



## Skills Curriculum Year 7 and Year 8

During Year 7 and Year 8 Students will study Skills throughout the year.

## Skills Curriculum Overview Year 7

- Unit 01 Introduction to business and enterprise
- Unit 02 Marketing for business and enterprise
- Unit 03 Finance for business and enterprise
- Unit 04 Plan, outline and take part in a business or enterprise project

## Science Curriculum Overview Year 8

### **Unit 7: Working and Earning**

- 1 Understand earnings
- 2 Understand deductions shown on a payslip to designated groups of people unable to work
- 3 Understand how choice of career can affect financial stability

### **Unit 8: Saving and Spending**

- 1 Know how to save money
- 2 Understand government benefits available to designated groups of people unable to work
- 3 Understand sources of financial support for students
- 4 Know how to balance a personal budget

### **Unit 10: Using Methods of Payments**

- 1 Understand forms of payment for goods and services
- 2 Understand regular payment methods
- 3 Know how payments for goods and services are recorded

## How can you help?

- ✓ Ensure your child puts their very best effort into their Homework.
- ✓ Encourage them to ask for help if they are stuck.
- ✓ Check your child's planner to see if they have any Homework.
- ✓ Make sure your child revises well for their tests and end of year exams.

## Assessment

All topics are assessed and Students need to revise thoroughly before each test so that they have the best opportunity for maximising their chance of exceeding their target grades. Some experiments will also be assessed and the pupil graded according to the Assessment for Learning Focus which is being used. Students will know in advance if the experimental write up is being marked as just Homework or if it is being graded a level.

All Students will sit an end of year exam which will be used as their final progress indicator.

**Year 7 Skills Curriculum TKAW**  
**Autumn Term**

**The learner will:**

- 1 Understand types of business

**The learner can:**

- 1.1 Identify characteristics of the business **types**  
1.2 Identify 2 types of **local** business  
1.3 State what each business identified in 1.2 is about, showing:
- what it does
  - how it is owned
  - the type of people it employs
- 1.4 Present findings

**The learner will:**

- 2 Understand the characteristics of an entrepreneur

**The learner can:**

- 2.1 Identify the skills and/or characteristics of an entrepreneur  
2.2 Identify an entrepreneur(s)  
2.3 Identify the enterprise skills and/or characteristics of the entrepreneur(s) identified in 2.2  
2.4 Research the target market of an entrepreneur/business  
2.5 Present findings

**The learner will:**

- 3 Know about risks and rewards in business and enterprise

**The learner can:**

- 3.1 Identify a possible **risk(s)** for a new business or enterprise  
3.2 Identify a possible **reward(s)** for a new business or enterprise  
3.3 Present findings

**The learner will:**

- 4 Understand how to plan a business or enterprise project

**The learner can:**

- 4.1 State what a **project** is  
4.2 Outline a project idea  
4.3 State the need to plan  
4.4 Give a basic outline of what could be included in a plan for a business or enterprise project

4.5 Present findings

**Year 7 Skills Curriculum TKAW**  
**Spring Term**

**The learner will:**

1 Understand different aspects of marketing

**The learner can:**

- 1.1 Define marketing
- 1.2 Define mass and niche marketing
- 1.3 Define product and market orientated marketing

2 Know different methods of market research

**The learner can:**

- 2.1 Identify target markets
- 2.2 State the target market for 2 different types of business or enterprise
- 2.3** Define primary and secondary market **research**
- 2.4 State what research methods a business or enterprise would use to identify its target market

3 Understand the marketing mix

**The learner can:**

- 3.1** Outline the **marketing mix**
- 3.2 Give examples of how a business or enterprise can use **social media** and the internet for promotion

**Year 7 Skills Curriculum TKAW**  
**Summer Term**

Unit 03 Finance for business and enterprise (M/505/3828)

1 Know sources of business funding

**The learner can:**

- 1.1 Identify at least 2 different sources of business **funding**
- 1.2 List the positive and negative aspects of at least 2 different sources of business funding
- 1.3 Present findings

2 Know basic financial terminology of a business or enterprise

**The learner can:**

- 2.1 Define fixed and variable costs
- 2.2 Define cash flow
- 2.3 Define what a budget is
- 2.4 Define a break-even point
- 2.5 Define profit and loss
- 2.6 Present findings

**The learner will:**

3 Understand responsibilities regarding tax and National Insurance liabilities in the UK

**The learner can:**

- 3.1 Research either income tax, National Insurance or value added tax (VAT)
- 3.2 Present findings

**The learner will:**

4 Know about financial record keeping

**The learner can:**

- 4.1 Outline the need to keep up-to-date **financial records**

**Year 7 Skills Curriculum TKAW**  
**Summer Term 2**

**Unit 04 Plan, outline and take part in a  
business or enterprise project  
(T/505/3829)**

**The learner will:**

- 1 Be able to identify and research a project

**The learner can:**

- 1.1 Select an appropriate project  
1.2 Identify an **aim and an objective** of the project  
1.3 Conduct basic primary or secondary market research for the project

