

Teacher Support Pack

Personal and Enterprise Financial Capability

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Introduction

Introduction

'Economic Wellbeing and Financial Capability' is part of the new non-statutory programmes of study for PSHE and Citizenship. These new programmes of study bring together elements of PSHE, work-related learning, careers education, enterprise and financial capability. They relate to the fifth outcome of Every Child Matters, 'achieve economic wellbeing', and also contribute towards the other outcomes, particularly 'enjoy and achieve' and 'make a positive contribution'.

QCA states that the purpose of Economic Wellbeing and Financial Capability is for all young people to become:

- successful learners who enjoy learning, make progress and achieve
- confident individuals who are able to live safe, healthy and fulfilling lives
- responsible citizens who make a positive contribution to society.

PSHE: Economic Wellbeing and Financial Capability aims to equip students with the knowledge, skills and attributes to make the most of changing opportunities in learning and work. Through their learning and experiences inside and outside of school, students begin to understand:

- the nature of the world of work
- the diversity and function of business
- how to manage their money and finances effectively
- how to become questioning and informed consumers
- the relevance of what they learn in school to their future lives
- how to make effective learning plans, decisions and transitions
- how to handle uncertainty and respond positively to change
- how to create and implement new ideas and ways of doing things
- how to make and act on reasonable risk/reward assessments.

Kar2ouche: Personal and Enterprise Financial Capability looks at the issues that students face at the end of their compulsory education and gives them the opportunity to explore the world of work, economic factors and the effects of their decisions at this very important stage in their lives. It is mapped against the 'Economic

Wellbeing and Financial Capability' half of the new PSHE programmes of study (for first teaching in September 2008).

Kar2ouche: Personal and Enterprise Financial Capability also covers aspects of enterprise education and key skills.

Enterprise education is a key element of work-related learning and develops knowledge and understanding and valuable skills for future education and employment.

Knowledge and understanding includes:

- organisation, innovation, risk, teamwork, managing change and personal effectiveness
- money, credit, investment, costing projects, personal finance
- the market, competition, organisation of business and the world of work.

Skills include:

- decision-making, thinking and learning, design and making, leadership, team-working
- budgeting, financial planning, personal risk management
- ability to make decisions and investigate simple hypotheses.

Key Skills are the skills that students need in order to operate confidently and successfully in school, college, university, work, training and life in general. There are six key skills:

- Communication
- Application of Number
- Information and Communication Technology
- Working with Others
- Improving own Learning and Performance
- Problem Solving.

This Pack

The suggested activities within this Teacher Support Pack (TSP) are aimed at Key Stages 3 and 4, but can be adapted for younger and older children or to provide more differentiated support for individuals within the class. They have been written to help you get started with Kar2ouche. They provide examples of just some of the ways in which *Personal and Enterprise Financial Capability* can be used in the classroom to create a sequence of lessons that embed ICT meaningfully to move learning forward. As you get used to using the software, you will undoubtedly work out activities of your own to match your students' needs and interests more closely.

Kar2ouche *Personal and Enterprise Financial Capability* is a toolkit, providing a wide range of backgrounds, characters, props and soundfiles, that enables you and your students to create storyboards, animations and publications for a range of learning purposes. You can also insert your own digital images to extend the range and further personalise the content.

Throughout the activities students are provided with opportunities to communicate ideas through collaboration, discussion and presentation.

Structure

This support pack is designed to help you coordinate your students' use of the Kar2ouche software, as well as deliver meaningful content in a complete lesson format.

Introduction

At the beginning you will find an overview of the benefits of Kar2ouche as a learning tool. You will also see a list of the many different ways you can use Kar2ouche. There are many opportunities for students to use the software beyond the core activities outlined here. If you are new to Kar2ouche, you will also find a handy *Starter's Guide* to help you get to grips with the functionality.

Units

This title is divided into three units, each containing several activities.

- **Unit 1: World of Work** This unit comprises two activities which give students the opportunity to explore various roles in the home and at work that contribute to contemporary society. The unit also explores the rights and responsibilities of employers and employees in relation to the world of work.
- **Unit 2: Managing Your Money** This unit comprises three activities which give students the opportunity to look at the issues of money management, budgeting and investment.
- **Unit 3: Enterprise** In this unit, students have the opportunity to explore work and enterprise issues within a real business environment.

Unit Structure

Each unit begins with an overview of the content; the recommended Key Stage/Year; a list of activities; a summary of outcomes and the ICT and subject curriculum references.

Activity Introduction

In each individual activity you will find an overview, a note on group organisation, suggested timings and the resources needed for each lesson. This will help you plan ahead. You will also find strategies for incorporating guided learning, cooperative learning and independent practice into your lessons. The objectives and key words sections will help you see, at a glance, the main focus of the lesson and what students can be expected to learn.

Teacher Notes

The framework for each activity comprises Introduction, Development, Plenary, Extension/Homework. The Introduction provides a method for leading students into the topic. The Development section provides instructions for the core lesson. The Plenary section helps students synthesise what they have learned, sometimes by completing a presentation or summarising their thoughts and other times by applying what they have learned in a new way. The Extension and Homework activities provide opportunities for extra work, as well as advanced learning on a topic.

Student Notes

The Student Notes, reproduced here, are also found in the Activities section of the software. Students are given a list of their objectives and the outcomes they are expected to deliver. These are followed by a 'student friendly' version of the Teacher Notes.

Activity Sheets

Most lessons include one or more activity sheet. These sheets are designed as masters to be photocopied for student use in the classroom. Often, these sheets can be used in conjunction with the software. Sometimes the sheets can be used in lieu of the software if students do not have ready access to a computer.

What is Kar2ouche?

Kar2ouche is a multimedia authoring tool, and is used in a series of content titles focused on enhancing learning in a number of different subjects. In each instance the application's functions and interface are the same; it is just the backgrounds, characters, props and texts that change. Consequently, once students have learned to use Kar2ouche they are able to use it across a range of subjects.

Enhancing Learning

Not only does Kar2ouche help students develop the skills relevant to particular subject areas, it also facilitates the development of more generic thinking skills. Thus students are encouraged to know *how* and *why* as well as *what*.

Information-processing skills	Using Kar2ouche students can be encouraged to: <ul style="list-style-type: none"> • read for meaning • identify key images, text and ideas • sort the relevant from the irrelevant and extract what is essential • organise and where necessary prioritise ideas • sequence events • develop cultural awareness.
Reasoning skills	Using Kar2ouche students can be encouraged to: <ul style="list-style-type: none"> • justify decisions using evidence • make informed choices • work out subtexts • consider alternative perspectives, interpretations, ambiguity and allusion • extract meaning beyond the literal.
Enquiry skills	Using Kar2ouche students can be encouraged to: <ul style="list-style-type: none"> • work collaboratively to question text • observe events and predict subsequent action • consider consequences • explore how ideas, values and emotions are portrayed • analyse the relationship between characters.

<i>Creative thinking skills</i>	Using Kar2ouche students can be encouraged to: <ul style="list-style-type: none">• offer individual interpretations of texts or situations• create original multimedia texts• add imagined scenes and events• respond imaginatively to texts and situations.
<i>Evaluation skills</i>	Using Kar2ouche students can be encouraged to: <ul style="list-style-type: none">• consider how meanings are changed when texts are adapted to different media• review, modify and evaluate work produced• reflect critically on written text, their own work and the work of peers• compare and contrast their work with the work of others.
<i>Communication skills</i>	Using Kar2ouche students can be encouraged to: <ul style="list-style-type: none">• engage in collaborative working and dialogue• listen, understand and respond critically to others• articulate ideas in groups of different sizes• use visual aids and images to enhance communication.

Making Your Own Activities Using Kar2ouche

You and your students can use Kar2ouche in a range of contexts and ways. You can devise your own activities in Kar2ouche to introduce texts and ideas to students using one PC and a data projector; alternatively, you might want to create partially made storyboards for individuals or pairs to use on a network. When a computer network is not readily available, you might also use the software to create your own worksheets and handouts for students to use in the classroom.

Thus, you can use Kar2ouche to create:

- storyboards
- animations
- publications.

Storyboards

These are particularly useful in encouraging students to show their understanding and ability to extract key information. By producing storyboards, students often show their ability to summarise and synthesise key information. They can be asked to create:

- a summary of a particular event or piece of text in a specified number of frames
- witness reconstructions – step by step – as if for the police
- a summary with speech bubbles or captions containing important text
- a storyboard with their own commentary or summary in their own words
- alternative beginnings
- alternative endings
- before and/or after shots
- additional episodes
- outlines of structure
- presentations for class
- illustrations of alternative points of view/ debate
- imagined meetings between characters
- photographs/freeze frames for a particular moment.

In all of these, students can add sound, their own digital images, special effects and recordings of their own voices.

If time is limited, you can partially complete storyboards that students finish in the lesson.

Partially completed storyboards may comprise, for example:

- the first and last frames – students make the frames for the central section
- storyboards that contain blank thought bubbles, blank speech bubbles and/or blank text boxes
- storyboards with questions in text boxes or caption windows
- storyboards with text in the caption window – students create the pictures
- storyboards with odd frames missing
- sequencing activities
- a quiz – ‘who says what?’, ‘what happens next?’ etc.

Alternatively, students can create their own incomplete storyboards for others to complete. This could be a sort of consequences game – ‘what happens next?’

Animations

Students who have access to Kar2ouche out of class time can enjoy creating animations. As with storyboards, animations enable students to demonstrate their understanding and ability to extract key information. Most of the activities listed below can also be created as still storyboards. Students may be told that they have been commissioned to create a:

- news programme
- documentary
- TV chat show
- TV interview
- film trailer
- scene of a film or credits (representing a particular genre)
- TV advertisement
- musical score
- fashion show.

Publications

As a plenary, students can present their storyboards to the class either using a data projector or on screen. Alternatively, they can use the print facility to create publications in Kar2ouche or copy into a word-processing/desktop publishing program. Within Kar2ouche you can produce a template for students who need the help of a scaffold.

The sorts of publications could include:

- newspaper front pages – using Kar2ouche to compose the pictures (students may choose to create broadsheets and tabloids to compare the differences)
- storybooks – picture above, story below (concentrating on structure/settings etc)
- cartoon strips (or film strips)
- graphic novels
- estate agents' details
- diary entries (with photos/pictures)
- letters (with pictures)
- photo albums
- magazine spreads
- advertising posters
- 'wanted' posters
- guides
- catalogues
- book and magazine covers.

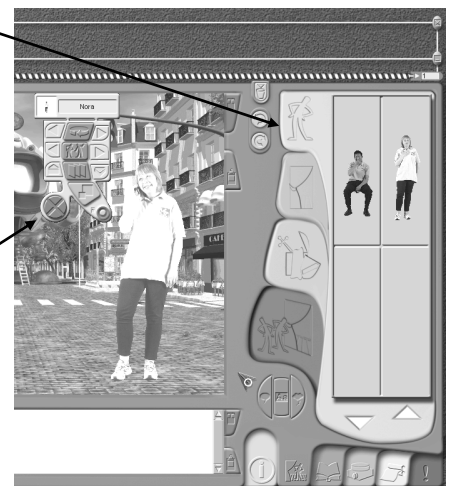
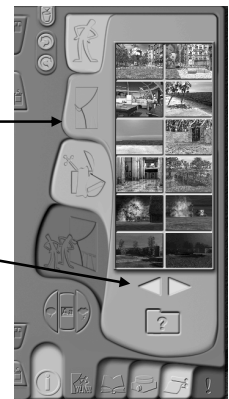
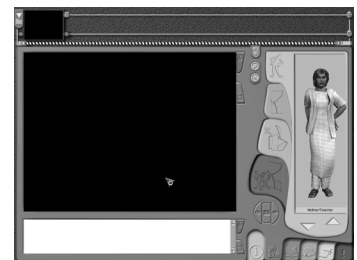
In all of these activities, students may be asked to consider audience and purpose. You can stipulate this audience. As you get used to the software, you'll find the possibilities almost endless.

If You Haven't Used Kar2ouche Before – A Starter's Guide

If students have not used Kar2ouche before, QuickStart and User Guides are available on Disc 2 within your CD pack, on the hard drive for schools with Kar2ouche *Unlimited* service or can be downloaded via our website <http://www.immersiveeducation.co.uk/support/kar2ouche/>. A good way of showing them the main functions is to demonstrate how to create a title frame. This introduces selecting backgrounds, adding and posing characters, introducing text bubbles, as well as adding text and sound. Students can pick up other skills as they go.

To create a title frame

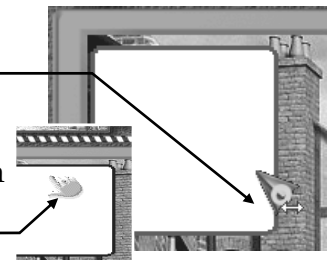
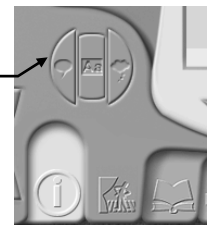
1. Ask students to open Kar2ouche – the first screen they see is the composition screen.
2. Next ask them to select a background by clicking on the blue background tag. They should click again to see six backgrounds and yet again to see twelve. (Do not click again, otherwise they return to a single view.) They can scroll through the backgrounds using the green arrows at the bottom. Once they have browsed the backgrounds they should select one they like by left clicking on it. It will appear in the composition window.
3. Having selected a background, students should choose a character to add to the frame. They do this by clicking on the green character tab (click once more to see four characters, click again to see sixteen) and scrolling through using the green arrows at the bottom. They select the character by left clicking (holding down) and dragging it into the frame. Now for the fun. This character can be resized, posed and rotated by right clicking on it in the frame. This brings up the manipulator tool.



