

Curriculum Strand	Year 9	Emerging	Developing	Secure	Excelling
People	Tax	<ul style="list-style-type: none"> <li>Shows a <b>basic knowledge</b> of the fact that people and Businesses get taxed</li> <li>Shows a <b>basic knowledge</b> of the fact that the level of tax isn't the same for everyone</li> </ul>	<ul style="list-style-type: none"> <li>Is able to <b>describe</b> what tax is and the impact of changes in it</li> <li>Is able to <b>describe</b> the features and purposes of tax</li> <li>Is able to <b>describe</b> the difference between the two tax documents (P45 and P60).</li> </ul>	<ul style="list-style-type: none"> <li>Shows <b>understanding</b> of the definition of tax</li> <li>Shows <b>understanding</b> of the features and purposes of tax.</li> <li>Shows <b>understanding</b> of the different types of tax.</li> </ul>	<ul style="list-style-type: none"> <li>Demonstrates a <b>thorough understanding</b> of how tax is calculated</li> <li>Demonstrates a <b>thorough understanding</b> of the various components of a payslip.</li> <li>Demonstrates a <b>thorough understanding</b> of calculating payments using a payslip.</li> </ul>
Accounting and finance	Personal Finance and Budgeting	<ul style="list-style-type: none"> <li>Shows a <b>basic knowledge</b> of what citizens are</li> <li>Shows a <b>basic knowledge</b> of how people earn money</li> <li>Shows a <b>basic understanding</b> that people need to manage their money</li> <li>Shows a <b>basic knowledge</b> that people of different ages have different financial needs</li> </ul>	<ul style="list-style-type: none"> <li>Is able to <b>describe</b> the role of a citizen within society in the UK</li> <li>Is able to <b>describe</b> ways in which people can make best use of their money</li> <li>Is able to <b>outline</b> how an individual can manage a budget effectively</li> <li>Is able to <b>explain</b> the personal factors which influence financial planning.</li> <li>Is able to <b>describe</b> the different stages of the personal life cycle</li> </ul>	<ul style="list-style-type: none"> <li>Shows <b>understanding</b> of the roles, responsibilities and expectations of citizens within the UK</li> <li>Shows <b>understanding</b> of the difference between money and income</li> <li>Shows <b>understanding</b> of the key features of a personal budget</li> <li>Shows <b>understanding</b> of the different stages of the personal life cycle and some influencing factors</li> </ul>	<ul style="list-style-type: none"> <li>Shows a <b>developed understanding</b> of the roles, responsibilities and expectations of a citizen within society in the UK and the relationship between society and the individual</li> <li>Shows a <b>developed understanding</b> of how people can best manage their money as well as investing their money</li> <li>Shows a <b>developed understanding</b> of the variety of factors that can affect personal finance, including interest rates,</li> </ul>

					<p>government policy, foreign exchange and the life cycle</p> <ul style="list-style-type: none"> <li>• <b>Shows a developed understanding</b> of the need to review and adjust financial plans linked to the various stages of the personal <ul style="list-style-type: none"> <li>○ life cycle</li> </ul> </li> <li>• <b>Shows a developed understanding</b> of changes in attitude towards risk and responsibility throughout the personal life cycle</li> </ul>
<p><b>People</b></p> <p><b>Enterprise and Entrepreneurship</b></p>	<p><b>Business and People</b></p>	<ul style="list-style-type: none"> <li>• <b>Shows a basic knowledge</b> of the fact that people have varied roles to play in a business</li> <li>• <b>Shows a basic knowledge</b> of the fact that people can affect business</li> <li>• <b>Shows a basic knowledge</b> of what an entrepreneur is</li> <li>• <b>Shows a basic knowledge</b> of what ethical and unethical business practices are</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Is able to describe</b> the different hierarchal roles people have in a business</li> <li>• <b>Is able to describe</b> the impact a successful business has on the individual</li> <li>• <b>Is able to describe</b> strategies which a business can use to succeed</li> <li>• <b>Is able to describe</b> the main skills and behaviours that are needed to be a successful entrepreneur</li> <li>• <b>Is able to describe</b> some of the effects of</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Shows understanding</b> of what qualities people need to have to make their role in a business a success</li> <li>• <b>Shows understanding</b> of what makes a selected business stand out from others</li> <li>• <b>Shows understanding</b> of the definition of an entrepreneur and their attributes</li> <li>• <b>Shows understanding</b> of the effects of ethical and unethical business practices and can give supporting examples</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Shows a developed understanding</b> of the different hierarchal roles people have in a business and their importance in its operation</li> <li>• <b>Shows a developed understanding</b> of business strategy and the potential risks of certain strategies</li> <li>• <b>Shows a developed understanding</b> of the benefits and risks of being an entrepreneur; they can offer some suggestions as to how to reduce those risks</li> </ul>

