

Curriculum Related Expectations (CRE's): Finance



The below criteria are used by the department to assess students' progress, knowledge and skills throughout Year 9.

CRE Descriptor	AUT Term Earning, Spending & Saving	SPR Term Inflation, Value for Money and Business Finance	SUM Term Money & Mental Health, Fraud & Ethics
Mastering (Learner meets all expectations of Developing and securing, and is succeeding in some or all of these areas as well).	 Students have a deep understanding of key terms and are able to use these in analytical answers Students understand how money can be earnt from salaries, wages, gig economy and self-employment. Students understand different types of savings accounts and can recommend which products should be used in different scenarios. Students are not reliant on sentence starters or writing frames. They will construct their own thesis for their paragraphs with fully supported points, and evidence from scene examples. All spellings correct (unless a particularly difficult or unusual word) We value using exciting vocabulary over spelling correctly at this stage. A wide range of punctuation and sentence structure used correctly. Far more sustained answer of at least a page. Confidence in using formal language. Uses a range of sentence lengths and structures. Uses a range of connectives. 	 Students have a deep understanding of key terms and are able to use these in analytical answers Students understand how inflation effects consumer income and therefore demand of products Students understand different types of business finance and how companies use this data. Students are not reliant on sentence starters or writing frames. They will construct their own thesis for their paragraphs with fully supported points, and evidence from scene examples. All spellings correct (unless a particularly difficult or unusual word) We value using exciting vocabulary over spelling correctly at this stage. A wide range of punctuation and sentence structure used correctly. Far more sustained answer of at least a page. Confidence in using formal language. Uses a range of sentence lengths and structures. Uses a range of connectives. 	 Students have a deep understanding of key terms and are able to use these in analytical answers Students understand how money can affect consumers mentally and recommend how individuals could manage this. Students understand different types of fraud and how this can be avoided. Students are not reliant on sentence starters or writing frames. They will construct their own thesis for their paragraphs with fully supported points, and evidence from scene examples. All spellings correct (unless a particularly difficult or unusual word) We value using exciting vocabulary over spelling correctly at this stage. A wide range of punctuation and sentence structure used correctly. Far more sustained answer of at least a page. Confidence in using formal language. Uses a range of sentence lengths and structures. Uses a range of connectives.





Securing

(Learner meets all expectations of Developing, and is succeeding in these some or all of these areas as well).

- Students have an understanding of key terms and are able to use these in analytical answers
- Students understand how money can be earnt from salaries, wages, gig economy and selfemployment.
- Students understand different types of savings accounts and can recommend which products should be used in different scenarios.
- All spellings generally correct (unless a particularly difficult or unusual word) We value using exciting vocabulary over spelling correctly at this stage.
- A wide range of punctuation and sentence structure used correctly.
- Uses a range of sentence lengths and structures.
- Uses a range of connectives.

- Students have an understanding of key terms and are able to use these in analytical answers
- Students understand how inflation effects consumer income and therefore demand of products
- Students understand different types of business finance and how companies use this data.
- All spellings generally correct (unless a particularly difficult or unusual word) We value using exciting vocabulary over spelling correctly at this stage.
- A wide range of punctuation and sentence structure used correctly.
- Uses a range of sentence lengths and structures.
 Uses a range of connectives.

- Students have an understanding of key terms and are able to use these in analytical answers
- Students understand how money can affect consumers mentally and recommend how individuals could manage this.
- Students understand different types of fraud and how this can be avoided.
- All spellings generally correct (unless a particularly difficult or unusual word) We value using exciting vocabulary over spelling correctly at this stage.
- A wide range of punctuation and sentence structure used correctly.
- Uses a range of sentence lengths and structures.
- Uses a range of connectives.

Developing

(Learner is succeeding in some or all of these areas).

- Students have an understanding of key terms
- Students understand how money can be earnt from salaries, wages
- Students understand different types of savings accounts and can recommend which products should be used in different scenarios.
- Students have an understanding of key terms
- Students understand how inflation effects consumer income
- Students understand different types of business finance and how companies use this data.
- Students have an understanding of key terms
- Students understand how money can affect consumers mentally and recommend how individuals could manage this.
- Students understand different types of fraud