

Edward Peake C of E VC Middle School

PSHCE Planning



Subject: PSHCE	Unit: Rights & Responsibilities	Term/Duration: Summer 1 / 6 Weeks	Year Group: 7
<p>Rights & Responsibilities</p> <ul style="list-style-type: none"> Challenging career stereotypes and raising aspirations Reviewing strengths, interests, skills, qualities and values and how to develop them Setting realistic but ambitious goals Safely manage personal information and images online <p>Money & Economic Wellbeing</p> <ul style="list-style-type: none"> Evaluating value for money Debt, fraud and personal values around finance Financial exploitation About financial choices including saving, spending and budgeting About attitudes and values in relation to finance, including debt and payday loans How to manage influences over financial decisions How to manage emotions in relation to finance To recognize risk and financial exploitation and access help and advice <p>PoS: L15, L16, L17, L18, L19, L21, L27</p>		<p>Key Vocabulary</p> <p>Money, spending, needs, wants, purchases, money habits, money personalities, finance, value for money, income, expenditure, transaction, money management, bank, bank statement, fraud, identity theft, victim, perpetrator, consequences, crime, scam, identity fraud</p> <p>Social media, online data, firewall, antivirus, career, milestones</p> <p>PLEASE NOTE LESSONS 1-4 ARE TO BE ACCESSED ONLINE USING THE BARCLAYS PORTAL: Go to https://barclayslifeskills.com/sign-in/ and enter these details: USER: office@edwardpeake.beds.sch.uk PASSWORD: EdwardPeake2024! LESSONS CAN BE FOUND UNDER THE FAVOURITES-YEAR 7 TAB</p>	
<p>By the end of this unit...</p>			
<p>All pupils should be able to:</p> <ul style="list-style-type: none"> explore the concept of 'needs' versus 'wants' discuss the importance of planning ahead to successfully meet future needs and wants reflect on my own attitude to money and spending compared to others consider how advertising and branding can influence our spending habits understand the difference between income and expenditure understand how to interpret a bank statement and the importance of monitoring transactions consider the advantages and disadvantages of borrowing to fund a purchase highlight some of the influences on our attitudes to money and how we form good and bad habits learn how to protect myself from fraud and how to seek help if I am concerned about someone becoming a victim of fraud identify what fraud is and describe different types of fraud learn how to keep our online data secure classify information that is private and that which is safe to share publicly online 			

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- identify key decisions linked to their potential long-term career goal
- list the people, places and things that can help me at each stage or decision

Most pupils will be able to:

- able to prioritise needs and wants in different scenarios
- completed a sample budget and considered the results
- explore savings in relation to everyday money management
- compare bank account features and understand how they can suit different individuals
- understand the different ways I could be affected by fraud and how to keep financial information safe
- describe common 'scams' and how to recognise them
- identify the vulnerability factors that increase the risk of becoming a victim of fraud and describe ways that someone can reduce these risks
- explain the risks of oversharing personal information on social media

Some pupils will be able to:

- calculated the potential cost implications of borrowing to purchase a big item
- reflected on my own spending patterns and influences
- explain the consequences of fraud for the victim and the perpetrator
- suggest a variety of ways to keep online data secure

	Learning Objectives	Content	Resources /Health and Safety	Success Criteria
1	LO: To reflect on my own attitude to money and financial habits	<p>Re-visit Ground Rules:</p> <p>Openness: We will be open and honest, but not discuss directly our own or others' personal/private lives. We will discuss examples but will not use names or descriptions which could identify anyone.</p> <p>Keep the conversation in the room: We feel safe discussing issues and we know that our teacher will not repeat what is said in the classroom unless they are concerned we are at risk, in which case they will follow the school's safeguarding policy.</p> <p>Non-judgmental approach: It is okay for us to disagree with another person's point of view but we will not judge, make fun of, or put anybody down. We will 'challenge the opinion, not the person'.</p> <p>Right to pass: Taking part is important. However, we have the right to pass on answering a question or participating in an activity and we will not put anyone 'on the spot'.</p> <p>Make no assumptions: We will not make assumptions about people's values, attitudes, behaviours, identity, life experiences or feelings. We will listen to the other person's point of view respectfully and expect to be listened to ourselves.</p> <p>Using appropriate language: We will use correct terms rather than slang terms, as they can be offensive. If we are not sure what the correct term is, we will ask our teacher.</p>	<p>Ask It Basket</p> <p>Barclays Life Skills: Money Skills: Lesson 1</p> <p>Recognising your money personality</p> <p>Recognising your money personality presentation slides</p>	<p>I can explore the concept of 'needs' versus 'wants'</p> <p>I can discuss the importance of planning ahead to successfully meet future needs and wants</p> <p>I can reflect on my own attitude to money and spending compared to others</p>

