

# Financial skills for learning

## Money maths, understanding value and numeracy

To book a digital or in-person session email [educationteam@hbsc.com](mailto:educationteam@hbsc.com)

### Ages 11 to 16 Years Key Stage Three and Four/ Third and Fourth Level S1 to 3

<b>Savvy Shopping</b> 11 to 14 years	Considers advertising and making smart purchases. A chance to explore what is good value, how to spot a great offer and how loyalty, reward and store cards work.
<b>Household Budgeting</b> 11 to 14 years	A session designed to help young people understand regular household expenses such as rent, council tax, utility bills and food.
<b>Managing Your Outgoings</b> 15 to 16 years	Looks at how to manage your spending and make sure you don't get caught out by unexpected bills as well as making sure that you are getting value for money when you do spend.

### Ages 16 and Over+

<b>Borrowing Money</b> 16+ years	Key Stage Five / Senior Phase S4 to S6 onwards Borrowing is something most people think about at some point in their lives. This session looks at when borrowing is appropriate and which type is best for different circumstances.
<b>Understanding Interest</b> 16+ years	Supports understanding of interest, building skills to help evaluate borrowing, saving and credit card options in everyday life, including AER, APR and compound interest.
<b>Savvy Shopping</b> 16+ years	In the fast paced retail world of offers, discounts and buy now pay later, this session takes a look at advertising and making smart purchases. A chance to explore what is good value, how to spot a great offer and how loyalty, reward and store cards work.



# Financial skills for life

Making choices, budgeting and connecting with my community

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## Ages 11 to 16 Years Key Stage Three and Four/ Third and Fourth Level S1 to 3

<b>Gaming4Good</b> 11 to 14 years	Explore the world of gaming and how to stay on top of your spending. This session focuses on value for money, budgeting, fraud and identity theft. Developed in Partnership with GetSafeOnline.
<b>Sustainable Choices</b> 11 to 14 years	Looks at how to be a critical consumer. From making adjustments to everyday living to choosing how and where you spend your money in order to make cost and eco savings.
<b>Banking 101</b> 11 to 16 years	Supporting understanding of the basics of banking, borrowing, saving and why getting a bank account is important.
<b>Guarding Against Fraud</b> 11 to 16 years	A guide on how to recognise fraud and protect yourself, your online identity and your money. Highlights money mules and the many consequences of getting involved.

## Ages 16 and Over+ Key Stage Five / Senior Phase S4 to S6 onwards

<b>Banking Safely and Securely</b> 16+ years	A guide on how to recognise fraud and protect yourself, your online identity and your money. Highlights money mules and the many consequences of getting involved.
<b>Kick-start Your Finances</b> 16+ years	Adult life brings many opportunities, but keeping track of your finances can be a challenge. This session looks at budgeting and how to make the most of your money.
<b>Budgeting for University Life</b> 16+ years	Planning for university is an exciting time with much to consider but it's important to remember to budget for this next stage. This session helps understanding of the world of tuition fees, maintenance loans and how to make your money go further at university.
<b>Moving out of home</b> 16+ years	A rundown of what you need to know when you're moving out for the first time. Learn to avoid getting hit with any unexpected bills and how to understand what you can afford.





# Financial skills for work

## Money management at work, employability and careers

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### Ages 11 to 16 Years Key Stage Three and Four/ Third and Fourth Level S1 to 3

<b>Gaming4Good</b> 11 to 14 years	In this session we explore the world of gaming, making connections between value for money and budgeting as well as exploring fraud and identity theft. Developed in Partnership with GetSafeOnline
<b>Household Budgeting</b> 11 to 14 years	A session designed to help young people understand regular household expenses such as rent, council tax, utility bills and food. The session also looks at payslips and take home pay in relation to essential and non-essential spending.
<b>Starting Your Career</b> 15 to 16 years	Useful information that you need to know when looking for or starting your first job. This session covers everything from how to plan for that first interview to understanding what is on offer and budgeting for accepting the role.

### Ages 16 and Over+

#### Key Stage Five / Senior Phase S4 to S6 onwards

<b>Starting Your Career</b> 16+ years	Useful information that you need to know when looking for or starting your first job. This session covers everything from how to plan for that first interview to understanding what is on offer and budgeting for accepting the role.
<b>Who am I?</b> 16+ years	A personal brand; everyone has one but why is it important and how do you begin to identify and build your own? In the competitive job market, a personal brand is a superb tool to help you stand out and give employers what they want to see.
<b>How to stand out</b> 16+ years	A session dedicated to applications. This will include a breakdown of CVs in general and aim to demystify online applications. We will also include application hints & tips from an employer's perspective to give you an insight into what is looked for.
<b>How to be the Best You</b> 16+ years	An exploration of the different types of interviews. This session will cover what signs to look out for and how the can maximise your chances of success.
<b>Building a Growth Mindset</b> 16+ years	In the dynamic environment we now all live in, this session looks at the importance of a growth mindset to help manage change and why this is important in helping you to achieve your goals.

