2A7

Bills, bills, bills

How do you read a bill or statement, so you're never caught out?

Understanding bills and statements helps people read financial information with greater confidence. Bills and statements typically include details such as charges, dates, account information, balances and payment information. Developing confidence in understanding bills and statements will allow you to spot important information. Being able to check bills and statements will allow you to identify errors, unexpected payments, or possible fraud before they become a problem.

✓ Skills I used:

- Learning ☐
- Decision-making ☐
- Communicating ☐
- Team working ☐
- Thinking ☐
- Self-awareness ☐

What you'll do

In this challenge, you will understand what bills and statements are really saying.

You will:

- explore the main parts of bill and statements
- identify charges, dates, balances and payment information
- recognise how to spot possible errors, unexpected payments, or fraudulent activity, and how to deal with these
- mark up a sample statement to highlight the main components

How I might show the skills

Skills	Examples
Learning	Recognises the main sections of a bill or statement and understands what common details mean. Evidence could include a completed annotation task, a colour-coded bill breakdown, a labelled digital slide, or short written notes.
Decision-making	Prioritises which information matters most when checking a bill and explains what should be looked at first. Evidence could include a planning sheet, a priority checklist, a storyboard, or a draft infographic.
Communicating	Interprets bills and statements clearly using terms such as balance, due date, charge, payment, and account number. Evidence could include a short explainer video, a podcast clip, a visual poster, or a written bill guide.
Team working	Tests ideas with others to compare examples, check what stands out, and improve the final resource. Evidence could include shared notes, peer feedback on a poster or video, or collaborative sorting tasks.
Thinking	Investigates different bills or statements and begins to explain what is important, unusual, or unclear. Evidence could include annotated examples, a comparison chart, a short news-style clip, or screenshot commentary.
Self-awareness	Builds confidence in checking financial information and begins to feel more in control of bills and payments. Evidence could include a reflection voice note, a

	confidence scale, a visual checklist, or a short written response.

5A2

Fairtrade and ethics

How do supply chains and trade choices affect workers and prices?

Products often pass through a supply chain before reaching the customer, involving producers, manufacturers, transport, retailers and other businesses. The way products are traded can affect prices, wages, working conditions and the profits received by different people along the supply chain. Schemes such as Fairtrade aim to promote fairer trading practices and improve conditions for producers and workers. Understanding how supply chains and trade work helps people make informed purchasing decisions and consider the wider impact of what they buy.

Skills I used:

- [ ] Learning
- [ ] Decision-making
- [ ] Communicating
- [ ] Team working
- [ ] Thinking
- [ ] Self-awareness

What you'll do

This challenge helps you understand how trade choices affect people as well as prices.

You will:

- trace the journey of a product through its supply chain
- indicate how trade can affect prices, wages and working condition
- identify how consumer choices can influence ethical trading and fair treatment
- explore the supply chain for a bar of chocolate, identifying who is involved in the supply chain and how Fairtrade and/or ethical choices might affect the people who produce and sell it

How I might show the skills

Skills	Examples
Learning	Identifies the stages of a supply chain and the people involved. Recognises how trade choices can affect prices, wages and working conditions. Records information about product journeys using a supply chain map, comparison table or research notes.
Decision-making	Chooses which factors are most important when deciding whether a product represents an ethical purchase. Gives reasons for selecting products based on price, Fairtrade status, worker welfare and value. Justifies recommendations using evidence from the supply chain investigation.
Communicating	Explains how supply chains and Fairtrade affect workers, businesses and consumers using appropriate vocabulary. Creates a poster, presentation or digital resource that clearly shows the journey of a product and the impact of ethical trade choices. Presents findings using examples from a real product such as chocolate.
Team working	Discusses ethical trade issues with others and compares different viewpoints. Contributes ideas during supply chain investigations. Provides constructive feedback on ethical buying recommendations created by others.

Thinking	Traces the journey of a product through the supply chain. Compares how different trading practices affect producers, retailers and consumers. Explains how Fairtrade and ethical choices can influence prices, working conditions and outcomes for different groups.
Self-awareness	Reflects on how personal shopping choices can affect people in other countries. Identifies ways to make more informed and responsible purchasing decisions. Describes how ethical consumer choices can contribute to positive social and environmental outcomes.

7B2

Credit offer comparison

How do fees, APR and terms change the real cost?

Credit offers can look very different at first glance. A low monthly payment does not always mean a loan is cheaper overall. This challenge helps you compare different credit offers by looking at APR, fees, repayment terms and the total amount repayable, so you can understand the real cost of borrowing and make safer financial decisions

✓ Skills I used:	
Learning	☐
Decision-making	☐
Communicating	☐
Team working	☐
Thinking	☐
Self-awareness	☐

What you'll do

This challenge helps you compare credit offers and understand the real cost of borrowing.

You will:

• compare different credit offers side by side, including charges, repayment terms and conditions

• explore how APR, fees and repayment length affect the total amount you repay

• identify offers that appear cheaper because of lower monthly payments but cost more overall

• create a comparison poster, infographic, blog or short video showing which credit offer is the safest, the cheapest and the best value overall

How I might show the skills

Skills	Examples
Learning	Explores how APR, fees and repayment terms affect the overall cost of borrowing and applies this understanding when comparing realistic credit offers. Applies this understanding to organise realistic borrowing examples. Evidence could include a completed offer chart, a labelled cost breakdown, a colour-coded comparison map, or short written notes using key credit vocabulary.
Decision-making	Decides which credit offer provides the best overall value and explains what should be checked before agreeing to borrow money. This may include deciding how much weight to give to APR, fees, repayment pace, and flexibility. Evidence could include a planning sheet, a priority checklist, a storyboard, or a draft offer-comparison summary.
Communicating	Explains credit offers using terms such as APR, fees, repayment term, monthly payment and total repayable. Uses spoken and written communication to show how a credit offer can appear cheaper than it really is. Evidence could include a short explainer video, a podcast-style discussion, a credit comparison poster, or a written offer guide.
	Swaps ideas with others while comparing offers, testing first impressions against

Team working	the fine print, and refining conclusions through shared discussion and feedback. Evidence could include paired discussion, shared notes, peer feedback on a comparison chart, or collaborative credit-offer tasks.
Thinking	Explores why some credit offers appear cheaper at first but become more expensive over time. This may include thinking about low monthly payments, hidden charges, and long repayment periods. Evidence could include annotated offer notes, a short news-style clip, a digital comparison board, or screenshot commentary linked to borrowing costs.
Self-awareness	Recognises that understanding the full cost of borrowing can reduce financial stress and help avoid expensive mistakes.1 Evidence could include a reflection voice note, a confidence scale, a visual checklist, or a short written response about comparing credit carefully.