

<b>Topics in this cycle:</b> Summer 1- Violence and crime Summer 2- Finance	<b>Taught: Summer Term 1 and 2</b>	<b>Year Group: 9</b>
<b>Key knowledge/concepts to be learnt ('Tell me about...')</b>		<b>Websites/blogs/YouTube links and further reading to deepen and consolidate learning</b>
<p><b><u>Unit 1- Violence and crime</u></b></p> <p><b>To know why teens, get involved with knife crime and what are the consequences?</b></p> <p>-Teenagers become involved with knife crime due to a complex mix of factors including social inequality, lack of opportunities, fear, and the influence of gang culture</p> <p><b>What is County Lines - What is this and how are young people being exploited?</b></p> <ul style="list-style-type: none"> <li>- County Lines refers to criminal gangs that expand their operations from urban areas to rural locations, using dedicated phone lines to facilitate the ordering and selling of drugs. These gangs frequently use vulnerable children, forcing them to transport drugs and money across the country.</li> </ul> <p><b>How a gang might start.</b> Peer group</p> <p>A relatively small and transient social grouping which may or may not describe themselves as a gang depending on the context.</p> <p>Street gang</p> <p>"Groups of young people who see themselves (and are seen by others) as a discernible group for whom crime and violence is integral to the group's identity."</p> <p>Organised criminal gangs</p> <p>"A group of individuals for whom involvement in crime is for personal gain (financial or otherwise). For most crime is their 'occupation'.</p> <p><b>How to manage risks and stay safe?</b></p>		<p><a href="#">Knife Crime Statistics   The Ben Kinsella Trust</a></p> <p><a href="#">Behind the knife crime statistics: understanding children who carry weapons   Youth Endowment Fund</a></p> <p><a href="#">County Lines Gangs in the UK   Railway Children</a></p> <p><a href="#">Protecting children from county lines   NSPCC Learning</a></p> <p><a href="#">Criminal exploitation of children and vulnerable adults: county lines (accessible version) - GOV.UK</a></p> <p><a href="#">What Is County Lines?   The Children's Society</a></p> <p><a href="#">Frequently Asked Questions About Gangs   National Gang Center</a></p> <p><a href="#">Tips for making other people feel safer on the streets   Metropolitan Police</a></p> <p><a href="#">How to protect yourself from street robbery   Thames Valley Police</a></p> <p><a href="#">Personal safety: how to stay safe   West Midlands Police</a></p> <p><a href="#">What if I Want to Get Out of One? – Your Life Counts</a></p> <p><a href="#">Gangs   Childline</a></p>

To manage risks and stay safe on the streets, it's crucial to be aware of your surroundings, trust your instincts, and take preventative measures. This includes avoiding distractions like headphones or phones, staying in well-lit and populated areas, and being mindful of your valuables.

## How someone can safely leave a gang?

1. Never tell the gang that you plan to leave. Don't leave any written, text, or e-mail notes that they could find. You could place yourself in great danger.
2. Find other interests in your neighbourhood like sports clubs or art groups. Try to spend more time with your family if you can.
3. Dress down and rediscover your own identity. Gangs often have a dress code that can be identified, so begin to ditch the gang clothes and start to wear what you really want.
4. Don't speak or act like a member of the gang. How you speak, dress and act are often controlled by the gang, so make a decision to speak, dress and act differently, like yourself!
5. Don't be available to the gang – change your contact information (phone number, e-mail, etc.) and even move cities if you can. Be persistent in ignoring them when they come to find you, and give good excuses for being unavailable.

## What are the consequences of being in a gang?

- Criminal Activity and Violence:
- Drug Use and Dealing:
- Legal Issues and Incarceration:
- Mental Health Problems:
- Social Isolation and Difficulty Forming Relationships:
- Physical Health Risks:
- Difficulty Leaving the Gang:
- Impact on Families and Communities

## Unit two- Finance

### What is budgeting and why is it important?

- Budgeting is the process of creating a plan for how to spend your money, typically by tracking income and expenses to ensure you don't spend more than you earn. It's

## Unit two- Finance

[Six Reasons to have a Budget | Standard Life](#)

[How to Budget Money: Your Step-by-Step Guide](#)

[Budget basics for everyone - Barclays](#)

[Money | Learn with Halifax](#)

[Healthy Halo Alliance - Affordable Health Insurance](#)

[10 tips for getting out of debt - Care for the Family](#)

[How To Avoid Getting Into Debt - UK Debt Expert](#)

[Consumer rights - GOV.UK](#)

[How does Parliament scrutinise tax and spending?](#)

important because it helps manage finances, prioritize spending, and achieve financial goals like saving for the future or avoiding debt.

