

<p>Subject: PSHCE</p> <p>Class:T6</p>	<p>Intent: Financial Choices L15,16, 17,18,19 Learning skills L4, 5, 6, AQA UNIT4</p> <p>Teacher: Jacqui Shepherd</p>	<p>Term: 1</p>
<p>Key Vocabulary: National Insurance Payslip Chancellor Income Tax Treasury Income credit, budget, pounds pence banking</p>	<p>Alternative Learning Environments/ Resources:</p> <ul style="list-style-type: none"> • Power points • Worksheets • Discussions • Matching 	
<p>Prior Learning: KENT COUNTY COUNCIL LIFE SKILLS MODULES Money Management</p>		

Future Learning:

L10. what money is; forms that money comes in; that money comes from different sources

L11. that people make different choices about how to save and spend money

L12. about the difference between needs and wants; that sometimes people may not always be able to have the things they want

L13. that money needs to be looked after; different ways of doing this

L17. about the different ways to pay for things and the choices people have about this

L18. to recognise that people have different attitudes towards saving and spending money; what influences people's decisions; what makes something 'good value for money'

L19. that people's spending decisions can affect others and the environment (e.g. Fair trade, buying single-use plastics, or giving to charity)

L20. to recognise that people make spending decisions based on priorities, needs and wants

L21. different ways to keep track of money

L22. about risks associated with money (e.g. money can be won, lost or stolen) and ways of keeping money safe

Unit Expectations:

All:

Some:

A Few:

Links with other subjects: Science/ ICT (online relationships)

Pupil Asset Milestones to be achieved:

WK	Content (Implementation) Activities	Learning Objectives (Impact)	Evaluation/EBI
1	<p>Task one: Challenge: Complete the table of advantages and disadvantages for each type of card. More challenging: Complete the table (see above) and write down three reasons why teens feel pressured to spend until they get into debt. Mega challenge: Complete both tasks (above) and answer: does this surprise you? Why / why not?</p> <p>Task two (using scenarios provided): Challenge: Complete your table as if you are a bank manager. More challenging: Create scenarios for your partner.</p> <p>Plenary: Discuss interest-free credit, then look at the example on PP. Is this good debit / bad debit?</p>	<p>Finance: Income and Expenditure Challenge: Correctly identify situations where a person is likely to be refused or accepted for credit. More challenging: Describe possible ways for us to avoid getting into debt and to ensure we keep our finances in credit and the dangers of high interest debits. Mega challenge: Explain why certain people are refused credit, how debits aren't necessarily bad and the definition of interest free credit.</p> <p>Starter (image on PP) Challenge: Who has the most money at the moment? More challenging: How much more money does one have than the other? Mega challenge: What do the terms 'credit' and 'debit' mean? Debit - a sum owed, the opposite of credit. Credit - the ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future</p>	<p>New PSHE Association Guidelines: KS3 L4 KS3 L5 KS3 L15 KS3 L16</p>
2	<p>Starter (information on PP): Challenge: What are income tax and National Insurance? More challenging: Why hasn't Richard paid these? Mega challenge: Should Tina really be annoyed about this?</p> <p>Task one Students watch video clips and complete questions at their challenge level</p> <p>Main task Students study the example payslip and complete questions at their challenge level. Feed back answers as a class.</p> <p>Plenary How much of a financial expert are you on the terms we've been using in this unit so far....? Define the following terms: National Insurance Payslip Chancellor Income Tax Treasury Income</p>	<p>Finance: Tax and National Insurance Challenge: Correctly identify the different items on a persons payslip and calculate some tax and national insurance contributions. More challenging: Describe what NI and tax is spent on and explain whether or not you think the tax system is fair. Correctly match up the financial terms used so far. Mega challenge: Explain why certain people have to pay more tax and calculate their additional contributions and student loans rates. Income tax - an amount of your earned income which is taken by the government to be used for public spending. National insurance - an amount of your earned income taken by the government for the NHS and pensions</p>	<p>New PSHE Association Guidelines: KS3 L4 KS3 L5 KS3 L15 KS3 L16 KS3 L17</p>
3	<p>Starter (pictures on PP): Challenge: How are each of the above places funded? More challenging: Who pays the people who work in these places? Mega challenge: What is the difference between the public and</p>	<p>How tax is spent - public money funding the UK Challenge: Correctly identify public and private sector institutions and how they are funded. More challenging: Describe how public money is divided into funding for essential services and how decisions are made about the allocation of</p>	<p>New PSHE Association Guidelines: KS3 L4 KS3 L5</p>