- To rotate the character students click on the left and right facing arrowheads at either side of the top icon.
- To reposition the character they click on the arrowheads either side of the central character's icon.
- To resize the character students should left click on the blue squares at the bottom of the manipulator tool, then drag the mouse towards them to make the character bigger or backwards to make it smaller.
- The bottom icon allows the layering of characters and/or props.
- The character can be moved around by left clicking and dragging.



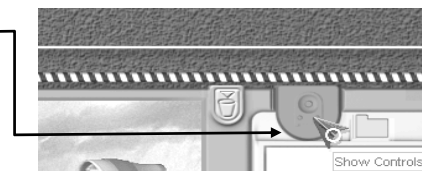
4. Next ask students to add a text bubble. They can do this by left clicking on the **text bubble icon**. The text bubble will appear in the top left hand portion of the screen. Students can then write in their name, form and the title of the storyboard they are about to complete. If they need to make the bubble bigger, they do this by passing the cursor over the right or bottom borders until a **double arrowhead** appears. They should then click and drag to size. To move the bubble to elsewhere on the screen students should **hover over the top of the bubble until the hand appears**, left click to grab it and then drag to position.



5. Finally, students could be asked to add some sound, either in the form of a sound effect or a recording of their own voice. In either case they should begin by clicking on the **text/audio tab** at the bottom of the screen.



Next they should click on the **show controls icon** at the top of this text/audio frame. This will bring up the audio control panel.



To add a sound effect they should click on the orange folder, then select one of the sound effects offered by clicking on it and then on open. If they want to preview these sound effects they should click on the effect and then on play. To record their own voices students press on the red microphone icon and speak into their microphones. To stop the recording they should press the square red button. They will be prompted to give their soundfile a name. They type this into the box and then click on save. The sound is attached to their frame.



Students will now know how to use the main functions of Kar2ouche. Encourage them to play in order to learn what other things it can do, for instance how to attach a soundfile to a frame.

Useful Contacts

General Websites

The following websites were active at the time of publication, but before using with students it is worth checking their current availability and the suitability of the coverage for the students *you* are teaching.

Citizens Advice Bureau

Contains very good information on the world of work.
<http://www.adviceguide.org.uk/index/life/employment.htm>

DirectGov

Provides information on rights and responsibilities at work.
<http://www.direct.gov.uk/en/YoungPeople/Workandcareers/Yourrightsandresponsibilitiesatwork/index.htm>

Personal Finance Education Group (pfeg)

Lots of information for young people to help them leave school with the financial knowledge, skills and confidence they need to live full adult lives.
<http://www.pfeg.org/Secondary/default.asp>

The Site

This site has information on the rights of employees.
<http://www.thesite.org/workandstudy/working/workersrights>

Royal Bank of Scotland: MoneySense

Good information to help students to get to grips with their finances.
<http://moneysense.rbs.co.uk/rbs/schools.asp>

Acas

Consists of information which aims to improve the working life of employees through better employment relations.
www.acas.org.uk

Department for Work and Pensions (DWP)

Includes information on a range of benefits and services for people of working age, providing financial help and support.
<http://www.dwp.gov.uk/lifeevent/workage/>

True Tube

This free site provides a range of interviews with young people and films about attitudes to work.
www.truetube.co.uk

All web addresses were correct at the time of going to press, but are subject to change. *You may like to add other addresses you come across below:*

Website	URL	Comments

Activities

Unit 1: World of Work

Overview of Unit

In this unit, students consider the different roles they have in society. They will also identify different categories of work and changes and trends in contemporary working lives. They investigate laws about the rights and responsibilities of employers and employees, and consider the benefits of and opportunities for working in other European countries.

Key Stage/Year

Key Stages 3 and 4

Activities

The unit comprises two activities that form the backbone of a sequence of lessons to support PSHE. You may want to supplement or adapt these activities to meet the needs of your particular class.

- 1. Life and Work Roles**
- 2. Rights and Responsibilities**

Outcomes

By the end of this unit, students will have:

- identified different 'roles' in life, including in the workplace
- understood that there are various categories of work
- identified laws about rights and responsibilities in the world of work
- understood that the world of work is changing
- explored the benefits of and opportunities for working in European countries.

Curriculum References

PSHE: Economic Wellbeing and Financial Capability

1 Key concepts

1.1 Career

1.1a Understanding that everyone has a career. **1.1b** Developing a sense of personal identity for career progression. **1.1c** Understanding the qualities, attitudes and skills needed for employability.

1.3 Risk

1.3a Understanding risk in both positive and negative terms. **1.3b** Understanding the need to manage risk in the context of financial and career choices.

2 Key processes

2.1 Self-development

2.1a Develop and maintain their self-esteem and envisage a positive future for themselves in work. **2.1b** Identify major life roles and ways of managing the relationships between them. **2.1c** Assess their needs, interests, values, abilities and attitudes in relation to options in learning, work and enterprise. **2.1d** Assess the importance of their experience and achievements in relation to their future plans.

2.2 Exploration

2.2a Identify, select and use a range of information sources to research, clarify and review options and choices in career and financial contexts relevant to their needs. **2.2c** Investigate the main trends in employment and relate these to their career plans.

2.3 Enterprise

2.3a Identify the main qualities and skills needed to enter and thrive in the working world.

3 Range and content

3a Different types of work, including employment, self-employment and voluntary work. **3c** Rights and responsibilities at work and attitudes and values in relation to work and enterprise. **3f** Skills and qualities in relation to employers' needs.

4 Curriculum opportunities

4a Use case studies, simulations, scenarios, role play and drama to explore work and enterprise issues. **4c** Recognise, develop and apply their skills for enterprise and employability. **4e** Research options and progression routes in learning and work. **4f** Have contact with information, advice and guidance specialists. **4i** Discuss contemporary issues in work.

Teacher Notes

Activity 1 Life and Work Roles

Overview of Activity

In this activity, students will consider different roles in their everyday lives and those found within the world of work. They will also look into the changing nature of jobs in contemporary society, to help them understand the need for lifelong learning. Finally, they will investigate how work-related issues are portrayed by the British media.

Group Organisation

During the Introduction and Plenary parts of the activity, students work in small groups. The Development section gives the opportunity for group discussion and individual work.

Suggested Timing

The activity is likely to be completed in two sessions of around 40 minutes to one hour.

Objectives

All students will: know that they play different roles in life and that these involve different types of paid and unpaid work.

Most students will: recognise that the world of work is changing and appreciate the need for lifelong learning.

Some students will: recognise the role of the media in presenting work-related issues and an image of work in the United Kingdom.

Resources

Kar2ouche *Personal and Enterprise Financial Capability*

- **Johnny** storyboard
- **Contribution** storyboard

Sheet 1.1a *Roles*

Sheet 1.1b *Contribution to the Economy*

Local and national newspapers and clips from the TV and/or radio

Key Words: employee, employer, role, work, job seeking, voluntary, carer, economy, media, migration, working from home

Activities

Introduction

1. Organise the class into small groups and ask the students to list the different roles they play in their everyday lives. Examples could include student, brother or sister and employee.
2. Ask one person from each group to share their ideas so that a class list can be compiled.
3. Working alone, ask students to copy the list onto Sheet 1.1a *Roles* and then write in the appropriate column what task or work is associated with each of the roles. Examples might include schoolwork, looking after a younger sibling, delivering papers and dog walking.
4. Finally, students should complete the third column on Sheet 1.1a *Roles* by deciding if each role is paid or unpaid.
5. Discuss student responses, and any issues that arise, with the class.
6. Ask students to open and complete the **Johnny** storyboard to show his roles, tasks and payments. Alternatively, they can create a new storyboard to illustrate their own roles, tasks and payments.



Content of the Johnny storyboard

First part of storyboard Johnny talking about his life with his family and about his jobs. See *Appendix A* for more detail. Note: Students are asked to stop the storyboard at the end of Johnny's information.

Final frames Composition window – text boxes containing the words Roles, Tasks and Payments. Instructions in caption window – For each of Johnny's roles, complete one frame to show the tasks involved and whether they are paid or unpaid. Add backgrounds, characters and props to illustrate the roles. Add extra frames if required.

Development

7. Hold a discussion on the question, 'What is work?'
8. Ensure that students understand that there are different categories of work. If they are in doubt, write the following on the board: full- and part-time employment, self-employment, job seeking, voluntary work, working from home and carer.



9. Students carry out some research on each of the categories and complete the **Contribution** storyboard to explain each one. They should also explain how people in different roles contribute to the economy and, therefore, society. Students can use Sheet 1.1b *Contribution to the Economy* to record information from their research.

Content of the Contribution storyboard

Frame 1 Title and instructions. In each of the following six frames, write in the empty text boxes a description of the work, the different roles involved and how this contributes to the economy. Use backgrounds, characters and props to illustrate the findings from your research.

Frame 2 Text box with the heading Full- and Part-time Employment.

Frame 3 Text box with the heading Self-employment.

Frame 4 Text box with the heading Job seeking.

Frame 5 Text box with the heading Voluntary Work.

Frame 6 Text box with the heading Working from Home.

Frame 7 Text box with the heading Caring.

10. Hold a class discussion on the different contributions that people make to the economy and the impact this has on contemporary society.

Plenary

11. Ask students to choose one of the following possible changes to working life:
- a shorter working week
 - the growth of service industries
 - the ICT revolution
 - the decline of manufacturing industry
 - migration of workers to and from this country
 - equal rights in jobs
 - benefits for part-time workers
 - an increase in maternity and paternity leave.



12. Ask students to research their choice and to produce a Kar2ouche storyboard or a report on the possible consequences of this change to work, jobs and society in the future.

Extension/ Homework

13. Ask students to look through a selection of local and national newspapers for articles about work issues. They can then produce a report on how different newspapers portray the world of work. You can supplement work on newspapers by asking students to

watch TV reports and listen to radio extracts. An example of an online resource: www.truetube.co.uk. Look, in particular, at the films in the Community and Society (Work is a Trap) section. You'll also find additional teacher resources on this site.

Student Notes

Activity 1 Life and Work Roles

Objectives

In this activity you will:

- learn that you play different roles in life and that these involve different types of paid and unpaid work
- recognise that the world of work is changing and understand the need for lifelong learning
- investigate the role of the media in presenting work-related issues and develop your own image of work in the United Kingdom.

Outcomes

You will:

- complete a sheet and a storyboard about roles in everyday life and within the world of work
- complete a storyboard explaining different categories of work, the roles involved, and how workers in these roles contribute to society
- research how the world of work is portrayed by the British media.

Resources

To complete this activity you will need:

- the **Johnny** storyboard
- the **Contribution** storyboard
- Sheet 1.1a *Roles*
- Sheet 1.1b *Contribution to the Economy*
- local and national newspapers


Activities

Introduction

1. In your group decide on the different roles you play in your everyday lives.
2. Decide on one person to share your group's ideas with the class. Your teacher will write a class list on the board.
3. Copy the list onto Sheet 1.1a *Roles* and write in the appropriate column what task or work is associated with each of the roles.
4. Finally, complete the last column of Sheet 1.1a *Roles* by writing in whether you think the roles are paid or unpaid.
5. Discuss the class's responses.
6. Open and complete the **Johnny** storyboard to show Johnny's roles, tasks and payments. Alternatively, make your own storyboard to illustrate your everyday roles, tasks and payments.

Student Notes

 to open the **Johnny** storyboard.

 to open a **new** storyboard.

Development


7. Discuss 'What is work?' with your class.
8. Carry out some research on full- and part-time employment, self-employment, job seeking, voluntary work, working from home and caring. Complete the **Contribution** storyboard to explain these categories and show how people in different roles contribute to the economy and, therefore, society.

 to open the **Contribution** storyboard.

9. Discuss the issues raised through your research.

Plenary

10. Choose one of the following to research:
 - a shorter working week
 - the growth of service industries
 - the ICT revolution
 - the decline of manufacturing industry
 - migration of workers to and from this country
 - equal rights in jobs
 - benefits for part-time workers
 - an increase in maternity and paternity leave.
11. Use this research to produce a Kar2ouche storyboard or a report on the possible consequences of this change to contemporary working life, to the nature of work, jobs in the future and the potential impact on society.

 to open a **new** storyboard.

Extension/Homework

12. Look through a selection of local and national newspapers for work-related issues. If possible, refer also to TV and radio coverage. Produce a report on how different media portray the world of work.

Sheet 1.1a

Roles

Write a list of your current roles in the first column. Add any work or tasks you have to do in these roles in the second column. Finally, state whether the work or tasks are paid or unpaid in the third column.

Current Roles	Work or Tasks	Paid or Unpaid

Sheet 1.1b

Contribution to the Economy

Look at the categories of work below and then describe what is involved in the second column. In the third column, state how this category of job contributes to the economy. Add any other categories you can think of to the bottom of the table.

Work Categories	Description of Job Categories	Contribution to Economy
Full-/part-time employment	<i>Working full- or part-time for an employer for a specified number of hours.</i>	<i>Pay income tax, national insurance; produce goods for export</i>
Self-employment		
Job seeking		
Voluntary work		
Working from home		
Carer		

Teacher Notes

Activity 2 Right and Responsibilities

Overview of Activity

In this activity, students will investigate rights and responsibilities within the world of work, before completing a quiz about the laws that apply to this area. Students then consider the benefits of and opportunities for working in other European countries outside the UK.

Group Organisation

Whole-class discussion, followed by some paired and individual tasks.

Suggested Timing

The activity is likely to be completed in two to three sessions of around 40 minutes to one hour.

Objectives

All students will: recognise that civil and criminal laws, including juvenile employment laws, protect the rights and responsibilities of both employers and employees.

