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| **AUGUST – CHRISTMAS** | **CHRISTMAS – MIDTERM**  **(2 WEEKS AFTER)** | **MIDTERM - SUMMER** |
| **Approx. 13 weeks** | **Approx. 9 weeks** | **Approx. 10 weeks** |
| **Unit of Learning 1**  Learning Outcomes  **Personal Finance**  **1.1** - Review the personal resources available to  them to realise their needs and wants and analyse the extent to which realising their needs and wants may impact on individuals and society  **1.2** – Identify and classify sources of income and expenditure, compare options available to best manage financial resources, evaluating the risks associated with each option and making informed judgements  **1.3** – Construct a personal financial lifecycle to identify financial needs at different life stages  Test at the end of the unit | **Unit of Learning 2**  Learning Outcomes  **Personal Finance**  **1.12** – Prepare and analyse a budget, determine the financial position, recommend appropriate action and present the analysis in tabular and graphic formats  **1.13** – Monitor and calculate income and expenditure data, determine the financial position, recommend appropriate action and present the analysis in tabular and graphic formats  Test at Christmas | **Unit of Learning 3**  Learning Outcomes  **Personal Finance**  **1.7** – Distinguish between and appreciate their rights and responsibilities as consumers  **1.8** – Compare the services provided by consumer agencies and financial institutions to assist and support consumers (Chapter 13)  **1.9** – Debate the ethical and sustainability issues that arise from their consumption of goods and services and evaluate how they can contribute to sustainable development through consumer behaviour  Test At Summer |