



Sample

# Personal Finance

## Short Course

Student name:

Centre name:

ASDAN tutor:

Sample

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# Personal Finance Short Course

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# Achieving your Short Course

How long will the Short Course take?	Hours	Credits
You have the option of accrediting up to 60 hours of Personal Finance activities.  For every 10 hours, you are awarded one credit, for example:	10	1
	30	3
	60	6

These credits can contribute towards other programmes and qualifications.

The **Personal Finance Short Course** can lead to:

**ASDAN Personal Development Programmes**  
(Bronze, Silver, Gold or Universities)

**ASDAN Qualifications (Levels 1 and 2)**

AoPE (Award of Personal Effectiveness) Levels 1 and 2

CoPE (Certificate of Personal Effectiveness) Levels 1 and 2

and could eventually lead on to:

**ASDAN Qualifications (Level 3)**

CoPE (Certificate of Personal Effectiveness) Level 3

## What must I do?

**Read through** these introductory pages carefully.

**Look at the modules and challenges** and decide which challenges you wish to complete – your tutor will be able to help you decide.

**Create an evidence portfolio** to safely store all the material you'll need to have in place before your tutor can claim your Short Course certificate.

**Plan, organise and carry out** your chosen challenges, collecting evidence as you go and storing it safely in your evidence portfolio.

**Before asking your tutor to check your work** and claim your certificate make sure your portfolio contains the following:

1. A student book
2. A completed Record of Progress (page 5)
3. Evidence for each challenge completed
4. The correct number of Short Course Skills Sheets (see pages 37-44)
5. A completed Summary of Achievement (yellow centre pages)
6. A completed Personal Statement (yellow centre pages)

## What will I need?

- Your own copy of this Short Course book
- A portfolio (file or folder), into which you will put your evidence

## Information for tutors

To download A Quick Guide to Short Courses, go to:  
**[members.asdan.org.uk/my-courses/short-courses](https://members.asdan.org.uk/my-courses/short-courses)**

This contains step-by-step guidance for delivering any Short Course, from registering with ASDAN to certification.

**Please note:** If you intend to use this Short Course in a non-UK setting, you may rephrase the challenges to suit.



# Recording Your Skills

## Recording your skills

Next to each challenge is a set of tick boxes where you can record the skills you have been developing during the activity.

These help you link your achievements to the national standards for these skills.

Personal Finance activities provide an excellent opportunity to develop the skills of:

- Learning
- Teamwork
- Coping with Problems
- Use of IT
- Use of English
- Use of Maths

## The importance of Key/Core Skills

These are an everyday part of adult and working life. You need to be able to make yourself understood when speaking and writing, planning your own learning, working with others, carrying out basic calculations and using information technology.

Every job needs some or all of these skills and they are just as useful in Further and Higher Education.

## Learning

This skill is about how you manage your personal learning and development. It is about planning and working towards targets to improve your performance and reviewing your progress.

## Teamwork

This skill is about how you work with others when planning and carrying out activities to get things done and achieving shared objectives. This will involve working with a group of people.

## Coping with Problems

This skill is about recognising problems and doing something about them. It is about using different methods to find a solution and checking to see if they work.



## Use of IT

This skill is about being able to make the best use of computers and other items such as printers, scanners and digital cameras. Being familiar with how to use this equipment is vitally important, not only in the workplace but also in the home.

## Use of English

This skill is not only about how you talk to people but also about the ways you find out information and let other people know about your views and opinions. It also includes all aspects of writing and reading.

## Use of Maths

This skill is about your ability to use numbers. If, for example, you've measured or calculated something you will have used numeracy skills. Being able to use numbers is a skill highly valued by employers; many of the challenges in this Short Course will give you opportunity to practise your numeracy skills.



# Module 1

## Money In and Money Out



# Module 1

## Money In and Money Out

**Section A:** Complete at least FOUR challenges over 10 hours (1 credit)

**1** Create a group display to show what you know about where people get money from and how they spend it.

With your group, you should identify:

- how people get money
- what people spend their money on
- how people of your age get money
- what people of your age spend money on

- Skills I used:**
- Learning
  - Teamwork
  - Coping with Problems
  - Use of IT
  - Use of English
  - Use of Maths

**2** Over a period of four weeks, record on a graph or chart:

- all the money you get from different sources
- how you spend that money

Show your graph/chart to another person in your group. How do your patterns of income differ, and what could you change?

- Skills I used:**
- Learning
  - Teamwork
  - Coping with Problems
  - Use of IT
  - Use of English
  - Use of Maths

**3** People doing paid work can be self-employed or receive an hourly rate/a weekly wage/monthly salary from an employer.

Investigate and explain the meanings of the following terms:

- National Minimum Wage
- gross pay
- net pay
- deductions from wages
- basic pay
- salary

Look at job advertisements in local and national newspapers, and on the Internet. Compare salaries for different jobs. In groups, discuss why you think these salaries vary, depending on the jobs they are for.

- Skills I used:**
- Learning
  - Teamwork
  - Coping with Problems
  - Use of IT
  - Use of English
  - Use of Maths



# Module 3

## Looking Ahead

Sample

# Module 3

## Looking Ahead

**7** Look at websites of several organisations that provide advice about pension plans, savings and investments. Make a list of the **three** you think give the clearest advice, with reasons why you chose them.

Contact your local Citizens Advice Bureau and ask them about their financial planning advice service. Ask them:

- How can people access their advice?
- What kind of problems people come to them with?
- What kind of advice they can give?

- Skills I used:**
- Learning
  - Teamwork
  - Coping with Problems
  - Use of IT
  - Use of English
  - Use of Maths

**8** Interview somebody who has made a will.  
Find out why they wanted to make a will and how they did it.  
Investigate some will writing services and their costs.  
Present your findings in a report.

