

# FT FLIC's financial literacy curriculum

FT FLIC, the charity supported by the Financial Times, aims to bring a rigorous grounding in the basic building blocks of financial life management to those who need it most.



Scan the QR code below to access our online Learning Hub, or get in touch with us today at [fflic.com](http://fflic.com).



SCAN ME



# A snapshot of the FT FLIC curriculum

- ➔ On FT FLIC's online Learning Hub, you'll find assemblies to introduce the material, and a comprehensive curriculum for each year group from Year 7 to Year 13.
- ➔ FT FLIC has worked closely with teachers to ensure that lessons are informative and relevant without compromising fun.

- ➔ Lessons include a range of interactive activities, maths moments, dynamic videos, case studies and quizzes.
- ➔ The curriculum addresses a range of modern challenges, including those related to financial risk, such as money muling, cryptocurrency and in-app purchasing when gaming.
- ➔ You can see a snapshot of Year 7's budgeting session below.

Year 7 | Session 2 | Worksheet 1  
**Karim's budget**

1. Identify which items are income and which are expenses
2. Once you've done this, can you **categorise** the expenses into needs and wants
3. Calculate how much money is left at the end of the month

Item	Amount	Income vs expenses	Needs vs wants
Salary (after tax)	£1800		
Babysitting job	£200		
Food	£200		
Travel	£50		

- ➔ Additional teacher resources include lesson plans, teacher toolkits, glossaries and FAQs for each year group to support teachers of all levels to approach the curriculum.

The curriculum has been accredited by the PSHE Association



All resources are completely free

How do people budget?

There are 2 main things to consider when it comes to budgeting:

1. **Income** - how much money is available every month
2. **Expenditures** - payments that need to be made throughout the month. Some of these may be regular, others will vary

Then people can see how much left there is to spend on other **needs** and additional **wants**, taking into account money they will want to **save for the future**.

Receipts can be a useful way of tracking spending

Year 7 | How to take care of my money | **Flic** | Financial Literacy & Inclusion Campaign  
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FAQs

**What is a budget?**  
A budget is a way of planning finances, taking into account income and expenses.

**Why do people budget?**  
Budgeting can help a person feel more in control over their money, understanding spending better and where to cut back if needed. Budgeting allows us to save for the future which provides financial security and safety. This can increase confidence and improve wellbeing.

**I've never run out of money, why do I need to budget?**  
A budget helps create financial stability and reduce stress. Your budget creates a plan for your income and spending and allows you to track it so that you can reach your financial goals- which can be anything you want. It ensures you have enough money for your needs and wants and don't overspend, which may lead into getting into debt.



- ➔ We aim to make financial education engaging through video. To complement the learning materials, FT FLIC commissions prominent but carefully selected influencers to make short, dynamic videos that bring key financial concepts to life.

Pictured: Ishaan Bhimjiyani, content creator and FT FLIC collaborator

# FT FLIC's impact so far ...

## Student progress

In a survey of Year 11 students from our pilot at Shoreditch Park Academy:

**38%** had an improvement in their financial knowledge.

**28%** had more confidence on financial tasks.

We are proud to have increased girls' confidence on financial topics by **26%**, and boys' by **17%**.



## Teacher feedback

From our pilot, **100%** of teachers reported that they were 'likely to recommend FT FLIC resources to another school.

Over **80%** said the content was at an appropriately pitched level.

More than **75%** of teachers said they learned something new themselves while delivering the course.

*These resources are phenomenal. Great opportunities for class discussion and literacy whilst also meeting very clear objectives. Tasks are relevant and of a suitable length and the lessons could literally be taught as is.*

**FT FLIC curriculum teacher**



Get in touch



## Financial Literacy & Inclusion Campaign

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If you're interested in finding out how your school can benefit from FLIC's curriculum, scan the QR code to access our Learning Hub, or visit [ftflic.com](https://ftflic.com) to contact us today.

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