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	<p>Asking questions: We are encouraged to ask questions and they are valued by our teacher. However, we do not ask personal questions or anything intended to deliberately try to embarrass someone.</p> <p>Seeking help and advice: If we need further help or advice, we know how and where to seek it—both in school and in the community. We will encourage friends to seek help if we think they need it.</p> <p>Starter / Circle Time Games: <u>Icebreaker – Money habits</u> Think: This section allows pupils to start thinking about their current attitude to money, and what 'helpful' or 'unhelpful' money habits they might have already developed. Ask: Ask the pupils how much experience they have with money, considering:</p> <ul style="list-style-type: none"> • How do they get money – pocket money/allowance, birthday gifts, doing jobs at home, in the community or for family? • Do they have their own bank account? Do they have a savings account? • Do they handle their money or do their family do this for them? How long have they been responsible for their money? • Do they track what they are spending? If so, is this through a mobile banking app, online, on paper, or another method? • How many different ways of spending money can they think of – card, cash, direct debit, online debit card? <p>Main: <u>Activity 1: Helpful or unhelpful money habits?</u> Display the slide. Ask the class if there are any statements that they relate to, or think describes their money habits. In group discussions, allow pupils to complete their Student sheet of the same slide. Ask: Ask each small group to write down what they usually do with any money they receive each month, following the format of the statements already seen as examples. Ask some of them to share what they have written down – in which category do their spending and saving habits usually fall?</p> <p>Explain that money habits are developed at a young age, and it's important to understand our attitudes towards money, spending and saving to help us make sensible decisions about our finances throughout our</p>	<p>'Money personality' quiz: https://barclaysifeskills.com/i-want-to-get-to-grips-with-money-and-my-payslip/school/money-personality-quiz/</p> <p>'Needs and wants' interactive tool: https://barclaysifeskills.com/educators/tools/needs-and-wants/</p> <p>Pupil sheets and takeaways (slides 2, 8, 11, 13 from the interactive PDF)</p> <p>Chromebooks needed for Quiz</p>	<p>I am able to prioritise needs and wants in different scenarios</p> <p>I have calculated the potential cost implications of borrowing to purchase a big item</p>
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	<p>lives. Considerations, choices and priorities will vary as you move through your life; studying, starting work, living independently, parenthood, career progression, retirement.</p> <p><u>Activity 2: Money personalities</u> Launch the 'Money personality' quiz. Ask the pupils to complete the quiz individually or in pairs. *If Chromebooks not available, pupils can write their answers on whiteboards/GNBs.</p> <p>How did you score? Discuss the categories. Explain that whatever their score, it's important to remember that habits can be changed over time, with practise and the right guidance, so they should continue to reflect on their attitudes towards money.</p> <p>1. There's a pair of trainers that you want to buy but you are short of money. Do you...</p> <ul style="list-style-type: none"> • Offer to do some jobs to earn extra money [3 points] • Borrow from friends or family [1 point] • Continue saving until I can afford to buy them [5 points] <p>2. When you check the coins in your pocket, you see you have a lot of 2, 5 and 10 pence pieces. What do you do?</p> <ul style="list-style-type: none"> • Make sure you spend them the next chance you get [3 points] • Save them and add other small change when you have it [5 points] • Forget about them and probably lose them [1 point] <p>3. When you are given your allowance money that needs to last for the whole week, do you:</p> <ul style="list-style-type: none"> • Spend it very quickly in one or two days [1 point] • Spend it all but spread over the week [3 points] • Save some of it and spend the rest over the week [5 points] <p>Watch the 2 45-second films featuring young people sharing their money personalities. Ask the pupils to write down helpful or unhelpful money habits that are mentioned, and ways that the character is trying to change their money personality. Show examples on the slide.</p> <p>Ask pupils to pick one money habit that they think they could change. Point out that we all have some areas to work on (you could offer a money habit of your own), and that their financial habits will have far greater implications in the future than they might do at the moment. Emphasise that there aren't always right or wrong habits and that our money personalities are different depending on context, experience, salary, age etc.</p>		
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	<p><u>Activity 3: Needs and wants</u> Ask the group to explain what they think 'needs' and 'wants' are. Suggest that these might change over time, and can be influenced by a specific circumstance. There are very few things we really need to survive (e.g. a roof over our head, enough food and water to stay healthy, basic hygiene and medical care, enough clothing to be warm and appropriately dressed), but without 'wants' life wouldn't be much fun. Any discussion of 'needs' versus 'wants' will encounter many grey areas that depend on differing attitudes to money, lifestyles and possessions, as well as circumstances. What matters is that each person is confident to plan and make good decisions about paying for their choices. You can link this back to differences in money personalities.</p> <p>Launch the 'Needs and wants' interactive tool. Read the scenarios, and for each item presented allow a few minutes of discussion in small groups before asking for a show of hands to decide which are needs and wants, and dragging the item into the selected category Encourage pupils to consider how each item can be a need or a want depending on the situation. E.g. they may decide that they need a car to get to work on time, but what model or age should they get? Is a new sports car a need? They may decide that a passport is a want, but what if they are asked to travel abroad for work? If you have Chromebooks, ask pupils to work through the tool in small groups or individually.</p> <p><u>Activity 4: Financial planning for a big purchase</u> This section focuses on a purchase that someone aged 18-20 might have as a need or a want. As a whole class, consider the options for purchasing a new laptop. Explain that to buy the laptop, they could either save up and pay all of the costs in one go, or look to spread the cost using a finance or credit plan – looking at the information, can they notice how this could affect the overall cost? These costs are for illustration purposes and the prices may not be an accurate reflection. Ask: Ask pupils to answer the questions – one half of the class considering buying it in one go, and the other half buying in instalments. Allow a few minutes for them to discuss and calculate their answers, before working through the questions together, filling in the boxes on the slide. Use the prompt to check answers.</p>		
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		<p>Show information for two other purchases – a holiday and buying a car. In small groups, ask them to choose one of these and compare paying up front or paying in instalments. Print copies and ask them to complete the student sheet.</p> <p>Make sure they understand that some insurance is a legal requirement (car insurance) whilst others come down to personal choice</p> <p>Encourage them to consider how they could plan for the purchase – setting aside regular savings, increasing their income, borrowing money, paying in instalments, tracking and budgeting, etc.</p> <p>Plenary: Recap the discussions on pupils’ attitude to money, and how they’ll pay for needs and wants. Every one of us will find ourselves in different situations throughout life – our needs and wants will change, but we will always have to pay for them</p> <p>Play the animation: https://www.moneyadvice.service.org.uk/en/articles/why-it-pays-to-save-regularly and print a copy of Summary: student sheet for each pupil if you would like a takeaway from the session.</p>		
2	<p>LO: To understand that money comes in and out, and a budget can be used to manage this process</p>	<p>Re-visit Ground Rules</p> <p>Starter: <u>Icebreaker – Money aspirations</u> Group discussion: Split pupils into small groups, and ask them to name five items or experiences that they think people aspire to in their lifetime. Encourage them to consider different life stages – teenagers, young adults, parents, etc., and what financial costs these aspirations might have. Ask and share: After three minutes, ask the groups to share their answers, and discuss whether there are items that make repeat appearances or any that are unique to one group. Ask them what influences these aspirations, and whether they might change over time. If you are working with more-able pupils, you could consider in more detail aspirations that don’t appear to have a direct financial cost, like being happy, or having a successful career. Ask pupils whether there might be costs associated with reaching these aspirations, e.g. studying to gain qualifications for the career you want.</p> <p>Main: Activity 1: Making ends meet</p>	<p>Ask It Basket</p> <p>Barclays Life Skills: Money Skills: Lesson 2 Value for money</p> <p>Value for money interactive presentation slides</p> <p>‘Needs and wants’ online tool: https://barclaysifeskills.com/educators/tools/needs-and-wants/</p>	<p>I can consider how advertising and branding can influence our spending habits</p> <p>I understand the difference between income and expenditure</p> <p>I have completed a sample budget and considered the results</p> <p>I have reflected on my own spending patterns and influences</p>