Most students will: demonstrate understanding of their rights and responsibilities in the workplace.

Some students will: describe the benefits of, and opportunities for, working in other European countries.

Resources

Kar2ouche *Personal and Enterprise Financial Capability*

- **Employees' Rights** storyboard
- **Employees' Responsibilities** storyboard
- **Employers' Rights** storyboard
- **Employers' Responsibilities** storyboard
- **Young Workers** storyboard

Sheet 1.2a *Employee Rights*

Sheet 1.2b *Employer Rights*

Key Words: responsibilities, rights, laws, equal opportunities, juvenile, benefits, employee, employer

Activities

Introduction



1. Write the following phrases, describing 'rights' and 'responsibilities' at work, on the board:
 - rights of employees
 - responsibilities of employees
 - rights of employers
 - responsibilities of employers.
2. Ask the class to thought shower at least five rights or responsibilities for each role and add these to the board. Information on employee and employer rights can be found on Sheet 1.2a *Employee Rights* and Sheet 1.2b *Employer Rights*.
3. Discuss any connections or links between rights and responsibilities. Examples could include an employee's right for paid holiday and the responsibility of that employee to tell their employer when they intend to take leave.

Development



4. Divide the class into pairs and allocate each pair one of the phrases, along with the rights or responsibilities generated from the thought shower. Ask students to carry out research on five of the rights and responsibilities in order to complete one of the following storyboards: **Employees' Rights** storyboard; **Employees' Responsibilities** storyboard; **Employers' Rights** storyboard and **Employers' Responsibilities** storyboard.

Content of the Employees' Rights storyboard

First frame Title and instructions: At the top of each of the following five frames, write one of the 'employee rights' you have researched in the text box. Use backgrounds, characters, props and text boxes to give information and illustrate the findings from your research.

Other frames Blank, apart from an empty text box.

Last frame Question in the caption window – Why do you think it is important that an employee is entitled to these rights in the workplace?

The image shows three storyboard templates, each designed to look like a film strip with sprocket holes on the right side. Each template contains instructions for creating a storyboard on a specific topic.

Content of the Employees' Responsibilities storyboard

First frame Title and instructions: At the top of each of the following five frames, write one of the 'employee responsibilities' you have researched in the text box. Use backgrounds, characters, props and text boxes to give information and illustrate the findings from your research.

Other frames Blank, apart from an empty text box.

Last frame Question in the caption window – Why do you think it is important that an employee takes on these responsibilities in the workplace?

Content of the Employers' Rights storyboard

First frame Title and instructions: At the top of each of the following five frames, write one of the 'employer rights' you have researched in the text box. Use backgrounds, characters, props and text boxes to give information and illustrate the findings from your research.

Other frames Blank, apart from an empty text box.

Last frame Question in the caption window – Why do you think it is important that an employer is entitled to these rights in the workplace?

Content of the Employers' Responsibilities storyboard

First frame Title and instructions: At the top of each of the following five frames, write one of the 'employer responsibilities' you have researched in the text box. Use backgrounds, characters, props and text boxes to give information and illustrate the findings from your research.

Other frames Blank, apart from an empty text box.

Last frame Question in the caption window – Why do you think it is important that an employer has these responsibilities in the workplace?

5. Choose several groups to share their storyboards with the class and compile a list of rights and responsibilities on the board. Discuss why they are important to both workers and employers.

Plenary



6. Students should open and watch the **Young Workers** storyboard, which contains questions and information about employment laws that relate specifically to young people. Young people are defined as over school leaving age, but under 18.

Content of Young Workers storyboard

First frame Title and instructions to select the most suitable answer to the questions about laws relating to young people who work. Having made the selection, students receive feedback on the choice they have made.

Other frames These contain either a question or a response to the student's answer.

Question 1 What is the maximum number of hours you can work in one day?
Students select from: six hours; seven hours; eight hours or nine hours.

Answer Eight hours and you must have 12 hours rest between each working day.

Question 2 What is the maximum number of hours you can work in one week?
Students select from: 20 hours; 30 hours; 35 hours or 40 hours.

Answer 40 hours.

Question 3 How many rest days must you have per working week?
Students select from: one day; one-and-a-half days; two days or two-and-a-half days.

Answer Two days.

Question 4 For most jobs, you should have a rest break after you have worked longer than four-and-a-half hours. How long are you entitled to?
Students select from: 15 minutes; 30 minutes; 45 minutes or one hour.

Answer 30 minutes.

Question 5 Are you entitled to earn a minimum wage?
Students select either: yes or no.

Answer Yes, if you are 16 or over, you are entitled to be paid the minimum wage. In 2008 this was £3.40 an hour but you will need to check the current rate.

Question 6 Are you able to work in a bar?
Students select either: yes or no.

Answer No, because you cannot serve alcohol. Even in supermarkets, you have to get approval when a customer buys alcoholic beverages.

Question 7 Are you entitled to join a trade union?
Students select either: yes or no.

Answer Yes, most trade unions allow young people to join at the age of 16.

Question 8 As a young person (over 16, but under 18), are you entitled to join the army?

Students select either: yes or no.

Answer Yes, but you need permission from both your parents. If your parents do not live together, or are divorced, you only need the permission of the parent with whom you live.

Question 9 Are you entitled to paid holiday?

Students select either: yes or no.

Answer Yes, in the same way as other workers.

Question 10 Are you entitled to redundancy pay?

Students select either: yes or no.

Answer No, young people under 18 years old are not entitled to redundancy pay.

Question 11 At what age can you babysit?

Students select from: 13, 14, 15 or any age.

Answer Any age in England and Wales. However, in Northern Ireland you must be 13. Note: There is no legal age limit below which a child cannot be left on their own but the age limit recommended by The National Society for the Prevention of Cruelty to Children (NSPCC) is 13.

7. Discuss any issues that arise from the answers in the **Young Workers** storyboard.
8. Students investigate the benefits of and opportunities for working in other European countries, considering whether they would move to another EU country to work. They could use Kar2ouche to produce a magazine or leaflet on the benefits and opportunities.

Extension/ Homework



Student Notes

Activity 2 Right and Responsibilities

Objectives

In this activity you will:

- recognise that civil and criminal laws, including juvenile employment laws, protect the rights and responsibilities of employers and employees
- demonstrate an understanding of your rights and responsibilities in the workplace
- describe the benefits of and opportunities for working in other European countries.

Outcomes

You will:

- present information on the rights or responsibilities of employees or employers in the form of a storyboard
- complete a quiz on the laws relating to young people who work
- produce a leaflet or poster on the benefits of and the opportunities for working in European countries outside the UK.

Resources

To complete this activity you will need:

- the **Employees' Rights** storyboard
- the **Employees' Responsibilities** storyboard
- the **Employers' Rights** storyboard
- the **Employers' Responsibilities** storyboard
- the **Young Workers** storyboard
- Sheet 1.2a *Employee Rights*
- Sheet 1.2b *Employer Rights*

Activities

Introduction

1. Thought shower the rights and responsibilities of employers and employees.
2. Discuss any connections or links between rights and responsibilities.

Development

3. Your teacher will allocate you and a partner one of the employer or employee phrases, along with the related rights or responsibilities created from the thought shower.
4. Research, and present your findings on, rights or responsibilities using the appropriate starter storyboard below.

Student Notes

[click here](#)  to open the **Employees' Rights** storyboard.

[click here](#)  to open the **Employees' Responsibilities** storyboard.


[click here](#)  to open the **Employers' Rights** storyboard.

[click here](#)  to open the **Employers' Responsibilities** storyboard.

5. Be prepared to share your storyboard with the class so that a list of rights and responsibilities can be compiled.
6. Discuss these rights and responsibilities with your class.

Plenary

7. Complete the **Young Workers** interactive storyboard, which contains questions and information about employment laws that relate specifically to young people. Young people are defined as over school leaving age, but younger than 18.

[click here](#)  to open the **Young Workers** storyboard.

8. Discuss any issues that arose from your answers with the class.

Extension/Homework

9. Using the internet, and other resources, investigate the benefits of, and opportunities for, working in other European countries. Say whether you would move to another EU country to work. You can use Kar2ouche to produce a magazine or leaflet outlining the benefits and opportunities.

[click here](#)  to open a **new** storyboard.

Sheet 1.2a

Employee Rights

As an employee, you have the right to:

- a written statement of the main terms of your employment
- be treated fairly and not to be discriminated against because of your age, race, culture, sex, sexual orientation, disability, religion or belief
- receive a written wage slip
- be paid the national minimum wage
- a notice of dismissal (as long as you have worked for your employer for at least one month)
- a written reason for dismissal (as long as you have worked for your employer for at least one year)
- claim compensation if you are unfairly dismissed
- paid holiday
- have time off for study or training (if you are a 16/17-year-old)
- have deductions taken from your pay explained
- weekly and daily rest breaks
- paid time off to have a baby
- paid time off if your partner has had a baby
- request flexible working

Note: This list is not exhaustive. As an employee, your rights at work will depend on both your statutory rights and those included in your terms of employment, so remember to check both when you accept a job.

Sheet 1.2b

Employer Rights

As an employer, you have the right to expect employees to:

- do the job for which they are employed to the best of their ability
- work to contract
- support your business aims and objectives
- follow the rules of the business
- uphold health and safety regulations
- respect your firm's property
- use your firm's equipment appropriately
- follow service and grievance procedures
- provide a minimum notice period
- accept termination of their contract, without notice, if their conduct justifies it
- tell you when they are pregnant and when they intend to start maternity leave (if female)
- report illness and likely course of action

Unit 2: Managing Your Money

Overview of Unit

In this unit, students will look at the impact choices about lifestyle have on income. They will also explore the importance of money in society. As a result, they will become increasingly familiar with key financial terms. They will learn how to budget and recognise the importance of this in managing their money. Finally, they will explore some of the more common forms of saving.

Key Stage/Year

Key Stages 3 and 4

Activities

The unit comprises three activities that form the backbone of a sequence of lessons. You may want to supplement or adapt these activities to meet the needs of your particular class.

1. **Income and Spending**
2. **Budgeting**
3. **Using Money Well**

Outcomes

By the end of this unit, students will have:

- identified where money comes from and its role in society
- defined key financial terms
- chosen suitable methods of payment in a variety of contexts
- learned how to manage personal finances using a budget
- explored the costs and benefits of further education
- researched different ways to save and earn interest
- discussed ethical issues associated with investment and money.

Curriculum References

PSHE: Economic Wellbeing and Financial Capability

- 1 Key concepts**
- 1.1 Career**
 - 1.1b** Developing a sense of personal identity for career progression.
 - 1.2 Capability**
 - 1.2b** Learning how to manage money and personal finances. **1.2d** Becoming critical consumers of goods and services.
 - 1.3 Risk**
 - 1.3a** Understanding risk in both positive and negative terms. **1.3b** Understanding the need to manage risk in the context of financial and career choices.
 - 1.4 Economic understanding**
 - 1.4b** Understanding the functions and uses of money.
- 2 Key processes**
- 2.1 Self-development**
 - 2.1a** Develop and maintain their self-esteem and envisage a positive future for themselves in work.
 - 2.2 Exploration**
 - 2.2a** Identify, select and use a range of information sources to research, clarify and review options and choices in career and financial contexts relevant to their needs.
 - 2.4 Financial capability**
 - 2.4a** Manage their money. **2.4b** Understand financial risk and reward. **2.4c** Explain financial terms and products. **2.4d** Identify how finance will play an important part in their lives and in achieving their aspirations.
- 3 Range and content**
- 3e** The personal review and planning process. **3h** Personal budgeting, wages, taxes, money management, credit, debt and a range of financial products and services. **3i** Risk and reward, and how money can make money through savings, investment and trade. **3k** Social and moral dilemmas about the use of money.
- 4 Curriculum opportunities**
- 4a** Use case studies, simulations, scenarios, role play and drama to explore work and enterprise issues. **4e** Research options and progression routes in learning and work.

Teacher Notes

Activity 1 Income and Spending

Overview of Activity

In this activity, students look at the incomes of two young people who have made different life choices. They then identify the role that money plays in society and the different methods people use to pay for the goods they want. Finally, they check that they understand the different financial terms they will have encountered in the activity.

Group Organisation

This activity begins with students watching a storyboard as a class or individually at computers. The subsequent thought showering can be done in small groups or as a class. The final two storyboards should be completed individually or in pairs.

Suggested Timing

The activity is likely to be completed in one to two sessions of around 40 minutes to one hour.

Objectives

All students will: understand the functions, uses and exchange of money.

Most students will: be able to explain a range of financial terms and products and think about the role of money in planning for their futures.

Some students will: identify how finance will play an important part in their lives and in achieving their aspirations, and so begin to consider risk in the context of financial and career choices.

Resources

Kar2ouche *Personal and Enterprise Financial Capability*

- **Tom and Emily** storyboard
- **Swaps** storyboard
- **How to Pay** storyboard
- **Money Sense** storyboard

Sheet 2.1a *Money Matters*

Sheet 2.1b *Take-home Pay*

Key Words: APR (annual percentage rate), ATM (automated teller machine), bank balance, bank charges, barter, loan, statement, cheque, credit card, current account, debit card, free banking, income, interest rate, overdraft, retail price, earning power, VAT (value added tax)

Activities

Introduction



1. Explain to students that they are going to explore where money comes from by comparing the incomes of two young people. Tom is 18, still at school and lives with his parents, whereas Emily, who is just 19, has got a job and a home of her own. To find out a little about each, students watch the **Tom and Emily** storyboard.

Content of the Tom and Emily storyboard

First frame Title and instructions to watch and make a note of the two characters' sources of money.

Subsequent frames Tom's story followed by Emily's story. See *Appendix A* for more detail.

