

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 9

In the FLD programme all students have a 'Spend, Save, Give' day, using resources from *St James's Place Wealth Management Company* to develop their understanding of how to manage their money now and in the future. They also work with local charities to support their understanding of the benefits of 'giving'; helping others.

On a second day, all students work on an enterprise challenge set in partnership with our Enterprise Advisor. This has the additional benefit of broadening our year 9's career understanding as well as boosting enterprise skills.

KS4

Year 10 & 11

There are Finance lessons from *Barclays Life Skills* built into the FLD programme. This is stage appropriate and builds on the programme delivered in KS3.

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

Sixth Form

The Information, Advice and Guidance programme (IAG) threads through both Years 12 and 13 and delivers specific sessions relating to Finance.

In Year 12, students hear from a local charity, 'Family Space'. This raises awareness of the financial challenges facing those in the local community and students have the chance to volunteer with them.

In Year 13, the emphasis shifts to their next steps and life beyond Pate's. In the Spring Term, a representative from Exeter University delivers a talk on Student Finance and information is shared to parents via the Y13 Information Evening. In addition, our Higher Education Advisor, Ruth Lucas, shares relevant guidance to students and parents via our regular Higher Education and Careers Digest.

Sixth Form students can set up and join a wide range of Societies. These provide space within the curriculum for students to engage in meaningful discussions about a range of issues, including those relating to finance and business. For example, the International Relations & Global Finance Society regularly discuss global financial issues and engage in debates relating to topical financial issues of the time.