**What is money management and why is it important.**

- Money management lets you see your finances more clearly, and get the most out of your money. It helps you avoid wasting it, afford things you really want, and prepare for the future.

**How easy is it to get into debt.**

- A variety of issues can cause debt. Some causes may be the result of expensive life events, such as having children or moving to a new house, while others may stem from poor money management or failure to meet payments on time.

**What are consumers and the Law – what are my rights.**

- Consumers have legal rights when buying goods or services, mainly governed by the Consumer Rights Act 2015. These rights ensure products are of satisfactory quality, fit for purpose, and as described, and that services are provided with reasonable care and skill. If these standards aren't met, consumers can seek remedies like refunds, repairs, or replacements.

**How are public taxes raised and spent by government, locally and nationally?**

Public taxes are primarily raised through income tax, National Insurance contributions, and VAT, forming the core of government revenue. Local governments also rely on council tax and business rates.

Key Vocabulary and Definitions To Be Learnt		What Will The Assessment Look Like?
<u>Unit 1- summer 1</u>	influence from members of one's peer group	END of unit assessments Assessment week in June
<b>Peer Pressure</b>		

# Home-School Learning Collaboration – PSHE



<b>Knife Crime</b>	Knife crime is any crime involving a knife or sharp object. This includes: carrying a knife, owning a banned knife, trying to buy a knife if you are under 18, and/or threatening, injuring or fatally wounding someone with a knife.	
<b>County Lines</b>	Used in reference to a form of criminal activity in which drug dealers in major cities establish networks for the supply and sale of drugs to users in towns and rural areas, using other people (typically those who are young or otherwise vulnerable) to carry, store, and sell the drugs.	
<b>Disenchantment</b>	A feeling of disappointment about someone or something you previously respected or admired; disillusionment.	
<b>Trap House</b>	A place, especially an empty house, where illegal drugs are sold:	
<b>Gangs</b>	A "gang" is generally defined as a group of people, usually young, who identify as a distinct group and engage in criminal or violent activity, often with a degree of organization and continuity	<b>Family Learning Opportunities</b>
<b>Grooming</b>	Grooming is when a person builds a relationship with a child, young person or an adult who's at risk so they can abuse them and manipulate them into doing things.  The abuse is usually sexual or financial, but it can also include other illegal acts	<a href="#">Children's rights &amp; advocacy   The Children's Society</a>
<b>Violence</b>	Behaviour involving physical force intended to hurt, damage, or kill someone or something.	<a href="#">Understanding Violence in Young People Training   Catch22</a>
<b><u>Unit 2- Summer 2</u></b> <b><u>Finance</u></b>		<a href="https://campaign-for-learning.org.uk/Web/CFL/Events/Inclusive_FinEd.aspx">https://campaign-for-learning.org.uk/Web/CFL/Events/Inclusive_FinEd.aspx</a>
<b>Overdraft</b>	A deficit in a bank account caused by drawing more money than the account holds	<a href="#">How to teach kids about money   MoneyHelper</a>
<b>Current account</b>	An account at a bank or building society from which money may be withdrawn without notice, typically an active account catering for frequent deposits and withdrawals by cheque.	
<b>Debit Card</b>	A card allowing the holder to transfer money electronically from their bank account when making a purchase.	
<b>Credit card</b>	A small plastic card issued by a bank, building society, etc., allowing the holder to purchase goods or services on credit.	
<b>Cheque</b>	An order to a bank to pay a stated sum from the drawer's account, written on a specially printed form.	

## Home-School Learning Collaboration – PSHE

<b>Credit</b>	In finance, credit generally refers to the ability to borrow money or access goods or services with the promise of future payment, often with interest. It can also refer to an entry in an account that increases the balance, or the trustworthiness of an individual or entity based on their borrowing and repayment history	
<b>Debit</b>	An entry recording a sum owed, listed on the left-hand side or column of an account.	
<b>Consumerism</b>	The protection or promotion of the interests of consumers.	
<b>Private sector</b>	The part of the national economy that is not under direct state control.	
<b>Public sector</b>	The part of an economy that is controlled by the state	
<b>The budget</b>	An estimate of income and expenditure for a set period of time.	