2. Having watched the storyboard, ask students to list all the sources of income mentioned. Thought shower with them other ways in which the young people might obtain money.

Development



3. Watch the **Swaps** storyboard and use this as a stimulus to discuss the need for money.

Content of the Swaps storyboard

First frame Title and instructions.

Subsequent frames Emily has a stereo she doesn't want any more and Tom has a bike. Emily would like to swap her stereo for a mobile phone. Tom wants the stereo, but doesn't have a phone he can swap, so he rings a friend ...

Final frame Students have to explain what this story has to say about the use of money.

4. Ask students to thought shower different ways of paying for items they want to buy.
5. Ask students to complete the **How to Pay** storyboard, selecting the best payment method for the purchase.



Content of the How to Pay hyperlinked storyboard

First frame Title and instructions to select the most suitable payment method for an item the character wishes to purchase. Having made the selection, students receive feedback on the choice they have made.

Frame 2 Emily wants to send her older brother, Nathan, who is at university, some money for his birthday. Students select whether she should send cash, her credit card number or a cheque.

Frame 3 Emily has taken Tom out to dinner, but when the bill comes she realises she doesn't have enough cash. Students are asked to select from the following options: borrow the additional amount from Tom and so still pay cash; use her credit card or use her debit card.

Frame 4 Tom's parents want to buy him a car so that he can learn to drive. There is a special offer on second-hand cars at the garage, but they haven't got quite enough money. Students decide whether the parents should: get a bank loan; wait until they have enough money but lose the special offer; take a finance deal or use their debit or credit card.

Frame 5 Tom is at the school fete and wants to buy some books for his father. Students decide how he should pay: cash; cheque; credit card or debit card.

Frame 6 Emily has found a mobile phone at a good price online but doesn't recognise the retailer. Students choose the best method of payment: credit card; cash or cheque.

Plenary



6. Students complete the **Money Sense** storyboard to check that they are confident using familiar financial terms.

Content of the Money Sense hyperlinked storyboard

First frame Title and instructions to select the correct term or definition.

Subsequent frames Questions about what the following terms mean: APR (annual percentage rate); ATM (automated teller machine); bank balance; bank charges; loan; statement; cheque; credit card; current account; debit card; free banking; finance company; interest rate; overdraft; VAT (value added tax). For answers, see *Appendix A*.

**Extension/
Homework**

7. Students could be asked to consider the advantages and disadvantages of leaving school early, like Emily, or staying on as Tom has done. Their thoughts could be recorded on Sheet 2.1a *Money Matters*.
8. If there is time, explore some of the alternatives to continuing in full-time education and discuss why people want to increase their qualifications.
9. Look at how salaries relate to take-home pay. Work out what the people on Sheet 2.1b *Take-home Pay* earn each month. How many of the jobs could be done straight from school and which need further qualifications?
10. Discuss the purpose of tax, national insurance, health and pension payments and the role they play in society.

Student Notes

Activity 1 Income and Spending

Objectives

In this activity you will:

- explore where money comes from and why it useful
- choose suitable methods for exchanging money in different situations
- check your understanding of key financial terms.

Outcomes

You will:

- describe the purpose and use of money
- answer questions on payment methods and financial terms.

Resources

To complete this activity you will need:

- the **Tom and Emily** storyboard
- the **Swaps** storyboard
- the **How to Pay** storyboard
- the **Money Sense** storyboard
- Sheet 2.1a *Money Matters*
- Sheet 2.1b *Take-home Pay*

Activities

Introduction

1. Compare Emily and Tom's finances by noting where their money comes from.



to open the **Tom and Emily** storyboard.

2. List all the sources of income mentioned.
3. From where else might they be able to get money? Add your ideas to the list.

Development

4. Watch and complete the **Swaps** storyboard.



to watch the **Swaps** storyboard.

5. What problems do Tom and Emily have? How might money help? What are the problems with barter?
6. In how many different ways do people exchange money? Think of as many different forms of payment as you can. Make a list of these.

Student Notes

7. Complete the **How to Pay** storyboard by selecting the most suitable payment method for each purchase. There may be more than one possibility, so choose the one you think is best.



to complete the **How to Pay** storyboard.

Plenary

8. Complete the **Money Sense** storyboard to check that you are confident using common financial terms.



to open the **Money Sense** storyboard.

Extension/Homework

9. What would you say are the advantages and disadvantages of leaving school early, like Emily, or staying on as Tom has done? You can record your ideas on Sheet 2.1a *Money Matters*.
10. Complete Sheet 2.1b *Take-home Pay* to work out how an annual salary compares to the monthly take-home pay.
11. Why do you think people pay income tax, national insurance, health insurance premiums and pension contributions?

Sheet 2.1a

Money Matters



Work with a partner to complete the following tables. When you have run out of ideas, try to interview people who left school early and those who are at, or have completed, university. Add their answers to your lists. Continue on a separate sheet if necessary.

Leaving school as early as possible	
Advantages	Disadvantages
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.
Continuing at school & going to university	
Advantages	Disadvantages
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.
What are your plans for the future? Have you considered part-time study?	

Sheet 2.1b

Take-home Pay

Work out how much the following people take home each month. To do this, divide their annual salary by 12 and then subtract the deductions.

Job 1: Systems Controller	Job 2: PA to Director	Job 3: HR Officer Health
Annual Salary: £30,000	Annual Salary: £17,500	Annual Salary: £20,818
Monthly salary:	Monthly salary:	Monthly salary:
Monthly deductions: Tax £399.42 NI £219.68 Pension £100.00 Private medical insurance £35.00 TOTAL	Monthly deductions: Student loan £58.00 Tax £179.48 NI £98.72 Pension 0 Private medical insurance 0 TOTAL	Monthly deductions: Tax £246.38 NI £135.51 Pension £97.15 Private medical insurance 0 TOTAL
Monthly salary minus deductions:	Monthly salary minus deductions:	Monthly salary minus deductions:
Job 4: Managing Director	Job 5: Project Manager	Job 6: Head Chef
Annual Salary: £82,500	Annual Salary: £56,000	Annual Salary: £26,000
Monthly salary:	Monthly salary:	Monthly salary: <u>plus</u> tips of £400 pcm
Monthly deductions: Tax £1968.83 NI £700.93 Pension £550 Private medical insurance £49.40 TOTAL	Monthly deductions: Tax £1,085.50 NI £458.01 Pension £186.67 Private medical insurance £71.75 TOTAL	Monthly deductions: Tax £412.82 NI £227.05 Pension 0 Private medical insurance 0 TOTAL
Monthly salary minus deductions:	Monthly salary minus deductions:	Monthly salary minus deductions:

Which of these jobs do you think you could do straight from school? How many need further qualifications?

Why do you think people have income tax, national insurance payments, health insurance premiums and pension payments deducted from their earnings? Why do some people not have deductions for health or pension?

Teacher Notes

Activity 2 Budgeting

Overview of Activity

In this activity, students analyse Emily's finances and work out a budget for her. They then look at the financial implications of going to university.

Group Organisation

This activity begins with a storyboard that students can watch as a class, in small groups or individually at computers. The **Out of Trouble** storyboard would best be completed by pairs, who can then discuss their responses. Researching what jobs and flats are available in their local area, as the basis for a hypothetical budget, can be completed individually or in pairs.

Suggested Timing

The activity is likely to be completed in one to two sessions of around 40 minutes to one hour.

Objectives

All students will: learn how to manage money and personal finances.

Most students will: use a variety of sources of information to explore options and choices in career and financial contexts, as well as understand financial risk and reward.

Some students will: understand the need to manage risk in the context of financial and career choices.

Resources

Kar2ouche *Personal and Enterprise Financial Capability*

- **How Do I Manage?** storyboard
- **Out of Trouble** storyboard

Sheet 2.2a *Emily's Budget Planner*

Sheet 2.2b *Weekly Local*

Local newspapers; jobs and accommodation sections

Key Words: budget, overdraft, interest, income, expenditure, essential bills, utility bills, benefits, standing order, occasional costs, debt consolidation, store card

Activities

Introduction



1. Explain to students that Emily has got herself into a bit of a financial mess and because Tom is studying Economics she has asked him to help. The scenario is described in the **How Do I Manage?** storyboard. Students supply Tom's responses.

Content of the How Do I Manage? storyboard

First frame Title and instructions to watch and make a note of the problems Emily has, as well as the possible causes and solutions.

Subsequent frames Emily's problems. See *Appendix A* for more detail.

Development



2. Ask students to complete Sheet 2.2a *Emily's Budget Planner* using the information from the previous storyboard and information from Sheet 2.2b *Weekly Local*.
3. Ask students to compare their budgets and, in the **Out of Trouble** storyboard, get Tom to explain the budget and recommend how Emily might get herself out of trouble. If possible, create a second budget to show Emily what she can do when she has got herself out of debt.

Content of the Out of Trouble storyboard

First frame Title and instructions to complete the speech bubbles.

Subsequent frames Tom works through Emily's proposed budget and students add his recommendations to the blank speech bubbles.

Plenary

4. Watch and discuss a range of the storyboards.
5. Using job and flat advertisements from the local paper, ask students to prepare a hypothetical budget for themselves.

**Extension/
Homework**



6. Ask students to imagine Emily has decided that her earning potential isn't enough and that she wants to go to university. From further research, ask students to create a storyboard illustrating the considerations to be taken into account.

Student Notes

Activity 2 Budgeting

Objectives

In this activity you will:

- learn to manage personal finances
- explore the importance of budgeting
- research the financial implications of further study.

Outcomes

You will:

- complete a storyboard explaining how someone can budget to manage personal finances
- create at least one budget for a young person based on real figures.

Resources

To complete this activity you will need:

- the **How Do I Manage?** storyboard
- the **Out of Trouble** storyboard
- Sheet 2.2a *Emily's Budget Planner*
- Sheet 2.2b *Weekly Local*
- local newspapers: jobs and accommodation sections

Activities

Introduction

1. Emily has got herself into a bit of a financial fix. Luckily Tom is studying Economics, so she can ask him for help. Watch the **How Do I Manage?** storyboard. Fill in Tom's responses in the blank speech bubbles.



to open the **How Do I Manage?** storyboard.

Development

2. Complete Sheet 2.2a *Emily's Budget Planner* using the information from the previous storyboard and information from Sheet 2.2b *Weekly Local*.
3. Compare your budget for Emily with a partner. Imagine this is the budget that Tom recommends and explain it in the **Out of Trouble** storyboard. Recommend how Emily might get herself out of trouble.



to open the **Out of Trouble** storyboard.


4. If possible, create a second budget to show Emily what she can do when she has got herself out of debt.

Student Notes**Plenary**

5. Watch some of the storyboards and discuss the approaches suggested.
6. Choose a job from your local paper and research costs associated with living away from home. Prepare an imaginary budget for yourself.

Extension/Homework

7. Emily has decided that there is no future in her job and that she'll never earn what she needs to support the lifestyle she wants. Her older brother, Nathan, is studying Law, and has good earning potential, so Emily begins to think she'd like to go to university too. From your own research, create a storyboard showing the sorts of things Emily needs to take into account when planning her finances for three years at university.

click  here for a new storyboard.

Sheet 2.2a

Emily's Budget Planner

Income		Expenditure			
Take-home pay		Regular bills		Variable bills	
2nd job		Mortgage/rent		Food/groceries	
Interest on savings		Council tax		Transport	
Casual work		Electricity		Credit card(s)	
Other income:		Gas			
		Water		Occasional costs	
		Telephone		Birthdays	
		TV licence		Clothing	
Total income		Insurance(s)		Dentist/optician	
		Classes		Holiday(s)	
		Memberships		Christmas	
		Other regular bills		Eating out	
				Socialising	
				Savings	
				Regular savings	
				Pension (not in salary)	
		Total expenditure			

Total income	
Total expenditure	
Remainder for luxuries/saving	

Where are Emily's main problems?

What can she do to solve them? Add your top five recommendations below:

1.	
2.	
3.	
4.	
5.	

Sheet 2.2b

Weekly Local

Rooms to Rent

Luxury professional share, 10 minutes city centre £100 pw inc broadband & Sky, bills and cleaning n/s.

Room to rent – professional female only £75 per week plus share of bills

Houses and Flats to Let

Delightful modern 2-bed house, unfurnished, sunny garden and parking £595 pcm.

Large one-bed flat, furnished, bills included £475 pcm.

Cottage in village on bus route into town. Two double bedrooms, furnished. £400 pcm plus bills.

Modern detached four-bedroom property £950 pcm plus bills

Casual Work

Wanted: dog walker evenings and/or mornings, at least two hours per day. £10 per hour

Bar work: two evenings a week negotiable 6.30-12.00. £8 per hour

Leaflet delivery up to 2,500 leaflets per week. £15 per 500 leaflets.

Waitress weekends only £6.50 per hour plus tips. 10-15 hours available.

Early morning receptionist £14.5k pa (0.25 FTE) pro rata 2 hours per day

‘Nanny at Short Notice’

Baby-sitting service. Wanted reliable workers with experience £5 per hour.

Situations Vacant

Administrative Assistant

£15,744 pa

Progression based on performance

Educated to GCSE level or equivalent

Boutique hotel – waiting staff

£17k pa

Email CV

Experience preferred

Marketing Assistant part-time (0.4 FTE)

£17,667 pro rata

Good educational background including maths and English GCSE

Marketing Executive

£26k pa (22 days holiday) + benefits

Experience & educated to degree level.

Teacher Notes

Activity 3 Using Money Well

Overview of Activity

In this activity, students research the best interest rates available on savings and consider the ethics associated with investment.

Group Organisation

Students work alone, or in pairs, for much of this activity.

Suggested Timing

The activity is likely to be completed in one session of around 40 minutes to one hour.

