

# Northern Ireland Curriculum Mapping

See how we map our financial education programmes to the requirements of the national curriculum and outcome frameworks

## What are the statutory requirements?

“The Northern Ireland Curriculum aims to empower young people to achieve their potential and to make informed and responsible choices and decisions throughout their lives”.<sup>1</sup>

Elements of financial education are mandatory for some age groups in schools via the Northern Ireland curriculum. MyBnk programmes cover a lot of the overall objectives of the curriculum including:

**Economic Awareness:** *learn to manage their money and build up savings; interpret information in order to make informed choices as consumers*

**Employability:** *develop perseverance, initiative and flexibility; use critical and creative thinking to solve problems and make decisions*

**Personal and Mutual Understanding:** *develop self-confidence, self esteem and self discipline; become aware of key issues which affect their physical, social and mental well-being and that of others*

**Citizenship:** *become aware of some of their rights and responsibilities; become aware of some of the issues and problems in society*

**Media Awareness:** *be aware of, and use, information available to us through all sorts of media; become aware of the potential impact of media in influencing our personal views, choices and decisions*

Our programmes also contribute to the whole curriculum skills and capabilities outlined including:

Communication; using mathematics; Thinking, problem-solving and decision-making; self management; working with others; managing information; being creative

By designing programmes in-house with financial experts, qualified teachers and young people, and delivering sessions direct, we have a unique insight into how material is being received by students and teachers. Many of our programmes are

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<sup>1</sup> [\(PDF\) The Northern Ireland Curriculum: Primary \(ccea.org.uk\)](#)

free or funded and can be delivered either directly in-person, virtually or as online courses.

## How our programmes Map

### KS2

#### Mathematics & Numeracy

<i>use the four operations to solve problems involving money</i>	Working out APR and AER to choose saving and borrowing options, shopping scenarios
<i>discuss the value of money, how to keep money safe, ways in which goods can be paid for and the need for budgeting;</i>	The functions of money, forms of payment, banking, ways to pay, shopping scenarios, average household costs
<i>be able to plan and think ahead in terms of saving and spending money, prioritise spending with a limited supply of money, understand how to access best buys;</i>	Budgeting to save money, needs and wants, prioritising, current and savings accounts

#### Personal development and mutual understanding

<ul style="list-style-type: none"> <li>• developing self-awareness, self-respect and their self-esteem</li> <li>• identifying their current strengths and weaknesses</li> <li>• facing problems, trying to resolve and learn from them</li> <li>• examining and exploring their own and others' feelings and emotions</li> <li>• developing an insight into their potential and capabilities</li> <li>• reflecting upon their progress and set goals for improvement</li> </ul>	Big spender / super saver characters; delayed gratification; what is risk; financial risk vs reward; what influences our spending; budgeting activity;
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## KS3

### Maths and Numeracy

Develop knowledge and understanding of personal finance issues; and skills to enable competent and responsible financial decision making;	Interest (AER & APR), needs and wants, average household costs
Apply mathematical skills in everyday financial planning and decision making	Banking challenge (saving and borrowing), budgeting challenge, shopping for and comparing deals

### Learning for Life and Work (Home Economics & Personal Development strands)

Develop a range of skills to promote independence through planning, managing and using resources [ <i>HE strand</i> ]	Budgeting, needs and wants, situation assessor
Investigate a range of factors that influence consumer choices and decisions [ <i>HE strand</i> ]	Why people borrow, what influences our spending
Explore and express a sense of self and investigate the influences on a young person [ <i>PD strand</i> ]	What influences our spending, big spender vs super saver, delayed gratification, perseverance

## KS4

### Using Mathematics

selecting and applying mathematical concepts and problem-solving strategies in a range of simulated and real-life contexts;	Saving and investment gains and losses, budgeting, deductions, calculating NI, repayment of credit options
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### LLW – Employability, Personal Development, Local & Global Citizenship

explore self-employment and identify relevant source of support;	Employment / Self employments rights
Recognise, assess and manage risk in a range of real-life contexts	AER / APR, credit and debt, insurance, financial risk-vs-reward, managing risk and comparing choices, diversification
Develop further their competence as discerning consumers in preparation for independent living	managing risk and comparing choices, investment and savings options, auto enrolment, state and private pensions, cash/stocks and shares LISA and NISA, types of insurance
Develop their understanding of the role of society and government	Government spending, income tax bands, other forms of tax

## Supporting wider school outcomes<sup>2</sup>

- demonstrating how the curriculum and extra-curricular activities promote pupils' wider skills and capabilities, as defined in the Education and Training Inspectorate's Inspection and Self-Evaluation Framework for post-primary schools
- supporting children and young people with the knowledge and support to make safe, healthy and sustainable life choices, a priority highlighted in the Northern Ireland Executive's Programme for Government Draft Outcomes Framework
- promoting young people's mental health and wellbeing by helping them explore feelings about money and their needs and wants
- giving young people the skills and confidence to support their successful transition to further or higher education or employment, and

## Financial Education Planning Framework

MyBnk has collaborated with members of the Youth Financial Capability Group (YFCG) to create a comprehensive **Financial Education Planning Framework** for UK teachers. Download your chart for [3-11](#) and [11-19](#) year olds.

The YFCG consists of MyBnk, The London School of Business & Finance, Young Money, The Money Charity, The National Skills Academy and Money Advice Service.

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<sup>2</sup> [Financial education guidance for primary and secondary schools in Northern Ireland | Money and Pensions Service \(maps.org.uk\)](#)