



## Sir John Cass Red Coat School Programme of Study – Key Stage 5 Subject: Business – BTEC Personal Finance

Year 12

Year 13

### Topics Covered/ Areas of Focus:

The 60-credit BTEC Level 3 Subsidiary Diploma extends the specialist work-related focus from the Level 3 BTEC Certificate and covers the key knowledge and practical skills required in the appropriate vocational sector. The BTEC Level 3 Subsidiary Diploma offers greater flexibility and a choice of emphasis through the optional units. It is broadly equivalent to one GCE A Level.

### **What will students learn / what skills will they develop?**

#### **Year 12/13 BTEC LEVEL 3 Personal and Business Finance Subsidiary Diploma**

- 1 Qualification credit value: a minimum of 60 credits.
- 2 Minimum credit to be achieved at, or above, the level of the qualification: 60 credits.
- 3 Mandatory unit credit: 40 credits.
- 4 Optional unit credit: 20 credits.
- 5 This qualification is not designed to include credit from other QCF BTEC units.

### **Knowledge and Understanding**

The BTEC First qualifications have core and optional units.

### **Topics at SJCR**

- Unit 1 = Unit 1: Financial Services for Individuals
- Unit 2: Business Financial Performance
- Unit 3: FS to support businesses
- Unit 4: Regulations, Ethics and Trends
- Unit 9: Preparing for Career Progression in Business
- Unit 7: The Business Environment

### **Skills Development & Expected Progress:**

- Young people process and evaluate information in their investigations, planning what to do and how to go about it. They take informed and well-reasoned decisions, recognising that others have different beliefs and attitudes.
- Young people think creatively by generating and exploring ideas, making original connections. They try different ways to tackle a problem, working with others to find imaginative solutions and outcomes that are of value.
- Young people evaluate their strengths and limitations, setting themselves realistic goals with criteria for success. They monitor their own performance and progress, inviting feedback from others and making changes to further their learning.
- Young people work confidently with others, adapting to different contexts and taking responsibility for their own part. They listen to and take account of different views. They form collaborative relationships, resolving issues to reach agreed outcomes.
- Young people organise themselves, showing personal responsibility, initiative, creativity and enterprise with a commitment to learning and self-improvement.

They actively embrace change, responding positively to new priorities, coping with challenges and looking for opportunities.

- Young people actively engage with issues that affect them and those around them. They play a full part in the life of their school, college, workplace or wider community by taking responsible action to bring improvements for others as well as themselves.

### **Assessment:**

All units are internally assessed.

All assessment is criterion referenced, based on the achievement of specified learning outcomes. Each unit within the qualification has specified assessment and grading criteria which are to be used for grading purposes. A summative unit grade can be awarded at pass, merit or distinction:

- to achieve a 'pass' a learner must have satisfied **all** the pass assessment criteria
- to achieve a 'merit' a learner must additionally have satisfied **all** the merit grading criteria
- to achieve a 'distinction' a learner must additionally have satisfied **all** the distinction grading criteria.

Learners who complete the unit but who do not meet all the pass criteria are graded 'unclassified'.

### **Literacy:**

All students work is marked for literacy using school and assessment policy. Learners should:

- 1 analyse spoken and written language, exploring impact and how it is achieved
- 2 express ideas and information clearly, precisely, accurately and appropriately in spoken and written communication
- 3 form independent views and challenge what is heard or read on the grounds of reason, evidence or argument
- 4 understand and use the conventions of written language, including grammar, spelling and punctuation
- 5 explore questions, solve problems and develop ideas
- 6 engage with and make fresh connections between ideas, texts and words
- 7 experiment with language to create effects to engage the audience
- 8 reflect and comment critically on their own and others' use of language.

In speaking and listening, learners should:

- 9 present and listen to information and ideas
- 10 respond appropriately to the questions and views of others
- 11 participate in a range of real-life contexts in and beyond the classroom, adapting talk to situation and audience and using standard English where appropriate
- 12 select and use a range of techniques and creative approaches to explore ideas, texts and issues in scripted and improvised work.

In reading, learners should:

- 13 understand how meaning is constructed through words, sentences and whole texts, recognising and responding to the effects of language variation
- 14 evaluate the ways in which texts may be interpreted differently according to the perspective of the reader.