			ethical and unethical business practices		<ul style="list-style-type: none"> <li>• <b>Shows a developed understanding</b> of the consequences of ethical and unethical business practices on business revenue and wider society</li> </ul>
<b>External Influences</b>	<b>The Economy</b>	<ul style="list-style-type: none"> <li>• <b>Shows a basic knowledge</b> of what an economy is</li> <li>• <b>Shows a basic knowledge</b> of money's role in the economy</li> <li>• <b>Shows a basic knowledge</b> that the economy goes through different stages</li> <li>• <b>Shows a basic knowledge</b> of the 4 stages of an economic cycle</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Is able to describe</b> the different ways a business and other organisations, including charities, can contribute to the economy of a country</li> <li>• <b>Is able to describe</b> the nature and role of money in society</li> <li>• <b>Is able to describe</b> how economies go through different stages and the pros and cons of being in these different stages</li> <li>• <b>Is able to describe</b> the 4 stages of an economic cycle</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Shows understanding</b> that we are able to analyse how the economy is doing using certain indicative factors</li> <li>• <b>Shows understanding</b> of what the money spiral is and its effects</li> <li>• <b>Shows understanding</b> of different economic indicators and some of the ways in which these could suggest trends</li> <li>• <b>Shows understanding</b> of some of the ways indicators are used to predict future movements in the economy</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Shows a developed understanding</b> of the various ways in which a change in the economy can impact on people, business, the Government and other countries</li> <li>• <b>Shows a developed understanding</b> of the upward and downward money spiral and can explain what measures could be put in place to assist the spiral</li> <li>• <b>Shows a developed understanding</b> of how the different economic indicators point to different trends in the economy</li> <li>• <b>Shows a developed understanding</b> of <b>how</b> future movements in the economy, based on indicators, can be</li> </ul>

					predicted and justified
<b>External Influences</b>	<b>Borrowing</b>	<ul style="list-style-type: none"> <li>• <b>Shows a basic knowledge</b> of the fact that consumers can borrow money to aid in spending</li> <li>• <b>Shows a basic knowledge</b> of the fact that business can borrow money</li> <li>• <b>Shows a basic knowledge</b> that interest is attached to borrowing</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Is able to describe</b> the consequences that can occur when borrowing money</li> <li>• <b>Is able to describe</b> how to calculate the cost of borrowing for businesses</li> <li>• <b>Is able to describe</b> of what interest is and what it means to pay interest</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Shows understanding</b> of the features of borrowing products</li> <li>• <b>Shows understanding</b> of the cost of borrowing for businesses, the consequences of not keeping up with repayments and the affect this can have on business</li> <li>• <b>Shows understanding</b> of what impact paying interest on a loan has on consumers and/or businesses</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Shows a thorough understanding</b> of the pros and cons that borrowing can have on the economy</li> <li>• <b>Shows a thorough understanding</b> of why a business may borrow, what consequences this may bring but also what rewards could come from borrowing</li> <li>• <b>Shows a developed understanding</b> of how to analyse whether a business should borrow or not, depending on their situation</li> <li>• <b>Shows a developed understanding</b> of what economic indicators (including interest rates, GDP etc) should be considered when deciding whether or not it is a good time to borrow</li> </ul>