- 2 Be able to outline a project plan

**The learner can:**

- 2.1 Outline a basic project plan to include:
  - the aim and objective
  - **research**
  - marketing
  - finance
  - risk or reward
- 2.2 Present the plan

- 3 Be able to take part in a project

**The learner can:**

- 3.1 **Take part** in a project  
3.2 Demonstrate basic communication skills  
3.3 Demonstrate basic working relationships with others

**The learner will:**

- 4 Be able to review a business or enterprise project

**The learner can:**

- 4.1 Review the success of a project  
4.2 Review their contribution to a project  
4.3 Present the review

## Year 8 Skills Curriculum TKAW Autumn Term

### 1 – Understand earnings

Students will be able to identify the characteristics that affect the pay level that a job is awarded, i.e. level of responsibility, status, whether it is difficult to recruit staff to the industry etc.

Students will be able to identify the difference between a wage and a salary.

To understand how salaries are paid, e.g. monthly or fortnightly.

To understand statutory entitlements, such as holiday pay and sick pay, maternity leave and paternity leave.

### 2 - Understand deductions shown on a payslip

Students should be able to identify (using the key terms) the deductions made from earnings, including gross pay, net pay, PAYE, income tax, national insurance contributions and pensions.

Students should be able to explain what the deductions (above) are taken for, or to be used towards.

Students should be given the opportunity to explore how these deductions are calculated and carry out some of these calculations.

Students should be able to identify what income tax is payable on.

Students should be able to explain what income tax revenue is used for.

Students should be able to explain who has to pay national insurance contributions and the rate at which they have to pay.

Students should be able to explain what the revenue generated by national insurance contributions is used for.

### 3 - Understand how choice of career can affect financial stability

Students need to understand that ending up in a particular job is not always a matter of choice.

Students need to be able to identify some of the motives that can influence the selection of a particular career path.

Students should be able to identify some of the benefits associated with steady employment e.g. a regular income, and then identify some of the wider implications/results.

## Year 8 Skills Curriculum TKAW Spring Term

### 1 – Know how to save money

To be able to identify practical methods of saving money in the home and in their personal life.

To be able to identify and explain what a savings account is, discussing the different types of savings accounts that are available, and confidently explaining some of the key terms relating to savings accounts, such as, interest rates.

### 2 - Understand government benefits available to people unable to work

Students will be able to identify groups of people within society who may be unable to work, and explain the reasons for this.

Students will be able to identify and explain the different types of benefits currently provided by the government.

Students should consider the advantages and disadvantages of the different types of benefits for a range of stakeholders, i.e. the person receiving the benefit, the family, the tax-payer, the government (local and national) etc.

### 3 - Understand sources of financial support for students

Students should be able to identify some of the costs that face students, as they study at A Level, at college or at University.

Students should be able to explain why the costs faced by some students are higher than those faced by others, e.g. students living in halls of residence will face different costs to those living with their parents.

Students should identify the different types of financial support and even financial advice that is available for students, such as, Student loans, student grants, awards (bursaries, scholarships), Education Maintenance Allowance (discussion of why this has been taken away!), the Student Card, Course Grants.

Students should be able to explain what the different types of financial support should be used for.

### 4 - Know how to balance a personal budget

Students should know what a budget is and what it is used for.

Students will be able to identify sources of income, for example, money from earning, gifts, pocket money, interest on savings.

Students will be able to identify sources of expenditure, for example, spending on essential needs, or on luxury items.

Students should be able to explain why it is important to keep ongoing records and even producing forecasts, e.g. on a monthly basis or for a year.

Students should be able to create a personal budget for themselves

## Year 8 Skills Curriculum TKAW Summer Term

### **1 Understand forms of payment for goods and services**

Students will be able to describe the different forms of payments that are used to pay for goods and services.

*Cash payments:*

*Cheques*

*Cash card:*

*Debit card:*

*Credit card:*

*Store card:*

### **2 - Understand regular payment methods**

*Direct debit:* an instruction that an account holder gives their bank/building society to collect an amount directly from another account; amount paid may differ; need to make sure enough money in account to cover bills; bank may not pay and charge if insufficient funds

*Standing order:* agreement with bank/building society to pay regular bills from account; exact amount agreed; need to make sure enough money in account to cover bills; bank may not pay and charge if insufficient funds

*Electronic transfer:* internet banking; phone banking; easy instant payments; security issues

### **3 - Know how payments for goods and services are recorded**

*Documents:* ATM receipts; bills; cheque stubs; bank/building society statements; credit card statements; shopping receipts; mobile phone payments

*Monitoring payments:* budget sheets; payslips