

			Welsh curriculum					
			PSE Guidance					
Module	Lesson	Title	Economic / Ethical consequences of financial decision making	Become competent at managing finances	Rights as consumers / managing a budget	Planning for your financial future / financial advice	Opportunities available in education / training / work	Independence with managing money and accessing credit
Discover	1	What is money						
	2	A brief history of money						
	3	Recognising notes and coins						
	4	Money matcher and Change checker						
	5	But where does it come from?		✓				✓
	6	How different people spend						
	7	Managing your money			✓			
	8	Knowing the value of money			✓			✓
	9	How would you like to pay?						
	10	Bob gets a bank account						
	11	Keeping your money safe			✓			
	12	Saving and borrowing			✓			✓
	13	Paying for necessities			✓			✓
	14	Money around the world			✓			✓
	15	Tax and the citizen			✓			✓
Build	16	At the bank - part 1		✓		✓		
	17	At the bank - part 2		✓		✓		
	18	At the bank - part 3		✓		✓		
	19	Opening a bank account		✓		✓		
	20	Statements and chequebooks		✓		✓		
	21	ATMs, internet and telephone banking		✓		✓		
	22	Debit and credit cards		✓		✓		✓
	23	Simple interest maths		✓		✓		
	24	Where can we save our money		✓		✓		
	25	How are savings performed		✓		✓		
	26	Prioritising needs and wants		✓		✓		
	27	Budgets and budgeting		✓		✓		
	28	The true costs of buying on credit		✓				✓
	29	Buying financial products		✓		✓		
	30	Gambling and investing		✓				
31	Starting your own business		✓				✓	
Live	32	Wages and salaries		✓			✓	
	33	Tax isn't taxing		✓				
	34	Introduction to payslips		✓			✓	
	35	A further look at payslips		✓			✓	
	36	How to borrow sensibly		✓				✓
	37	Creditworthiness		✓				✓
	38	When debt becomes a problem		✓		✓		✓
	39	Getting what you want from life		✓		✓	✓	
	40	The benefits you're entitled to		✓				
	41	Making a will		✓				
	42	Pensions		✓		✓		
	43	Insurance		✓				
	44	Buying your own home		✓		✓		✓
	45	How to be a good consumer	✓	✓	✓	✓		
	46	Compound interest (and bonds)		✓		✓		
47	How governments raise money			✓				