Objectives

All students will: explore how best to manage savings.

Most students will: explore risk and reward, and how money can make money through savings and investment.

Some students will: explore some of the social and moral dilemmas associated with investment.

Resources

Kar2ouche *Personal and Enterprise Financial Capability*

- **Saving for a Flat** storyboard
- **Investment** storyboard

Sheet 2.3a *Earning a Deposit*

Access to the internet

Leaflets explaining investment opportunities from banks and building societies (optional)

Key Words: interest, investment, current account, ISA (individual savings account), savings, deposit account, ethical investment, risk, risk management, insurance policy, pension, equities, gilt-edged, stock market, stakeholder accounts

Activities

Introduction

1. Thought shower with students how they think money can be put to work to make more money.

Development



2. Explain that in this activity students are going to investigate savings plans and investments. Watch the **Saving for a Flat** storyboard, in which Tom's elder sister, Becky, comes home for the weekend and announces that she is engaged and plans to get married. The couple want to be able to buy a flat within two years, so need to start saving for the deposit now.

Content of the Saving for a Flat storyboard

First frame Title and instructions to watch the scenario and then research the figures for the final frames.

Frame 2 Introduction to the scenario.

Frame 3 Students find out the best rates of interest available on current accounts.

Frame 4 Students find out about ISAs and the limits to tax-free saving.

Frame 5 Students find out the best rates of interest available on short-term savings accounts.

Frame 6 Students find out the best rates of interest available on longer-term savings accounts.

Frame 7 Students find out about investing in the stock market and how most people do this through financial advisers, insurances and pensions.

Frame 8 Students research companies that advertise ethical investments.

Frame 9 Students summarise the information they have found and add extra frames to present a conversation in which Tom advises his sister and warns of any associated risks.



3. Students could complete Sheet 2.3a *Earning a Deposit*. This explains that Becky and her fiancé Farad can invest £750 per month or £9,000 a year. Students work out the best interest rate that the couple could achieve over two years through the various available schemes.
4. Explain that interest rates change over time and that the figures that students have researched in this activity will not stay constant so it is worth checking at regular intervals.

Plenary

5. Ask students to open the **Investment** storyboard, in which Tom's sister learns that her parents invested money for her when she was a child and that this policy has now matured and so she has some money to invest.

Content of the Investment storyboard

First frame Title and instructions to watch the scenario and then complete the conversation between Becky and Farad.

Frame 2 Introduction to the scenario.

Frames 3 and following Students complete the conversation between the couple, in which they decide how to invest their savings and the money that Becky has been given.



6. If there is time, students could complete Sheet 2.3a *Earning a Deposit* again, this time taking into account the lump sum. Explain to them that they could transfer some of the saved money into another ISA in the second year.

**Extension/
Homework**

7. Inform students that the 'Child Trust Fund' is a government-backed savings account designed specifically for children. Ask students to research this type of investment and prepare a presentation on who contributes to the fund, how the government helps and when, as well as the point at which the money can be accessed. Students should also give details of the three types of accounts available:
- accounts that invest in shares
 - stakeholder accounts
 - savings accounts.

Finally, students explain the process for opening a Child Trust Fund.

Student Notes

Activity 3 Using Money Well

Objectives

In this activity you will:

- research the best interest rates available on savings
- consider the ethics associated with investment.

Outcomes

You will:

- create a summary of the potential interest rates on different types of account
- complete a plan showing how money could best be invested to earn maximum interest over a two-year period.

Resources

To complete this activity you will need:

- the **Saving for a Flat** storyboard
- the **Investment** storyboard
- Sheet 2.3a *Earning a Deposit*

Activities

Introduction

1. How can money be put to work to make more money? Make a list of your ideas.

Development

2. In this activity you are going to find out about savings plans and investments. Watch the **Saving for a Flat** storyboard and, taking the role of Tom, advise Becky.



to open the **Saving for a Flat** storyboard.

3. Complete Sheet 2.3a *Earning a Deposit* and work out the best interest rate that Becky and Farad could achieve over two years through the various available schemes.
4. Remember that interest rates change over time and that the figures you have researched in this activity will not stay constant. What does this mean for Farad and Becky?

Plenary

5. Open and work through the **Investment** storyboard. Decide what Becky and Farad should do with their windfall.



to open the **Investment** storyboard.

6. If there is time, complete Sheet 2.3a *Earning a Deposit* again, this time taking into account the lump sum. Remember that you could transfer some of the saved money into another ISA in the second year.

Student Notes**Extension/Homework**

7. Your teacher will give you some basic information about the 'Child Trust Fund', which is a government-backed savings account designed specifically for children. Your task is to research this type of investment and prepare a presentation on who contributes to the fund, how the government helps and when, as well as the point at which the money can be accessed. Include details of the three types of accounts:

- accounts that invest in shares
- stakeholder accounts
- savings accounts.

Finally, explain the process for opening a Child Trust Fund.

Sheet 2.3a

Earning a Deposit

Becky and her fiancé Farad can invest £750 per month (that is £9,000 a year). Work out the best interest rate that the couple could achieve over two years through the various available schemes.

Investment Type	Interest Rate	Total per Annum
Current account		
Comments/notes – institution/terms etc:		
ISA		
Comments/notes – institution/terms etc:		
Short-term savings		
Comments/notes – institution/terms etc:		
Longer-term savings		
Comments/notes – institution/terms etc:		
Stock market		
Comments/notes – institution/terms etc:		
Ethical investments		
Comments/notes – institution/terms etc:		
Other		
Comments/notes – institution/terms etc:		
Total Year 1		
Total Year 2		

Notes (Considerations)

Unit 3: Enterprise

Overview of Unit

In this unit, students will have the opportunity to research their local business environment and to set up a mini-enterprise activity.

Key Stage/Year

Key Stages 3 and 4

Activities

The unit comprises three activities that form the backbone of a sequence of lessons. You may want to supplement or adapt these activities to meet the needs of your particular class.

1. **Local Business**
2. **Work Skills**
3. **Enterprise Activity**

Outcomes

By the end of this unit, students will have:

- found out about the types of businesses in their local area
- understood the role of local business
- understood local opportunities for future employment
- considered the key skills required by business teams
- organised and planned a mini-enterprise activity
- decided on the roles and responsibilities within their enterprise team
- developed the skills, understanding and knowledge required to run an enterprise activity.

Curriculum References

PSHE: Economic Wellbeing and Financial Capability

1 Key concepts

1.1 Career

1.1a Understand that everyone has a career. **1.1b** Developing a sense of personal identity for career progression.

1.2 Capability

1.2a Exploring what it means to be enterprising.

1.3 Risk

1.3a Understanding risk in both positive and negative terms. **1.3b** Understanding the need to manage risk in the context of financial and career choices. **1.3c** Taking risks and learning from mistakes.

1.4 Economic understanding

1.4a Understanding the economic and business environment.

2 Key processes

2.1 Self-development

2.1a Develop and maintain their self-esteem and envisage a positive future for themselves in work. **2.1c** Assess their needs, interests, values, skills, abilities and attitudes in relation to options in learning, work and enterprise.

2.2 Exploration

2.2a Identify, select and use a range of information sources to research, clarify and review options and choices in career and financial contexts relevant to their needs. **2.2b** Recognise bias and inaccuracies in information about learning pathways, work and enterprise. **2.2c** Investigate the main trends in employment and relate these to their career plans.

2.3 Enterprise

2.3a Identify the main qualities and skills needed to enter and thrive in the working world. **2.3b** Assess, undertake and manage risk. **2.3c** Take action to improve their chances in their career. **2.3e** Show drive and self-reliance when working on work-related tasks. **2.3f** Develop approaches to working with others, problem solving and action planning. **2.3g** Understand the key attitudes for enterprise, including self-reliance, open-mindedness, respect for evidence, pragmatism and commitment to making a difference. **2.3h** Develop and apply skills and qualities for enterprise. **2.3i** Demonstrate and apply understanding of economic ideas.

2.4 Financial capability

2.4b Understand financial risk and reward. **2.4c** Explain financial terms and products.

3 Range and content

3b The organisation and structure of different types of businesses, and work roles and identities. **3c** Rights and responsibilities at work and attitudes and values in relation to work and enterprise. **3d** The range of opportunities in learning and work and changing patterns of employment. **3e** The personal review and planning process. **3f** Skills and qualities in relation to employers' needs. **3g** A range of economic and business terms, including the connections between markets, competition, price and profit. **3i** Risk and reward, and how money can make money through savings, investment and trade. **3j** How and why businesses use finance.

4 Curriculum opportunities

4a Use case studies, simulations, scenarios, role play and drama to explore work and enterprise issues. **4c** Recognise, develop and apply their skills for enterprise and employability. **4d** Have direct and indirect contact with people from business. **4g** Engage with ideas, challenges and applications from the business world. **4h** Explore sources of information and ideas about work and enterprise. **4i** Discuss contemporary issues in work. **4k** Make links between economic wellbeing and financial capability and other subjects and areas of the curriculum.

Teacher Notes

Activity 1 Local Business

Overview of Activity

In this activity, students will carry out research about the main employers in their local area to find out what they do and the impact they have on the community.

Group Organisation

For most of this activity, students work in groups of four or five, but there is also the opportunity for individual work and some class discussion.

Suggested Timing

Depending on the time taken for research, this activity could take up to three sessions of 40 minutes to one hour.

Objectives

All students will: have an understanding of the major employers and the different types of business that exist in their local area.

Most students will: identify the main types of jobs in their local area.

Some students will: understand why jobs and ways of working will change in the 21st century.

Resources

Kar2ouche *Personal and Enterprise Financial Capability*

- **Local Business** storyboard
- **21st Century** storyboard

Sheet 3.1a *Local Companies*

Sheet 3.1b *Company Details*

Local newspapers, telephone directories and access to the internet

Key Words: business, company, industry, economy, products, services, professionals, technologists, retraining, job sharing, self-employed

Activities

Introduction



1. Students thought shower the names of local companies and businesses. You may wish them to have access to local papers and telephone directories. Write a list on the board.
2. Students write five of the company names on Sheet 3.1a *Local Companies*.
3. Using the internet and other resources, students complete the rest of the first table on Sheet 3.1a *Local Companies*, by finding out what each company does and where it is located.
4. Allow a few minutes for students to share their information with the rest of the class.
5. Hold a short discussion on the 'What they do' information and highlight that different companies provide or do different things. Ask students to complete the second table on Sheet 3.1a *Local Companies*, by naming two companies that belong to each of the types of industry listed.

Development



6. Divide the class into groups of four or five students and allocate each group one local company.
7. In their groups, students can either visit one of these local businesses, or carry out phone or internet research, to investigate the following aspects of the business:
 - the products or services they provide
 - the customers who buy their products or use their services
 - the reasons their business is located where it is
 - the number of employees
 - five job types within the company
 - the range of qualifications held by employees.
8. Each group records its findings and then completes the **Local Business** storyboard.

Content of the Local Business storyboard

Frame 1 Title and instructions in composition window – In the next few frames follow the instructions and, where appropriate, answer the questions. Use backgrounds, props or characters from the asset window to illustrate your answers. If none is suitable, you will need to upload an appropriate digital image as a background. If you need information on how to do this, ask your teacher.



Frame 2 Instructions in caption window – Write the name of your company into the text box and add a picture of your company as a background.

Frame 3 Blank composition window with text box. Question in caption window – What type of product or service does this company provide? Write your answer in the text box in the composition window above.

Frame 4 Blank composition window with text box. Question in caption window – Who buys their products or uses their services? Write your answer in the text box in the composition window above.

Frame 5 Blank composition window with three text boxes. Instructions in caption window – Give three reasons why their business is located where it is. Write your answers in the text boxes in the composition window above.

Frame 6 Blank composition window with text box. Question in caption window – How many employees does the company employ? Write your answer in the text box in the composition window above.

Frame 7 Blank composition window with five text boxes. Instructions in caption window – Name five jobs found within the company. Write your answers in the text boxes in the composition window above.

Last frame Blank composition window with text box. Instructions in caption window – Describe the range of qualifications held by the workforce. Write your answers in the text box in the composition window above.

9. Give each group the opportunity to share its information with the class.

Plenary



10. Working individually, students complete Sheet 3.1b *Company Details* from the information presented by each group. They should identify the main products and services, the average number of employees, the most popular type of jobs, the range of employees' qualifications and the main reasons companies choose to be based in their local area.
11. Discuss the students' summaries. Point out that work will be different in the 21st century; companies will need to respond to this and will expect the same from their workforce. If time allows, ask the students to complete the extension activity below.

Extension/ Homework



12. Students open and complete the **21st Century** storyboard, in which they give reasons why the following changes will take place in the world of work.

Content of the 21st Century storyboard

Frame 1 Title and instructions – Work through the storyboard, frame by frame, and answer the questions in the caption windows.

Frame 2 Text box in composition window – More flexible part-time workers (job sharers). Question in caption window – Why do you think there will be a demand for this type of worker? Explain what 'job sharing' involves.

Frame 3 Text box in composition window – More self-employment. Question in caption window – Why do you think there will be a demand for this? Name three popular self-employed jobs.

Frame 4 Text box in composition window – More people working from home. Instruction in caption window – Give three reasons why you think there will be a demand for this.

Frame 5 Text box in composition window – More female workers. Question in caption window – Why do you think there will be a demand for this?

Frame 6 Text box in composition window – More re-training. Question in caption window – Why do you think there will be a demand for this?

Frame 7 Text box in composition window – More job changes. Question in caption window – Why do you think there will be a demand for this? Name three new jobs that did not exist 10 years ago.

Frame 8 Text box in composition window – More professionals and technologists. Question in caption window – Why do you think there will be a demand for this? Name three professions where the numbers of job vacancies have increased over recent years.