- Skills I used:**
- Learning
  - Teamwork
  - Coping with Problems
  - Use of IT
  - Use of English
  - Use of Maths

**9** Other agreed challenge:

- Skills I used:**
- Learning
  - Teamwork
  - Coping with Problems
  - Use of IT
  - Use of English
  - Use of Maths



# Module 5

## From the Local to the Global



## Module 5

# From the Local to the Global

**Section B:** Complete Challenge 1 over 10 hours (1 credit), 20 hours (2 credits) or 30 hours (3 credits)

**1** Use the skills and information you have gained throughout this course to create and run a Personal Finance Team at your school/centre, advising young people on money matters.

Provide support and advice on making financial decisions, handling debt, understanding budgets, understanding how money is used in the wider community, etc.

Produce a magazine or website on all aspects of finance that will affect a young person now and in the future. Invite questions from fellow students and answer these on your own FAQ page.

You could include interviews with:

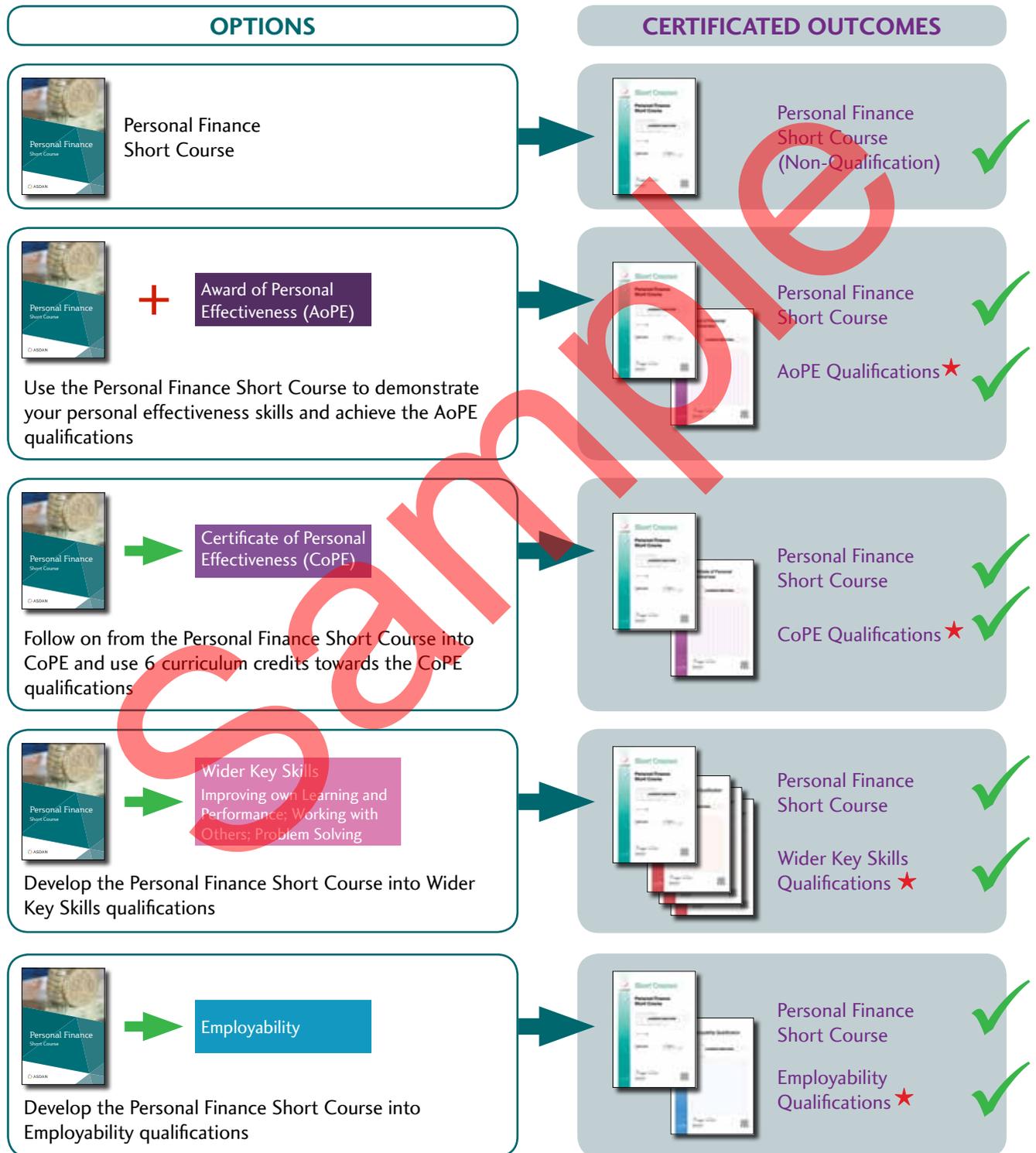
- a local business owner about their experience of running a business
- a student in Higher Education with a student loan
- someone who receives benefits

Provide links to useful websites, blogs or podcasts (e.g. Radio 4's Money Box programme, [www.moneysavingexpert.com](http://www.moneysavingexpert.com)).

- Skills I used:**
- Learning
  - Teamwork
  - Coping with Problems
  - Use of IT
  - Use of English
  - Use of Maths

# Adding Value

Your Personal Finance Short Course is recognised with an ASDAN certificate, and has a credit rating to reflect the time you have spent on Personal Finance activities. This course can also be linked to other programmes and qualifications, which add value and give you further options for continuing to develop your skills and experience.



★ If you are aiming to achieve any of these qualification outcomes you should seek advice from ASDAN before starting your Personal Finance Short Course.

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