	<p>private sector? Feed back on answers. Class discussion using the discussion point on slide 2.</p> <p>Task one Students read through the source book and then answer questions at their challenge level.</p> <p>Task two Students watch clips (links on PowerPoint slide 4) and answer questions at their challenge level.</p> <p>Plenary Students prepare a response to the debate question: 'The government spends too much money on Job Seekers Allowance. This money should instead be spent on education to improve schools.'</p>	<p>funding. Mega challenge: Explain how budgets are managed to make provision for welfare, health, the elderly and education.</p> <p>Public sector - institutions funded through taxes and run through local government. Private sector - businesses funded through money spent by customers. The budget - the government's plans for spending and managing taxes and public funds for the year.</p>	<p>KS3 L15 KS3 L16 KS3 L17 KS3 L18</p>
4	<p>.Starter (using slide 1 of PP): Challenge: Explain whether or not you think Bob should buy the car. More challenging: are there any other financial factors we need to take into account in this situation?? Class discussion using discussion points on slide 2.</p> <p>Task one: In the column labelled 'budget' students write down what they think the average person might spend each month on each of the items. Then compare with teacher's completed version.</p> <p>Task two (using clips on PP): Students watch clips and answer questions at their challenge level.</p> <p>Task three: Students respond to scenarios. Challenge: Answer email one and two. More challenging: Answer email three and four. Mega challenge: Answer email four then create two of your own in your book to challenge a partner.</p> <p>Plenary Financial acrostic: BUDGETING.</p>	<p>Finance: Budgeting and Saving Challenge: Correctly identify situations where a person spending over their budget and where they could be saving. More challenging: Describe ways we can sensibly manage our personal and household budgets and how we can save money.</p> <p>Mega challenge: Explain the meaning of complex financial terms and create budgets to challenge your partner to save and borrow responsibly</p> <p>Overdraft - an amount of money over your actual funds your bank lets you borrow in the short term from your current account. Current account - an account for every day spending, which your wages are usually paid into.</p>	<p>New PSHE Association Guidelines: KS3 L4 KS3 L5 KS3 L15 KS3 L16 KS3 L17 KS3 L18</p>

5	<p>Starter (scenario on PP): Challenge: What does the word 'entrepreneur' mean? More challenging: Give an example of someone who is an entrepreneur. Explain what makes them an entrepreneur. Mega challenge: Is being an entrepreneur the same as being an enterprising person? Why / why not?</p> <p>Class discussion using the discussion points on slide 2.</p> <p>Task one Watch the clip and answer questions at the appropriate challenge level (questions on PP slide 3)</p> <p>Main task: case studies Around the room on the walls there are information posters about some of the world's most famous entrepreneurs. Collect information from the different posters and fill in your sheet. Challenge: What has this person done to be an entrepreneur? When have they used enterprising skills? More challenging: What skills and qualities have made this person successful? Which do they share with the other case studies? Mega challenge: How has the person in the case study overcome obstacles in order to be a successful entrepreneur? Review class findings using slide 6 of PP.</p> <p>Plenary: Pick one of the entrepreneurs you have learned about today. If they could give people in our class one piece of advice on being a young entrepreneur, what do you think it would be? Be prepared to state your case study and their piece of advice before you leave the room today.</p>	<p>Careers Skills: Entrepreneurs Challenge: Identify what makes a person an entrepreneur. Pick out the times the business people from our case studies have used enterprising skills. More challenging: Describe the different ways the business people in our case studies have become entrepreneurs. Describe what made them so successful and any particular qualities they share. Mega challenge: Explain any obstacles that the business people in our case studies overcame to become successful entrepreneurs.</p> <p>Entrepreneur: a person who sets up a business or businesses, taking on financial risks in the hope of profit.</p> <p>Enterprising person: a person who is full of energy, ambition and good ideas about how to succeed. These are people who are suited to be entrepreneurs.</p>	<p>New PSHE Association Guidelines: KS3 H2 KS3 H4 KS3 L3 KS3 L4 KS3 L5 KS3 L9 KS3 L10 KS3 L11 KS3 L12 KS3 L14</p>
6	<p>Starter (using image on PowerPoint): Challenge: What do you think the message of this picture is? More challenging: Define the term 'teamwork.' Describe a time you have worked in a team before - what were the challenges and benefits? Mega challenge: Analyse why we need to learn about teamwork to help us succeed in later life.</p> <p>Task one Watch the clip and answer the questions to the appropriate challenge level (on PP and on worksheet)</p> <p>Task two: reading activity + discussion Read the information sheet and then discuss:</p>	<p>Careers Skills: Teamwork Challenge: Identify the challenges we face but also the benefits we reap by working as part of a team. Complete a task as a team successfully. More challenging: Describe how teamwork is a valuable life skill, especially when it comes to future employment. Effectively work as a team. Mega challenge: Analyse why some find it hard to work as a team, focusing on consideration of others and diplomacy. Make an excellent contribution to your team by using new teamwork skills.</p> <p>Teamwork - The combined action of a group, working together with the aim of being more effective</p> <p>•:..... Employability skills - The</p>	<p>New PSHE Association Guidelines: KS3 H2 KS3 H4 KS3 H10 KS3 R2 KS3 R9 KS3 R10 KS3 R13 KS3 R14 KS3 R15 KS3 R16 KS3 R19 KS3 L4 KS3 L5</p>