Final frame Text box in composition window – I think the main changes in the world of work over the next few years will be... Instructions in the caption window – Complete the sentence above.

Student Notes

Activity 1 Local Business

Objectives

In this activity you will:

- investigate the major employers and the different types of business in your local area
- identify the main types of jobs offered by local companies
- understand the reasons why jobs are likely to change in the 21st century.

Outcomes

You will:

- research and find out information about companies in your local area
- create a storyboard illustrating information about one local business
- complete a storyboard about potential job changes in the 21st century.

Resources

To complete this activity you will need:

- the **Local Business** storyboard
- the **21st Century** storyboard
- Sheet 3.1a *Local Companies*
- Sheet 3.1b *Company Details*
- local newspapers, telephone directories and access to the internet

Activities

Introduction

1. Thought shower the names of local companies and businesses. Your teacher will write a list on the board.
2. Write five of the company names on Sheet 3.1a *Local Companies*.
3. Using the internet and other resources, complete the first table on Sheet 3.1a *Local Companies* by finding out what each company does and where they are located.
4. Complete the second table, by matching the companies with different types of industry.
5. Share your information with the rest of the class.

Development

6. You will be put in a group and allocated one local company.

Student Notes

7. With your group, research your local company by visiting or phoning the business and/or by using the internet. Investigate the following aspects of the business:
 - products or services they provide
 - customers for their products or services
 - reason for the company's location
 - number of employees
 - five job types within the company
 - range of employee qualifications.
8. Record your findings and then complete the **Local Business** storyboard.



to open the **Local Business** storyboard.

9. Share your storyboard with other groups if required.

Plenary

10. Complete Sheet 3.1b *Company Details* from the information presented by each group. Identify the main products and services the companies provide, the average number of employees, the most popular types of job, the range of employees' qualifications and the main reasons companies choose to be based in your local area.
11. Take part in a class discussion based on the information on Sheet 3.2b *Company Details*. If time allows, complete the extension activity below.

Extension/Homework

12. In a previous activity you found out that work is likely to be different in the 21st century and that companies will need to respond to this. As a result, employers will expect their workforce to be flexible. Open and complete the **21st Century** storyboard by giving reasons why you think the changes, identified in the storyboard frames, might take place in the world of work.



to open the **21st Century** storyboard.

Sheet 3.1a

Local Companies

In the first table, fill in the names of local companies, what they do and where they are located. Then, in the second table, name two companies that belong to each of the industry types listed. Add other types if you wish.

Company	What they do	Address

Industry type	Example 1	Example 2
Primary and Utilities		
Construction		
Manufacturing		
Transport		
Communications		
Hotels/Restaurants		
Financial Services		
Public Services		
Others:		

Sheet 3.1b

Company Details

Complete the table from the information gathered by the groups in your class. Fill in the main products and services, the average number of employees, the most popular types of job found and typical employee qualifications. Finally, write the name of your local village, town or city, before adding the main reasons companies choose to be based in that area.

Main Products	1. 2. 3. 4. 5.
Main Services	1. 2. 3. 4. 5.
Average Number of Employees	
Most Popular Jobs	1. 2. 3. 4. 5.
Range of Employees' Qualifications	
Village, Town or City Name	
Reasons for location	1. 2. 3. 4. 5.

Teacher Notes

Activity 2 Work Skills

Overview of Activity

In this activity, students will examine the kinds of skills which employers are likely to require of the future workforce. They will consider why they need to improve and develop their own skills and identify the skills that they can offer for their enterprise project in the next activity.

Group Organisation

For the majority of this activity students work as individuals, although there is the opportunity for class discussion at several points. Students have the opportunity to work with a partner during the plenary section of the activity.

Suggested Timing

The activity is likely to be completed in one session of around 40 minutes to one hour.

Objectives

All students will: identify the 'key skills' employers require from their employees.

Most students will: understand why they need to improve and develop their own skills.

Some students will: investigate what type of job their peers think they are capable of doing.

Resources

Kar2ouche *Personal and Enterprise Financial Capability*

- **Skills for Work** storyboard

Sheet 3.2a *Key Skills*

Sheet 3.2b *What Other People Think*

Key Words: skill, talent, ability, learned/learnt, key skill, communication, information technology, application, teamwork

Activities

Introduction

1. Begin by discussing what a 'skill' is. After a few minutes, write the following definition on the board. A skill is the learnt capacity or talent to do something well. Skills are usually acquired or learned, as opposed to abilities, which are often thought of as innate or natural.
2. Remind students about the changing nature of jobs as explored in the last activity. With this in mind, ask them to thought shower the skills that they think employers require from their future workforces. Write their suggestions on the board.
3. Introduce the term 'key skills' as described in the National Curriculum and explain what this means. *Key skills are the skills that are commonly needed in order to operate confidently and successfully in school, college, university, work, training and life in general.*
4. Identify and highlight 'key skills' from the list on the board. Ensure that the following are included: communication, application of number, information technology, working with others, improving own learning and performance, and problem solving.

Development



5. Students open the **Skills for Work** storyboard and complete it by placing the listed skills under the appropriate 'Key Skill', for example, the skill of 'Being able to use the internet' would be dragged into the frame headed 'Information Technology'.

Content of the Skills for Work storyboard

Frame 1 Title and instructions in composition window – In the next three frames you will see a number of 'skills'. Your task is to drag each of the skills into one of the following six frames under the appropriate key skill heading. Note: You will need to return to the original frame and delete the skill you have just moved. Continue until these frames are empty and then click through the other frames in turn, following the instructions in the caption windows.

Frames 2, 3 and 4 Text boxes containing different skills for work.
For your information, they are listed here under their correct heading:

Communication: *taking part in discussions; giving presentations; reading and understanding information; being fluent in a second language; writing different types of documents; having excellent selling skills to convince customers.*

Application of Number: interpreting different sorts of information; carrying out calculations; interpreting results; presenting and explaining findings.

Information and Communication Technology: finding, choosing and using information; exploring and developing information; being able to make lively presentations using visual aids; being able to use the internet; being able to use various computer applications.

Problem Solving: identifying problems and coming up with different solutions; planning and testing different options; checking whether solutions have worked; being able to solve complex problems; being able to manage projects.

Working with Others: handling customers with care; being able to work towards team targets; being able to work in teams; making a plan and working with others to achieve your aims; discussing and agreeing improvements.

Improving Own Learning and Performance: setting goals and targets for improvement; planning how you will achieve your goals; getting support and feedback from others; reviewing your progress; collecting evidence of your achievements; being able to meet individual targets.

Frame 5 Instructions in the caption window – Add characters, props and a background to the composition windows of the following frames to illustrate each key skill. Note you may need to use the layering facility to ensure characters and props do not obstruct the text boxes. Using the special effects facility, change the background colour of the 'skills' you feel you are good at to green, the 'skills' you feel you are not good at to red and those you are OK with to orange.

Following frames Composition windows containing one of the following key skill headings: *Communication, Application of Number, Information and Communication Technology, Working with Others, Improving Own Learning and Performance, and Problem Solving*. Questions in the caption windows – Do you think you are good at the key skill above? Which particular skills do you need to improve? How?

6. Give students the opportunity to share their completed storyboards with a partner to compare answers. They can then return to their own storyboard to make any changes required.

Plenary



7. Working in pairs, ask the students to complete Sheet 3.2a *Key Skills* by giving five reasons why it is important for everyone to improve and develop their key skills. They also need to explain why they chose each reason. Reasons could include: *Key skills are basic skills that affect everything else you do; they can help you achieve higher grades; they can help you do better at work; employers, colleges and universities like them so they can help you get into jobs and courses; they widen your career choices; they allow you flexibility in future job and career moves and they're also useful in your personal life.*
8. Students use Kar2ouche to produce a five-frame storyboard showing what they consider to be their five key skills and explaining the reasons for each choice.



**Extension/
Homework**



9. Students write their name on Sheet 3.2b *What Other People Think* and then ask up to 10 other students to complete the other columns. These students write in what job they can see the student doing and the job they couldn't see them doing.

Student Notes

Activity 2 Work Skills

Objectives

In this activity you will:

- examine the kinds of skills that employers require from their future workers
- investigate why you need to improve and develop your own skills
- identify the skills that you can offer for your enterprise activity.

Outcomes

You will:

- take part in a class discussion to identify the term 'key skills'
- complete a storyboard about the nature of key skills
- use a sheet to identify the reasons why it is important for you to improve and develop your own skills.

Resources

To complete this activity you will need:

- the **Skills for Work** storyboard
- Sheet 3.2a *Key Skills*
- Sheet 3.2b *What Other People Think*

Activities

Introduction

1. Begin by discussing what a 'skill' is. After a few minutes, your teacher will write a definition on the board.
2. Considering the changing nature of jobs, thought shower the 'skills' that you think employers will require from their future workforce. Your teacher will collate the class's suggestions on the board.
3. Your teacher will introduce the term 'key skills' and explain what it means.
4. Join in with the class in order to identify which skills listed on the board are key skills.

Development

5. Open the **Skills for Work** storyboard and complete it by placing the listed skills under the appropriate 'Key Skill'. For example, the skill of 'Being able to use the internet' would be dragged into the frame headed 'Information Technology'.



to open the **Skills for Work** storyboard.

6. Share your completed storyboard with a partner and compare your answers.
7. After the discussion, go back to your storyboard and make any changes required.

Student Notes**Plenary**

8. With a partner, complete Sheet 3.2a *Key Skills* by stating five reasons why it is important for everyone to improve and develop their key skills. Explain each reason.
9. Use Kar2ouche to produce a five-frame storyboard showing your five key skills and explaining the reasons for your choices.



to open a new storyboard.

Extension/Homework

10. Write your name on Sheet 3.2b *What Other People Think* and then ask up to 10 other students to complete the columns describing what they think about your skills and job prospects.

Sheet 3.2a

Key Skills

Complete the table by writing in five reasons why it is important for everyone to improve and develop their key skills.

	Reasons why key skills are important	Why I chose this reason
1.		
2.		
3.		
4.		
5.		

Sheet 3.2b

What Other People Think

Write your name on the sheet and then ask up to 10 other students in your class to complete the other columns.

Name:	
--------------	--

My key skills	The job you could see me doing	The job you can't see me doing	Initials
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

If there's time, discuss your classmates' assessments of you.

Teacher Notes

Activity 3 Enterprise Activity

Overview of Activity

In this activity, students investigate the different managerial roles within a company. Subsequently, they work in a team to create a company of their own and allocate the individual roles in their company according to skills. The groups then create a concept for a product or service to market.

Group Organisation

For most of this activity, students will be working in groups of six.

Suggested Timing

The activity is likely to be completed in two sessions of around 40 minutes to one hour.

Objectives

All students will: learn to work as a team in planning an enterprise activity.

Most students will: collaborate to create a company profile and work together to determine individual roles in their company.

Some students will: understand the complex nature of setting up a company.

Resources

Kar2ouche *Personal and Enterprise Financial Capability*

- **Managerial Roles** storyboard
- **Our Company** storyboard

Sheet 3.3a *Market Research*

Sheet 3.3b *Results*

Key Words: enterprise, project, managerial role, finance, personnel, production, marketing, start-up

Activities

Introduction

1. Explore with students the types of products or services that they could realistically develop. Discuss start-up costs, the target market, any seasonal issues and time implications.
2. In teams of around six, ask students to think about, and discuss, ideas for their enterprise project. They need to decide on a shortlist of three.
3. Using Sheet 3.3a *Market Research*, ask each group to research the potential market for their ideas.
4. When they have completed their research, students can use Sheet 3.3b *Results* to display their findings. From this information, the group decide on which idea they are going to develop and give their company a name.



Development

5. Discuss with the students the different managerial roles needed to run a business. Explain that these will vary from company to company according to size and the nature of the business. The following are illustrative and may be written on the board: *project manager, finance manager, personnel manager, production manager and marketing manager*.
6. Students use the **Managerial Roles** storyboard to list the five main roles and responsibilities of each one. Explain that in very small companies one person may be responsible for more than one role, whereas in large companies there could be multiple managers fulfilling similar functions.



Content of the Managerial Roles storyboard

Frame 1 Title and instructions – In the following frames, list the five main roles and responsibilities of each managerial role. Add backgrounds, characters, props or your own images to illustrate your answers.

7. With their group, students discuss which of these managerial tasks or roles might be required for their enterprise project and what skills would be needed. For example, it makes sense for the finance manager to be good at Maths and able to produce figures on spreadsheets.
8. Thinking about the skills identified in the previous activity, ask students to write brief notes on the role that would best suit them and which they would like to do.

9. Using the notes, each group should discuss and allocate roles to the team members.

Plenary



10. Using the **Our Company** storyboard, each group creates a presentation introducing their company, its staff and its intended product or service. It would be useful to take a digital photograph of each group to use in their storyboards.

Content of Our Company storyboard

Frame 1 Title and instructions in composition window – Delete the title *Our Company* and replace it with your company name.

Frame 2 Instructions in caption window – Add the picture of your ‘company’ staff into the composition window above. Ask your teacher if you need help with this. Use text boxes to name each person on your staff and their respective roles.

Frame 3 Instructions in the caption window – In the composition window above, describe the product or service your company is going to create. Use any of the assets found within Kar2ouche or add your own images to illustrate your information.

Frame 4 Instructions in caption window – Use the composition window above to say who your product or service is aimed at and how you came to that decision. Use the graph to illustrate your information.

Frame 5 Instructions in caption window – Add any other relevant information such as start-up costs, running costs, prices of your product or service. Then write a short summary of how your group is going to complete the project.

11. Ask each group to show their presentation to the rest of the class and hold a discussion on the merits of each group’s ideas.

