



Your Money, Your Future Sections

Below are the different topics that can be covered as part of Rathbones' financial awareness programme and the estimated duration of each. The first five topics are relevant for all sixth-formers. The last five may be more appropriate for economics classes or those interested in getting in to the financial industry.

For one hour we would suggest:

- Sections 1 (financing your life), 2 (financial foundations) and 3 (banks)
- Sections 1 (financing your life), 3 (banks) and 11 (taxation) or 12 (careers)

Financial awareness topics

- 1. Financing your life** (30 minutes)
 - Your life aspirations - house, children, good pension?
 - What is a pension?
 - Saving options – under the mattress, in a bank, investing
 - Inflation and compounding
- 2. Laying your financial foundations** (10 minutes)
 - Budgeting and saving
 - Student finances
 - Calculating your disposable income
- 3. Banks: understand them, you'll need them** (15 minutes)
 - How a bank operates (borrowers and savers)
 - Forms of credit, APR and credit score
 - Credit vs debit card; mortgages
- 11. UK taxation** (15 minutes)
 - Does the Government balance their books? Expenditure and receipts
 - Main taxes you will pay – income, CGT, IHT, VAT
 - Understanding a payslip
- 12. Careers** (10-25 minutes)
 - The financial services industry, investment management and 'The City'
 - A day in the life of an investment manager
 - General job application advice

Introduction to investments

- 4. Investments: Risk vs reward** (20 minutes)
 - What is 'risk'?
 - Different types of returns (reward)
- 5. Asset classes: what could you invest in?** (10- 30 minutes)
 - Bonds, art, farmland, oil, gilts and more

6. Lower and medium risk assets (20 minutes)

- Low risk assets: cash, gilts and corporate bonds
- Medium risk assets: property

7. Equities: investing in companies (20-40 minutes)

- What is an equity?
- The history of the stockmarket
- Important terminology
- Use an example of a bike store to explain equities

8. Company valuations (20-40 minutes)

(need to have covered sections 4 and 7 to understand properly)

- What things do you consider to evaluate a listed company for investment
- PE ratios, risk v reward, growth, competitors etc.

9. Companies in depth (5 minutes per company)

(need to have covered section 7 to understand properly)

- Talking through a number of well known companies on the stock market, looking at their stock price fluctuations

10. Getting started (10-15 minutes)

(need to have covered sections 4 and 7 to understand properly)

- Things to consider if you wanted to consider investing