

FINANCIAL LITERACY

THE AUTONOMY PATHWAY



STAGE 1: AWAKENING
Key Stage 3

STAGE 2: CHANGE
Key Stage 4

STAGE 3: AUTONOMY
Key Stage 5

CERTIFICATION

LEVEL 2 PATHWAY

AQA ALIGNED

THE STATEMENT OF INTENT

Financial literacy at Elevated Futures Education is architected to move learners from the initial awakening of economic systems toward the full realisation of professional and personal autonomy. We recognise that for the neurodivergent student, navigating the fiscal world can often be a source of significant sensory and executive load. This curriculum provides the clinical scaffolding required to transform complex economic concepts into predictable, logical, and manageable assets.

The journey follows the Elevation Arc, specifically designed to culminate in a formal Level 2 qualification. In Key Stage 3, we establish a safe base by demystifying money as a tool for connection. In Key Stage 4, we transition to the change phase, applying rigorous AQA GCSE logic to real world taxation and banking. In Key Stage 5, the student emerges into full autonomy, achieving the synoptic mastery required for the Level 2 certificate while managing the complexities of adulthood with confidence, legal literacy, and vocational agency.

THE DELIVERY PROMISE

Asset preservation through strengths based starting points in every unit.

Executive scaffolding that reduces cognitive load using visual logic.

Level 2 Mastery through a project based approach to adulthood readiness.

CURRICULUM PROGRESSION MAP

| KEY STAGE | ELEVATION PHASE | CURRICULAR FOCUS | LEVEL 2 PATHWAY MILESTONE |
|--------------------|------------------|--|---|
| Key Stage 3 | Awakening | Foundation of value, identifying needs vs wants, basic school canteen budgeting, and the history of money as a social system. | Emerging Competence: Identifying core fiscal systems and individual value. |
| Key Stage 4 | Change | Applied GCSE logic, forensic payslip interpretation, taxation systems (NI/TPS), credit risk management, and statutory consumer rights. | Technical Mastery: Application of financial skills to real world community contexts. |
| Key Stage 5 | Autonomy | Adulthood readiness, housing math (Rent vs Mortgage), advanced investment, workplace brokerage, and independent living plans. | Synoptic Autonomy: Creation of an independent living portfolio for final Level 2 assessment. |

SEQUENTIAL GOLDEN THREAD

The sequence is built to ensure that regulatory safety precedes academic demand. Every Key Stage leads with the DDP pillar of Appreciation, celebrating what the learner already understands about their own value. In Key Stage 5, the Level 2 pathway is secured through a synoptic action project, where the student proves they can translate theoretical economic knowledge into the clinical management of their own adult life. This ensures that the qualification is not a memory test, but a verified record of autonomous agency.

KEY STAGE 3: THE AWAKENING PHASE

PHASE INTENT

To demystify money as a logical and predictable tool. In this phase, we focus on identifying personal value and the concept of a "Safe Base" for finance. We utilise student interests to frame the first encounters with budgeting, removing the abstraction that often causes anxiety.

SIGNATURE EXPERIENCE

The Sanctuary Budget Challenge

Students plan the procurement of resources for their safe base den, managing a virtual budget using systemic logic.

LINGUISTIC ASSETS

Building a vocabulary of value, moving from simple "want" to statutory "need", and articulating personal preferences during transactions.

LOGICAL ASSETS

Introduction to numerical sequences, pattern matching in pricing, and the basic three stage task decomposition of a purchase.

RESILIENCE ASSETS

Normalising the concept of "not enough" through solution focused planning, preventing the panic response to scarcity.

KEY STAGE 4: THE CHANGE PHASE

AQA ASSESSMENT OBJECTIVES

PHASE INTENT

Transitioning to formal academic rigour through AQA GCSE alignment. We move toward external application, where students learn to audit their own income trajectories and navigate the complexities of the adult economic landscape with clinical precision.

AO1 (MATHS)

Standard calculations and numerical accuracy in taxation.

AO5 (ENGLISH)

Writing to argue and persuade for consumer redress.

| STRAND | CHANGE: THE NEXT STEP | WORKABLE EXPERIENCE |
|-------------|--|---|
| Employment | Forensic auditing of payslips, National Insurance codes, and pension auto enrolment. | "First Wage" simulation, calculating real deductions against a college lifestyle. |
| Consumption | Decoding marketing triggers, understanding interest rates (APR/AER), and credit identity. | Marketing Trigger Decoder project, identifying the "nudge" in digital commerce. |
| Rights | Statutory consumer rights, legal contracts, and the professional authoring of a redress claim. | Mock Consumer Rights Pitch, presenting a case for a refund to a local provider. |

The realisation of full self advocacy. In Key Stage 5, the student is no longer a recipient of financial instruction but an active author of their own vocational future. This phase acts as the synoptic component of the Level 2 qualification, where students demonstrate the forensic brokerage required to navigate housing, higher education, and professional career paths, ensuring they are equipped for a legacy of worth.

INDEPENDENT HOUSING

Math of Renting vs Mortgage, interpreting tenancy agreements, managing council tax, and utility unit cost analysis for Level 2 evidence.

ADVANCED INVESTMENT

Ethical portfolio management, green economy careers, compound interest modelling, and long term legacy planning for adulthood.

PROFESSIONAL AGENCY

Salary negotiation scripts, interpreting employment law, self employment tax returns, and freelance business math for professional autonomy.

FINAL SYNOPTIC EXPERIENCE: THE LEVEL 2 AUTONOMY PORTFOLIO

Student produces a forensic 12 month roadmap for independent living, including a verified vocational placement plan, a green living audit, and a digital financial dashboard. This portfolio serves as the definitive evidence of Level 2 competency.

THE INTEGRATED OPERATING SYSTEM

ACADEMIC SCAFFOLDING

Mathematics: Providing the numerical skeleton for percentage logic, statistics, and probability in risk for Level 2 success.

English: Providing the linguistic tool for contract analysis, professional correspondence, and advocacy scripts for adulthood.

Science: Providing the inquiry logic for investigating energy wavelengths, thermal conductivity costs, and biological dopamine loops.

VOCATIONAL GATEWAYS

Financial Literacy is not a siloed subject; it is the Economic Operating System of our vocational pathways. By mapping student superpowers—such as forensic attention to detail or systemic logic—directly to financial careers or independent living skills, we ensure that every student sees a clear pathway from the classroom to the regional community.

ACCOUNTANCY

ADMIN

TECH

RETAIL

PRACTITIONER IMPLEMENTATION GUIDE

RECOMMENDED LESSON RHYTHM

1. **Retrieval Ritual:** Quick recall of previous logic wins.
2. **Teacher Modelling:** Worked examples with high density visuals.
3. **Guided Practice:** Parallel work in safe sanctuary zones.
4. **Independent Application:** Portfolio evidence capture.
5. **Restorative Reset:** Closing appreciation of superpowers.

SEND INCLUSIVE ADJUSTMENTS

- Accept video/audio evidence to reduce written executive load.
- Utilise visual timers to manage time related fiscal stress.
- Colour coded logic for tax vs spend vs save categories.
- Pre rehearsed scripts for all social financial transactions.

STATUTORY SIGN OFF AND QUALITY AUDIT

This scheme is designed to support a Level 2 Autonomy pathway. Delivery must be aligned to the DDP framework and AQA Assessment Objectives to ensure forensic evidence of progress.