Extension/ Homework

12. Ask the students to create a logo for their company and add an image of it into their **Our Company** storyboard by creating an extra frame at an appropriate point in the timeline.
13. Complete the project by producing the product or providing the service.

Student Notes

Activity 3 Enterprise Activity

Objectives

In this activity you will:

- investigate the different managerial roles within a company
- work within a team to create a company
- determine individual roles in your company
- create a concept for a product or service to market.

Outcomes

You will:

- identify the different managerial roles needed to run a business
- discuss and researched ideas for a product or service
- complete a storyboard about the roles and responsibilities of the different types of managers
- create a presentation, in the form of a Kar2ouche storyboard, to introduce your company and its ideas
- design a logo for your company
- create the product or service.

Resources

To complete this activity you will need:

- the **Managerial Roles** storyboard
- the **Our Company** storyboard
- Sheet 3.3a *Market Research*
- Sheet 3.3b *Results*

Activities

Introduction

1. Discuss the types of products or services that could realistically be developed as part of an enterprise project.
2. With your team, think about, and discuss, ideas for your enterprise project. Decide on a shortlist of three.
3. With your group, carry out research to see if there is a market for any of your ideas. Use Sheet 3.3a *Market Research* to record your answers.
4. Having completed your research, use Sheet 3.3b *Results* to display your findings. From this information, decide on which idea you are going to develop and the name of your company.

Student Notes**Development**

5. Discuss the different managerial roles needed to run a business.
6. Use the **Managerial Roles** storyboard to list the five main roles and responsibilities of the different types of managers in a business.

[click here](#)  to open the **Managerial Roles** storyboard.

7. In your group, discuss which of these manager's tasks or roles might be required for your enterprise project and what skills would be needed.
8. Then, thinking about the skills you identified in the previous activity, write brief notes on which role would suit you and which you would like to do.
9. Through group discussion, decide which role would best suit which team member.

Plenary

10. Using the **Our Company** storyboard, create a presentation introducing your company, your staff and what you intend to produce or the service you are going to provide.

[click here](#)  to open the **Our Company** storyboard.

11. Show your presentation to the rest of the class and discuss the merits of your group's and other groups' ideas.

Extension/Homework

12. Create a logo for your company and add an image of it into your **Our Company** storyboard.
13. Complete the project by producing your product or providing your service.

Sheet 3.3b

Results

Name of product or service:	
------------------------------------	--

Question 1	Total Number Yes	Total Number No
Would you buy this product/service?		

Question 2	50p – £1	£1 - £2	£2- £3	£3- £4	Over £4
If yes, how much would you be prepared to pay?					

Question 3	Reasons stated
If no, why not?	

Question 4	Other comments

Develop this product/service: Yes No Possibly (circle the appropriate answer)

Comments

Appendices

Appendix 1

Text and Audio Files

The following text replicates what is in the text/audio palette and/or storyboards and is included here for your reference when planning lessons.

Unit 1 World of Work

Activity 1 Life and Work Roles

Johnny storyboard

Johnny Hi, I'm Johnny and this is my bedroom. It's a bit untidy!!

Johnny I'm 16 and in my *final* year of school. Cool!

Johnny I play for the school football team, which means I have to keep fit.

Johnny Every Wednesday, after school, I help out the PE teacher with the year 7 football training.

Johnny I have two older sisters and one younger brother. He's a real pain and I hate babysitting for him, but I do get paid!

Johnny My parents also give me £10 pocket money every week for doing jobs like washing the car, taking my brother to school every morning and keeping my bedroom tidy. (*Tongue in cheek*) I may not get anything this week!

Johnny I have a part-time job. Every Saturday morning I work in the local sports shop.

Johnny Well, I need to tidy my bedroom, so got to go.

Narrator For each of Johnny's roles, complete one frame to show the tasks involved and whether they are paid or unpaid. Add backgrounds, characters and props to illustrate the roles. Add extra frames if required.

Contribution storyboard

Narrator In each of the following six frames, write in the empty text boxes a description of the work, the different roles involved and how this contributes to the economy. Use backgrounds, characters and props to illustrate the findings from your research.

Activity 2 Rights and Responsibilities

Employees' Rights storyboard

Narrator At the top of each of the following five frames, write one of the 'employee rights' you have researched in the text box. Use backgrounds, characters, props and text boxes to give information and illustrate the findings from your research.

Narrator Why do you think it is important that an employee is entitled to these rights in the workplace?

Employees' Responsibilities storyboard

Narrator At the top of each of the following five frames, write one of the 'employee responsibilities' you have researched in the text box. Use backgrounds, characters, props and text boxes to give information and illustrate the findings from your research.

Narrator Why do you think it is important that an employee takes on these responsibilities in the workplace?

Employers' Rights storyboard

Narrator At the top of each of the following five frames, write one of the 'employer rights' you have researched in the text box. Use backgrounds, characters, props and text boxes to give information and illustrate the findings from your research.

Narrator Why do you think it is important that an employer is entitled to these rights in the workplace?

Employers' Responsibilities storyboard

Narrator At the top of each of the following five frames, write one of the 'employer responsibilities' you have researched in the text box. Use backgrounds, characters, props and text boxes to give information and illustrate the findings from your research.

Narrator Why do you think it is important that an employer has these responsibilities in the workplace?

Young Workers storyboard

Narrator Select the most suitable answer to the questions about laws relating to young people who work.

Male What is the maximum number of hours you can work in one day?

Female Six hours; seven hours; eight hours; nine hours.

Male Eight hours and you must have 12 hours rest between each working day.

Male Wrong. Try again.

Male What is the maximum number of hours you can work in one week?

Female 20 hours; 30 hours; 35 hours; 40 hours.

Male 40 hours.

Male How many rest days must you have per working week?

Female One day; one-and-a-half days; two days; two-and-a-half days.

Male Two days.

- Male** For most jobs, you should have a rest break after you have worked for longer than four-and-a-half hours. How long are you entitled to?
- Female** 15 minutes; 30 minutes; 45 minutes; one hour.
- Male** 30 minutes.
- Male** Are you entitled to earn a minimum wage?
- Female** Yes.
- Female** No.
- Male** Yes, if you are 16 or over, you are entitled to be paid the minimum wage. In 2008 this was £3.40 an hour but you will need to check the current rate.
- Male** Are you able to work in a bar?
- Female** No, because you cannot serve alcohol. Even in supermarkets, you have to get approval when a customer buys alcoholic beverages.
- Male** Are you entitled to join a trade union?
- Female** Yes, most trade unions allow young people to join at the age of 16.
- Male** As a young person (over 16 but younger than 18), are you entitled to join the army?
- Female** Yes, but you need permission from both your parents. If your parents do not live together, or are divorced, you only need the permission of the parent with whom you live.
- Male** Are you entitled to paid holiday?
- Female** Yes, in the same way as other workers.
- Male** Are you entitled to redundancy pay?
- Female** No, young people under 18 years of age are not entitled to redundancy pay.
- Male** At what age can you babysit?
- Female** 13; 14; 15; any age.
- Male** Any age in England and Wales. However, in Northern Ireland you must be 13. Note: There is no legal age limit below which a child cannot be left on their own but the age limit recommended by The National Society for the Prevention of Cruelty to Children (NSPCC) is 13.

Unit 2 Managing Your Money

Activity 1 Income and Spending Tom and Emily storyboard

- Narrator** Tom and Emily
- Narrator** Watch the following storyboard and make a note of where the young people get their money.
- Emily** (*Thinking*) Oh no, I've only just been paid and almost all my money's gone already. How does that shop think I can live on £12,000 a year?
- Emily** (*Thinking*) At least it's my birthday and quite a few people have given me money this year. They must know I need it. Well, it is my first time away from home!
- Emily** (*On the phone*) Mum, thanks so much for my birthday money. £150 is very generous of you and Dad.
- Mum** (*Other end of phone*) Well, you're only 19 once!
- Emily** Would you thank Gran too – hope she can afford that £20 she sent? Do you know, Mum, even Nathan's sent me a 'tenner' and he's at college?
- Emily** (*Thinking*) Still not enough for my holiday, though. Think I'll put that on my credit card, or I could extend my loan.
- Tom** (*On the phone*) It's hard living at home, but while I'm studying I don't have much choice and Mum and Dad are quite generous with my pocket money.
- Tom** (*On the phone*) Yeh, well of course we can go out this weekend. As long as it's Sunday; I've got my job and paper round on Saturday.
- Tom** (*On the phone*) Don't be silly, of course I can afford it. I've still got at least half of my 'eighteenth' money left and if things get tough I can always do a spot of babysitting.
- Narrator** What other sources of income might young people have?
- Narrator** Where do the people in your class get their money?

Swaps storyboard

- Narrator** Swaps
- Narrator** So why do we have money? What does it do?
- Emily** Now I have an i-Pod, I don't really need this stereo. Do you want it, Tom?
- Tom** Yeh – I'd love it. I used to use my sister's until she left home.
- Emily** I'd give it to you, but I *really* need a new mobile phone. Have you got one to swap?
- Tom** Not really. I've got my phone, but I need that. (*Doubtful*) You could have my bike if you like.
- Emily** Why do I want your bike? I need a phone.
- Tom** I'll see if my mate Dave has got a spare phone because I know he wanted my bike.
- Emily** That's a good idea.

Tom No good; he's already got himself a bike, so even if he had a phone it wouldn't be any good to us.

Emily This is so frustrating, who will give me a phone for my stereo?

How to Pay storyboard

Narrator How to Pay

Narrator Select the most suitable way to exchange money in the following situations.

Narrator Click on your choice.

Emily It's Nathan's birthday and he's been so good to me I want to send him some money in his birthday card.

Narrator Should Emily choose ...

Narrator ... to send cash?

Narrator ... to send her credit card number?

Narrator ... to write and send a cheque?

Narrator It's not very safe to send cash. What would happen if the birthday card were lost in the post?

Narrator How would Nathan be able to use the credit card number?

Narrator Try again.

Narrator A cheque is probably the best method as Nathan can pay it into his bank account, and even if the birthday card goes missing Emily can cancel the cheque.

Narrator Spot on, well done.

Narrator Try again.

Narrator There is a better answer.

Tom Are you OK Emily?

Emily Oh no, I haven't got enough cash to pay the bill.

Narrator Should Emily...

Narrator ... ask Tom to make up the rest of the cash?

Narrator ... use her credit card?

Narrator ... use her debit card?

Narrator What if Tom doesn't have enough money either? It could be embarrassing!

Narrator If she's within her credit limit, she could use her credit card, but if she didn't pay it off straight away, she could end up paying interest and so the meal will have cost her more.

Narrator If she has enough money in her account, Emily would be advised to use her debit card, which means that the money comes straight out of her account so she doesn't have to worry about interest.

Narrator She might, however, have to pay bank charges, depending on the account and the agreement she has with her bank.

Tom's Granma I'd so like to buy this car for Tom so he can learn to drive.

Tom's Granpa It would be great wouldn't it, but we don't have quite that amount of money in our savings account. What should we do?

Tom's Granma	Should we ...
Tom's Granma	... get a bank loan?
Tom's Granpa	... wait until we have enough money, but miss this special offer?
Tom's Granma	... take this 0% finance deal?
Tom's Granpa	... use our debit card?
Narrator	There will be interest to pay on a bank loan, so they should weigh the savings they could make against the interest they would have to pay. But there is a better deal!
Narrator	It depends if the special offer would allow them to save more than any interest they would need to pay on money from finance, loans or overdrafts.
Narrator	As long as they know they can afford the repayments, and don't spend the money twice, the 0% finance deal seems a good one. Tom's family could invest the money they have and earn interest on their investment, then pay off the car finance with no interest. This might be quite a sensible route. However, it does need managing carefully.
Narrator	If they use their debit card when they don't have enough money in their account to pay for it, they will end up paying interest on their overdraft. There could be bank charges, too.
Tom	These books look good – my dad would love them, but how should I pay?
Tom	Cash?
Tom	Cheque?
Tom	Credit card?
Tom	Debit card?
Narrator	Yes, cash is best for small informal payments.
Narrator	The stall holders probably don't have the facilities to take debit or credit cards.
Narrator	This is OK if the group running the sale has a bank account, otherwise someone might need to cash the cheque for them.
Emily	At last! Found it – the mobile phone I want at a good price, but who is this selling it – never heard of them. So, how should I pay ...
Emily	... with a credit card?
Emily	... with cash?
Emily	... with a cheque?
Narrator	A credit card would be good because Emily would be insured against fraud.
Narrator	It's never good to send cash by post.
Narrator	A cheque would be OK if Emily could cancel it in time, but once it's cashed it would be hard to get her money back.
Narrator	You're a genius.
Narrator	Well chosen, it makes perfect sense.
Narrator	Good choice.
Narrator	Possible, but there could be a better option.

Narrator No, it doesn't make financial sense. Try again.

Narrator Not a good choice. Have another go.

Money Sense storyboard

Narrator Listen to the definition and click on the correct term.

Narrator **APR**

Narrator Annual percentage rate

Narrator The total rate of interest to be paid over the total period of the loan. It is quoted so that you can compare the true cost of borrowing from different sources.

Narrator **ATM**

Narrator Automated teller machine

Narrator Cash machines that dispense money and give you information about your account.

Narrator **Bank balance**

Narrator The money in your bank account.

Narrator **Bank charges**

Narrator The money taken from your account for certain banking services, like overdrafts and foreign currency. For many accounts there is no charge for day-to-day services, like withdrawals, as long as you stay in credit. You need to check.

Narrator **Loan**

Narrator Available to customers over 18 years of age for purchases that cannot be afforded immediately. The bank will agree the amount, the term (or length of time for which it is available) and the interest rate.

