

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.



For a snapshot of the FT FLIC curriculum and learning materials, please turn over.

Scan the QR code to access our Learning Hub and get in touch with us today.

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. The curriculum can be used in a range of formats, from assemblies, PSHE lessons and 1:1 facilitation.

FT FLIC has worked closely with teachers to ensure that a range of learning styles and abilities are catered for and 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 here

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



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		
	£200		

Digital budgeting tools

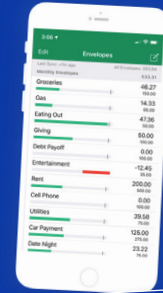
How might apps be able to help people with budgeting?

Watch the video explaining how digital budgeting tools can be used:



Write down 3 things digital apps allow you to do

Video: <https://www.youtube.com/watch?v=...>



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 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.

What should you do if you don't stick to your budget?

If you don't stick to your budget...

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Year 12 | Preparing for my financial future FAQs



What happens if I really cannot afford to pay off my debts?

The worst case scenario is that you do nothing, and end up with your belongings repossessed, or being kicked out of your rented property. You may have to declare bankruptcy and this is on your record. That's the worst-case scenario. In fact, most companies have teams that can help structure payment plans that are more affordable and it is worth doing all you can to make your debt burden more manageable.

- It's worth speaking to utility companies, mobile phone companies, store card companies, etc. to see if they can put you onto a more affordable payment plan. Do the same with any bank or building society or credit union with whom you have accounts.
- Speak with a debt charity, such as Turn2Us, who can help you create manageable budgets.
- Cut up your cards! Remove from yourself the temptation to spend money that you don't have.
- Work to restore your credit score by focusing on what you can repay and being prepared to put the grant in to get out of debt.

I was thrilled to collaborate with FT FLIC to raise awareness about the importance of financial literacy. Our videos, especially those debunking myths about cryptocurrencies, gained tremendous traction, reaching over 300,000 views and sparking meaningful engagements

Ishaan Bhimjiyani @revishaan
(above)

 13.7K followers

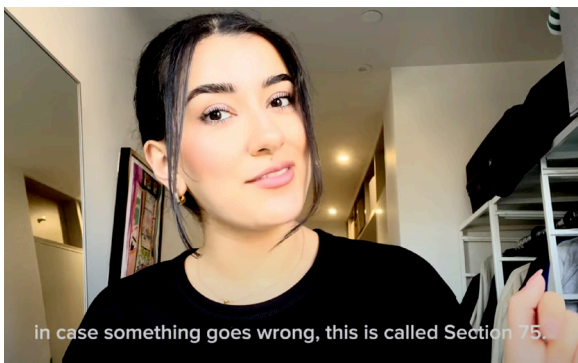
 332.3K followers / 19.8mn likes



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.

Our videos are rigorously fact-checked by FT journalists

FT FLIC's content has reached over 1m young people online.



Visit our socials



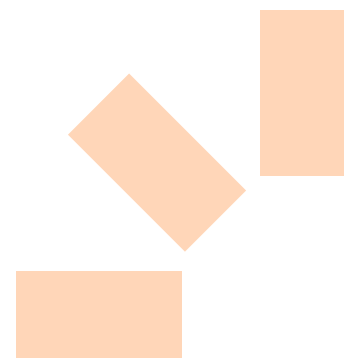
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FT Flic's impact so far...

In a survey of Year 11 students:

Student impact

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 impact

We have had excellent feedback from teachers who have used the curriculum so far:

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.



If you would like to explore how your school can use FT FLIC's curriculum, scan the QR code below to access our Learning Hub and get in touch with us today.

SCAN ME

Firstly, 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