Financial Studies Learning Journey

the Hazeley ACADEMY

Topic 8: Attracting, retaining and satisfying customers
a) Attracting, retaining & satisfy consumers.

Topic 9: Market segmentation and product development
a) Market segmentation and product development

Topic 7: Marketing materials and their effectiveness
a) The effectiveness of marketing.

Topic 4: The impact of the media on the sustainability of the financial services industry
a) The impact of media coverage on sustainability.

Topic 6: The impact of change and uncertainty on financial products
a) The impact of change and uncertainty

Topic 3: Sustainability in the financial services sector
a) The importance of sustainability

Topic 5: External influences on financial services providers and their products
a) The influence of external factors

Topic 2: Competition in the financial services sector
a) Competition in financial services

Topic 1: The financial system
a) How financial services providers work.

Unit 4: Sustainability of the Financial Services System

Topic 4: Monitoring and adapting personal financial plans
a) Monitoring and adapting budgets
b) Monitoring variances of budgets
c) Adapting for changing circumstances

Topic 5: Good debt, bad debt
a) Implications of debt on individuals

Topic 6: The impact of global events and ethics
a) The impact of global events

Topic 3: The impact of external factors
a) Influence of external factors
b) External factors & decision making
c) PESTEL analysis
d) Using data to assess impacts
e) Implications of change
f) Impact of international events

Topic 7: The impact of recent changes
a) Changes to financial services
b) Impact of changes on financial sustainability

Topic 1: Personal financial sustainability
a) Importance of sustainability
b) Supporting sustainability

Unit 3: Sustainability of an Individual's Finances

YEAR 13

Topic 2: How the state can help
a) State benefit system
b) Coping with unforeseen changes

Topic 5: Financial planning
a) Budget planning
b) Importance of budgets
c) Steps for financial planning
d) Flexibility in financial plans
e) Importance of monitoring plans
f) Budgeting to meet goals

Topic 7: Dealing with unforeseen events
a) Impact of unforeseen events on budgeting
b) Flexibility of financial plans
c) Consequences of financial footprint on financial plans

Topic 9: Sources of information and advice
a) Validity of data and information
b) Compare different types of advice
c) Key features of advice
d) Pros & cons of online research

Topic 4: Dealing with long-term risks
a) Relationship between risk & reward
b) Impact of attitudes toward risk
c) Risk vs reward

Topic 6: Financial planning and informed choices
a) Budgeting to meet aspirations
b) Finding the right solution for the circumstance
c) Impact of external factors

Topic 8: Ethics and sustainability
a) Advice and information on financial products
b) Validity of data and information
c) How solutions match the circumstances
d) Islamic banking

Topic 10: Making an informed choice
a) Making a justified recommendation
b) Critically comparing options
c) Impact of external factors

Topic 3: Borrowing products
a) Borrowing products
b) Interest and charges
c) Islamic banking

Topic 2: Savings and investment products
a) Savings accounts
b) Investments
c) Taxation
d) Risk and reward

Unit 2: Financial Capability for the Medium and Long Term

Topic 1: Needs, wants and aspirations
a) Needs, wants and aspirations
b) Informed decision making
c) Personal values

Topic 12: Earnings
a) Requirements relevant to earnings
b) Income tax & National Insurance.

Topic 9: Budgets and forecasts
a) Elements of budgeting
b) Cash flow forecasts
c) Cost of living in Britain
d) Lifelong financial planning

Topic 11: Dealing with debt
a) Dealing with debts
b) Support with debt
c) Debt management

Topic 7: Providers
a) Types of financial services provider
b) Communication methods of providers

Topic 8: Consumer protection
a) The PRA & FCA
b) Market regulators
c) Codes of conduct

Topic 10: Dealing with unexpected events
a) Insurances

Topic 6: Borrowing products
a) Products available for borrowing
b) The costs of borrowing
c) Lifelong financial planning

Topic 4: Everyday banking
a) Different types of current account
b) Lifelong financial planning

Topic 2: The personal life cycle
a) Stages of the personal life cycle
b) Key influences on the life cycle

Unit 1: Financial Capability for the Immediate and Short Term

YEAR 12

Topic 5: Savings products
a) Products available for savings
b) Lifelong financial planning

Topic 3: Payment methods
a) Current accounts
b) Card payments
c) Methods of transferring money

Topic 1: Purpose of money
a) The purpose of money
b) Key features of money