	<p>Challenge: Which qualities of being a good team member do you think you already have? Which would you like to work on?</p> <p>More challenging: What is meant by being 'diplomatic'?</p> <p>Mega challenge: Analyse why some people find having to compromise far more difficult than others.</p> <p>Main task: The Paper Tower Challenge Follow the Paper Tower Challenge instructions on PP slide 5. After the activity, students evaluate:</p> <p>Challenge: Which teamwork skills did you find yourself using the most? Why?</p> <p>More challenging: What challenges did you face and how did the skills help you overcome these?</p> <p>Mega challenging: Why did I put you into groups you don't normally work in? Explain in reference to employability skills.</p> <p>Plenary Based on today's learning and activities, spend five minutes discussing with your partner the teamwork skills you think you can effectively demonstrate and the team work skills you need to work on. Write two down of each in your books.</p>	<p>skills employers are looking for when they decide who they want to employ. The ability to work in a team is one of these.</p>	
7	<p>Starter (mind map on PP): Challenge: Dave's boss has just told him he has good 'communication skills'. What might he mean by this?</p> <p>More challenging: For each point you have made, explain why it's important. E.g. saying 'errrrm' makes you look unprepared, like you're making up your points as you go along.</p> <p>Mega challenge: Explain the difference between communication skills and interpersonal skills. Class discussion using discussion points on slide 2.</p> <p>Task one (using video clip on PP): Students watch video clip and answer questions to their appropriate challenge level.</p> <p>Main task: Conversation Topics Challenge: Read the conversation topic you have picked in your pair. Using your communication devices table, draft a one minute conversation picking one device to focus on during your conversation.</p> <p>More challenging: Read the conversation topic you have picked in your pair. Using your communication devices table, draft a two minute conversation picking two devices to focus on.</p>	<p>Careers: Communication Skills</p> <p>Challenge: Describe visually new communication skills and demonstrate these skills through communicating with a partner in front of the class.</p> <p>More challenging: Explain the importance of particular communication skills and demonstrate new skills through communicating with a partner in front of the class.</p> <p>Mega challenge: Analyse the short and long term benefits of mastering communication skills and demonstrate new devices through communicating with a partner in front of the class.</p>	<p>New PSHE Association Guidelines: KS3 H1 KS3 H4 KS3 R15 KS3 R16 KS3 R19 KS3 L1 KS3 L2 KS3 L4</p>

Mega challenge: Read the conversation topic you have picked in your pair. Using your communication devices table, draft a three minute conversation picking three devices to focus on. Present these to the class.

Task three

Challenge: Read the information on your 'Additional Communication Skills' sheet. For each point, either draw an image or source an image from the internet to help you remember them. Then describe a time you could apply this skill yourself.

More challenging: Read the information on your 'Additional Communication Skills' sheet. For each point, explain in the box why you think this is an important skill AND how you could apply it personally.

Mega challenge: For each point, explain how you could apply it personally and analyse the short and long term benefits of you mastering this skill.

Plenary

Return to your starter. Add as many new communications skills as you can from what you have learned today.

For each one you have added, also include an opportunity you can think of where you could develop these skills, e.g. grandparents coming to dinner next week, or part-time job interview.

**Medium Term Planning Sheet: Secondary
Class: T5 Teacher: Jacqui Shepherd**