Narrator **Statement**

Narrator Detailed information about all of the transactions you make in terms of money into and out of your account.

Narrator **Cheque**

Narrator A written order which instructs your bank to pay a specific amount from your account to a specified person or business.

Narrator **Credit card**

Narrator A card that allows you to buy goods, or services, now and pay for them later. You will have an agreed limit and a date by which the amount must be paid. If you do not pay by the due date, you will be charged interest on the amount outstanding.

Narrator **Current account**

Narrator Money held by the bank which you may withdraw immediately without giving notice. You can sometimes earn interest but at a lower rate than with savings.

Narrator **Debit card**

Narrator A card that allows you to pay for goods or services, or withdraw cash. It often requires you to type in a pin number and takes money almost immediately from your account.

Narrator **Free banking**

Narrator No charge for running a bank account, including cash withdrawals, direct debits and standing orders.

- Narrator Finance company**
Narrator A company that offers secured loans to be paid back in instalments at a specified rate of interest.
- Narrator Interest rate**
Narrator The percentage paid on every pound of borrowing or saving.
- Narrator Overdraft**
Narrator An agreement with the bank to spend more money than you actually have in your account. The bank usually charges for this service as it is a form of borrowing.
- Narrator VAT**
Narrator Value added tax
Narrator Government tax on goods and services. On some goods and services, like food, books and children's clothes, no VAT is charged.

Activity 2 Budgeting

How Do I Manage? storyboard

- Emily** How Do I Manage?
- Narrator** Listen to Emily's tale of woe and then help Tom to advise her.
- Emily** Oh Tom, I'm in such a mess. Do you think you could come round and help me out?
- Tom** What seems to be the problem?
- Emily** I'm in such trouble with the bank and I can't see a way out. I don't earn enough, my rent is too high and my debts are increasing.
- Tom** OK, see you later. Don't get into a tizz, I'm sure we can work it out.
- Emily** Oh Tom – you're such a star! Thanks for coming round.
- Tom** Yeh, well, let's see if I can help first. What's the problem?
- Emily** (*Increasing desperation*) I've gone overdrawn at the bank and I'm not allowed to do that, and I owe my parents money and my gran.
- Tom** Oh, Emily, you idiot! How much do you owe in total?
- Emily** Over £1,000 and I don't even earn that a month.
- Tom** OK, let's go through your income and expenses. What do you earn?
- Emily** £12,450.
- Tom** Yes, but what do you bring home every month?
- Emily** After tax and national insurance, I bring home £872.
- Tom** Do you have any savings?
- Emily** Would I have an overdraft and debt if I had savings? Get real!
- Tom** OK then, let's look at the bills you have to pay. How much rent and council tax do you pay?
- Emily** Well, it's a nice flat ... but a bit expensive ... £485 per month!
- Tom** Hmm, that's quite a lot. How much do you pay on bills?
- Emily** Well, that's the problem really. I've just had a huge electricity bill. It was £210 for the quarter and I hadn't reckoned on that. I don't have gas, and water is included in my rent. My phone bill's pretty high though. I have a £30 month deal, which is supposed to be good, but it seems a lot.

- Tom** Have you got a TV licence or any other regular bills?
- Emily** Gran always pays my TV licence, but I do have my gym membership, which is £32 a month and my night-school French class is £9 per week.
- Tom** What do you spend on food every week?
- Emily** I spend £30 on food, but then I spend a bit more on lunches when I'm at work – maybe another £15 a week.
- Tom** Do you have a credit card?
- Emily** That's a bit of a sore point, yes, but I have been paying it off. I've been paying off £50 a month and only have another five months to go – well, plus a bit of interest!
- Tom** Emily, that's not good enough, you've got to work things out more carefully. You've hardly got enough to pay the essentials, let alone live! What else do you have to spend every week?
- Emily** Well, my bus fares are £2.80 a day. I ought to get a weekly ticket at £10 really! That would help when I go back in on an evening too.
- Tom** Well do it then. So what about going out, clothes, presents, those sorts of things? Can you put a figure on those?
- Emily** I had a look at my bank statement and I reckon I spend about £40 a week on going out and another £100 a month on clothes. Presents and things are a bit harder, but if I say on average £15 a month, that should cover it.
- Tom** This is appalling. You earn £872 and spend ...
- Narrator** Complete the speech bubbles.
- Tom** You're really going to have to ...

Out of Trouble storyboard

- Narrator** Out of Trouble
- Narrator** Work through the storyboard, completing the blank and partial speech bubbles.
- Tom** Let's start by looking at your living expenses, that's the regular bills. There are savings you can make there.
- Emily** What can I do?
- Tom** Well, you could ...
- Tom** This would also help with your utility bills because ...
- Tom** With your food and transport, I recommend that you ...
- Tom** You have got to do something about your credit card and overdraft!
- Emily** What?
- Tom** Now, your spending on inessentials. You have got to ...
- Tom** What about another job, too? You could ...
- Emily** Oh this is tough and I can't ever see myself getting a decent wage the way I'm going.
- Emily** Maybe I should ...

Activity 3 Using Money Well

Saving for a Flat storyboard

- Narrator** Saving for a Flat
- Narrator** Watch the scenario and then research the figures for the final frames.
- Narrator** You can do this by visiting bank and building society web pages.
- Narrator** Alternatively, you can collect brochures and leaflets from local financial institutions.
- Becky** I'm glad we're all together this evening, I've got some really good news to share.
- Tom** (*Laughing*) You're not pregnant, are you, Becky?
- Becky** If you're not going to be serious, Tom ...
- Mum** No, go on, Becky. Tom, stop interrupting.
- Tom** (*Mumble*) Sorry.
- Becky** Well, you know you like Farad ... well, we've decided to get married and buy a flat.
- Dad** That's a bit sudden, isn't it?
- Becky** No – we plan to wait two years, but we're getting engaged. I thought you'd be pleased!
- Mum** Of course we are, dear. He's a lovely boy ... Why two years?
- Becky** Well, we've both got a little bit of money saved. We've both got good jobs, so want to start a regular savings plan and in two years we should have a deposit for a flat.
- Dad** Sensible girl.
- Tom** Yeh, well done. You're not like my friend Emily! So where're you going to save?
- Becky** Well, I need to do some research. Would you help? I know you're top of your Economics class!
- Narrator** Research and describe current accounts. Which offer the best interest rates? What are the limitations or disadvantages? Create a table.
- Narrator** Research and describe ISAs. Which offer the best interest rates? What are the limitations or disadvantages? Create a table.
- Narrator** Research and describe short-term savings accounts. Which offer the best interest rates? What are the limitations or disadvantages? Create a table.
- Narrator** Research and describe longer-term savings plans. Which offer the best interest rates? What are the limitations or disadvantages? Create a table.
- Narrator** Research and describe investments in the stock market. Which offer the best return? What are the limitations or disadvantages? Create a table.
- Narrator** Research and describe ethical savings schemes. Which offer the best interest rates? What are the limitations or disadvantages? Create a table.
- Tom** Well, all in all I think you might consider ...
- Narrator** Add more frames to summarise the conversation Tom and his sister might have, based on the research.

Investment storyboard

- Narrator** Investment
- Narrator** Becky's parents invested some money for her, which they now give her to start her savings plan. Complete the conversation between Becky and Farad.
- Becky** My parents have just given me £5,000. What should we do with it to earn the best rate of interest?
- Farad** Well, an ISA is a place to start, with tax-free saving, but how much can we put in?
- Becky** Hmm, and what do we do with the rest?

Unit 3 Enterprise**Activity 1 Local Business****Local Business storyboard**

- Narrator** In the next few frames follow the instructions and, where appropriate, answer the questions. Use backgrounds, props or characters from the asset window to illustrate your answers. If none is suitable, upload an appropriate digital image as a background. If you need information on how to do this, ask your teacher.
- Narrator** Write the name of your company into the text box and add a picture of your company as a background.
- Narrator** What type of product or service does this company provide?
- Narrator** Who buys their products or uses their services?
- Narrator** Give three reasons why their business is located where it is.
- Narrator** How many employees does the company employ?
- Narrator** Name five jobs found within the company.
- Narrator** Describe the range of qualifications held by the workforce.

21st Century storyboard

- Narrator** Work through the storyboard, frame by frame, and answer the questions in the caption windows.

Activity 2 Work Skills**Skills for Work storyboard**

- Narrator** In the next three frames you will see a number of 'skills'. Your task is to drag each of the skills into one of the following six frames under the appropriate key skill heading. Note: You will need to return to the original frame and delete the skill you have just moved. Continue until these frames are empty and then click through the other frames in turn, following the instructions in the caption windows.
- Narrator** Add characters, props and a background to the composition windows of the following frames to illustrate each key skill. Note you may need to use the layering facility to ensure characters and props do not obstruct the text boxes. Using the special effects facility, change the background colour of the 'skills' you feel you are good at to green, the 'skills' you feel you are not good at to red and those you are OK with to orange.
- Narrator** Do you think you are good at the key skill above? Which particular skills do you need to improve? How?

Activity 3
Enterprise
Activity**Managerial Roles storyboard**

Narrator In the following frames, list the five main roles and responsibilities of each managerial role. Add backgrounds, characters, props or your own images to illustrate your answers.

Our Company storyboard

Narrator Delete the title *Our Company* and replace it with your company name.

Narrator Add the picture of your 'company' staff into the composition window above. Ask your teacher if you need help with this. Use text boxes to name each person on your staff and their respective roles.

Narrator In the composition window above, describe the product or service your company is going to create. Use any of the assets found within Kar2ouche or add your own images to illustrate your information.

Narrator Use the composition window above to say who your product or service is aimed at and how you came to that decision.

Narrator Add any other relevant information such as start-up costs, running costs, prices of your product or service. Then write a short summary of how your group is going to complete the project.

Appendix 2

Kar2ouche and Special Needs

It may be a truism to say that all children have special educational needs, but it does mean that teachers are always considering ways of differentiating the lessons that they teach in order to meet the requirements of individual students. A totally flexible learning and teaching tool, Kar2ouche is easily adapted to these needs so that the teacher and/or classroom assistant can create lessons that appeal to the full ability range from the least to the most able.

However, looking at the more widely used definition of special needs as referring to those students who experience some kind of sensory or learning difficulty, on average 20% of students in comprehensive schools fall into this category. A number of studies have shown that computers can enhance the learning experience of these children.

From 1988-90 the Palm Project explored the effects of computers on pupils' autonomy in learning. The project found that not only were they more autonomous, but also more motivated.

Glendon Ben Franklin in Leask, M (ed.) (2001) *Issues in Teaching Using ICT*, Routledge

In particular, multimedia products such as Kar2ouche appeal to a wide range of learning styles and have the advantage of being able to reinforce learning in a multi-sensory way through the use of visual and auditory stimuli. The fact that Kar2ouche enables students to create storyboards, animations and publications, plus manipulate and interpret text, also appeals to those with a preference for a kinaesthetic approach to learning.

Children with special needs are often prevented from functioning effectively in lessons because much of the work required is based on reading and writing, skills that are often underdeveloped. In Kar2ouche, all of the text is provided with a soundfile so that students can access information even if their reading skills are impaired. Listening to increasingly complex texts extends a student's vocabulary whilst also increasing his or her attention span. By following the text as they listen, students begin to recognise words and are provided with a real context for their learning.

In addition, Kar2ouche enables children to record their own voices, thus providing an alternative to writing. This provides immediate gratification and the ability to communicate with their peers in a way

that increases their confidence. 'Nothing motivates children with special needs more than success, especially when their peer group can see that success is demonstrated on an equal basis without allowances being made.' (Angela McGlashon in Gamble, N and Easingwood, N (2000) *ICT and Literacy*, Continuum) Once confidence has been built, the speech and thought bubbles offer the opportunity for students to write in small bite-size chunks. This can be increased gradually by requiring students to produce a paragraph in the caption window and subsequently maybe to use the writing frames and scaffolds provided in the teacher support packs that accompany the software.

The soundfiles and recording facility can therefore be seen to enable learners to develop greater independence and this encourages them to continue with tasks that may once have been beyond them. Using Kar2ouche makes a range of curriculum areas far more accessible to non-readers and also to children whose first language is not English. These children often find reading the language far more difficult than speaking it.

As well as children with learning difficulties, Kar2ouche enhances the learning of children with behavioural problems, such as attention deficiency syndrome. In trials, these students found the multi-sensory and creative approach motivating, non-threatening and rewarding. It has been shown in a range of research that students who experience difficulties interacting socially often find using computers less intimidating or confusing. However, ideal for pair or small group work, Kar2ouche can be used by the teacher to encourage collaborative learning, thereby supporting these students as they begin to develop the ability to express themselves in a social situation. Having rehearsed ideas in a small group, they are then more confident when required to present their ideas to the class or an adult.

For students with visual impairment, the teacher can go into the password-protected area to increase the size of the font. The soundfiles also help these children. Likewise the brief sound-clips support dyslexic children, many of whom find processing large amounts of information in a single unit difficult. They can also control the pace of the reading and repeat it as necessary, thus allowing them to consolidate learning. For those whose hearing is impaired, the combination of text and exciting visual material is motivating and, by being able to attach pre-recorded soundfiles, students are provided with an effective means to communicate with their hearing peers. The record and playback facility also allows children with less severe hearing problems to rehearse their enunciation in a safe environment before sharing with others.

Every effort has been made to make Kar2ouche a fully flexible learning and teaching tool, to enable children of all abilities to have fun whilst engaging in activities that challenge them appropriately as they develop skills, knowledge and understanding in a range of curriculum subjects. To this end we are continuing to listen to teachers, support research projects and use findings to develop additional features that will help to move learning forward.