the **activities fortnight** students have the opportunity to meet with and listen to speakers representing a number of global and local businesses. A large %, close to 75% of students study Business as a GCSE subject.

Year 11

In the **FLD** programme all students have a day working with volunteers from *St James's Place wealth management company* to develop their understanding of how to manage their money now and in the future. This is stage appropriate and builds on the **SJP** programme delivered in year 9.

Sixth form

In the 6th Form all students receive a talk on student finance as part of the **IAG** programme.

