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| **Year 12 Term 3 BTEC Business** | Our mission is to stimulate and challenge our students to excel and provide a desire for lifelong learning and pursue careers in the world of Business, Computing, and ICT. |
| **Enquiry Questions: Should individuals ever use balance-transfer credit cards?** |
| **Unit 3: Personal and Business Finance**Learners will explore the world of personal finance in preparation for university life or the world of work. Learners will analyse different types of financial institutions and what they can offer, ways to pay and the importance of understanding the various support available to manage debt |
| **Knowledge**Students will know about… | **Application/Skills**Students will be able to… | **Vocabulary** | **Home Learning** | **Assessment** | **Extra Resources****Extended Reading** | **Cultural Capital** |
| 1. A1 The function and role of money
2. A2 Different ways to pay
3. A3 Current accounts
4. A4 Managing personal finance
5. B1 Features of financial institutions
6. B2 Communicating with customers
7. B3 Consumer protection in relation to personal finance
8. B4 Information guidance and advice
 | Learners can fully justify recommendations for personal finances based on thorough analysis of financial information. | OmbudsmanPremium bondsGiltsOverdraftFinancial institutionsBACSCHAPSFPSRepossessionDebtCredit ratingLegal tender | Knowledge-based tests. Exam-style questions.  | Exam-style questions.External assessment, marked by exam board.  | Tutor2uBBC debt documentaryThe GuardianMoney mattersWhich Magazine**Linked units notes 1,2, 4 ,5 & 8** | Local banksDepartment stores websitesLangdon Alumni (work, apprenticeship & university)Martin Lewis Money expert website |