In writing, learners should write accurately and fluently:

- 15 choosing content and adapting style and language to a wide range of forms, media, contexts, audiences and purposes
- 16 adapting form to a wide range of styles and genres.

**Numeracy:**

Learners should be able to:

- 1 understand number size and scale and the quantitative relationship between units
  - 2 understand when and how to use estimation
  - 3 carry out calculations involving  $+$ ,  $-$ ,  $\times$ ,  $\div$ , either singly or in combination, decimals, fractions, percentages and positive whole number powers
  - 4 understand and use number operations and the relationships between them, including inverse operations and the hierarchy of operations
  - 5 provide answers to calculations to an appropriate degree of accuracy, including a given power of ten, number of decimal places and significant figures
  - 6 understand and use the symbols  $=$ ,  $<$ ,  $>$ ,  $\sim$
  - 7 understand and use direct proportion and simple ratios
  - 8 calculate arithmetic means
  - 9 understand and use common measures and simple compound measures such as speed
  - 10 make sensible estimates of a range of measures in everyday settings and choose appropriate units for estimating or carrying out measurement
  - 11 interpret scales on a range of measuring instruments, work out time intervals and recognise that measurements given to the nearest whole unit may be inaccurate by up to one half in either direction
  - 12 plot and draw graphs (line graphs, bar charts, pie charts, scatter graphs, histograms) selecting appropriate scales for the axes
  - 13 substitute numerical values into simple formulae and equations using appropriate units
  - 14 translate information between graphical and numerical form
  - 15 design and use data-collection sheets, including questionnaires, for grouped, discrete or continuous data, process, represent, interpret and discuss the data
  - 16 extract and interpret information from charts, graphs and tables
  - 17 understand the idea of probability
  - 18 calculate area and perimeters of shapes made from triangles and rectangles
  - 19 calculate volumes of right prisms and of shapes made from cubes and cuboids
  - 20 use Pythagoras' theorem in 2-D
  - 21 use calculators effectively and efficiently
- In addition, level 2 learners should be able to:
- 22 interpret, order and calculate with numbers written in standard form
  - 23 carry out calculations involving negative powers (only -1 for rate of change)
  - 24 change the subject of an equation
  - 25 understand and use inverse proportion
  - 26 understand and use percentiles and deciles
  - 27 use Pythagoras' theorem in 2-D and 3-D
  - 28 use trigonometric ratios to solve 2-D and 3-D problems.

**ICT:**

Excel, PowerPoint, Word, use of the internet + email. All business classrooms are equipped with laptops and computers and students frequently use this equipment to produce business reports, letters, leaflets and posters. A range of software packages, colour printing and appropriate internet use is possible.

**Life in Modern Britain:**

- Students are encouraged to be critical users of the internet
- Students learn the benefits of democratic leadership (and these are compared with autocratic and laissez faire leadership styles)
- Students learn about employment law with regard to not discriminating on the bases of sex, religion, disability, sexual orientation, national minimum wage.
- Classroom debating rules insist on respecting the right of all students to air their views, including students who have views that others may not agree with
- Students learn about the value to businesses of segmenting the mass market and targeting customers from different age groups, locations, gender, lifestyles and faith
- Students learn about the importance of financial ethics in the UK banking industry and that stakeholder trust and security is paramount
- Students learn the importance of fairness and respect in the context of UK Businesses buying supplies and raw materials from countries less economically developed

**SMSC:**

Students are able to discuss current business and financial affairs from a 'profit versus ethics' angle. Students get the opportunity to plan their career development and participate in a self-skills audit using our latest KUDOS Inspire Software Package. Students learn about a range of global businesses and customer profile types.

**Meeting the needs of individual students & Additional Support:**

Support: Students with SEN will receive help during lessons and small group sizes allow for excellent levels of student / teacher interaction and assistance. All students are welcome at the lunchtime and after school extension clubs - please refer to the current extension classes timetable

**Extra-Curricular Activities & Club:**

Some students will be invited to join the Career Ready Programme which is a prestigious programme, nationally recognised, involving guru lectures and a summer holiday internship. Various events will be displayed around the Business Department relating to enterprise opportunities through the Young Enterprise Company Programme and University and Apprenticeship Careers Fairs.

**Independent Study/ Homework:**

The VLE, ILC and libraries are available to students and most resources and assignment briefs feature in the Business folder in the student shared area. Homework is set weekly by each teacher.

**Resources for Learning Support and VLE:**

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