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	<p>This activity helps pupils understand how a personal budget can help them stay in control or plan how they will spend and save. Budgets should be:</p> <ul style="list-style-type: none"> • Comprehensive and honest – they should include all the ways they might receive or spend money, however small • Accurate – they need to make sure nothing is forgotten and identify their spending priorities • Cover a set period – usually a week or a month to allow comparison <p>Discuss the implications of a budget that isn't comprehensive, honest or accurate, and the practical aspect of making and monitoring a budget. You can use paper and pen, a spreadsheet, a calculator, or an online/mobile app.</p> <p>Extend the discussion to explore how budgets can help with longer-term planning and saving and remind them that savings set aside should be recorded under expenditure.</p> <p>Remind them that it's important that any savings get put somewhere safe, where they won't get spent – a separate account to their general spending is the obvious place for this.</p> <p>Display Chris's weekly income and expenditure. Using this information, complete the table as a class to create a budget for Chris. Check that they understand the key terminology – expenditure, income, balance (positive or negative).</p> <p>Work in Pairs: Introduce Jo. Either on note paper or by printing the slide for pupils, ask them to work in pairs to complete a budget for Jo. They will need to use the information provided to work out which is income and which is expenditure.</p> <p>After a few minutes, ask pupils the following questions:</p> <ul style="list-style-type: none"> • Were there any differences between Jo and Chris's budgets? • What suggestions would they make to Jo and Chris to change their spending? • Can they think of any other items of spending that might have been missed out from the descriptions? • What tips do they have for Jo to achieve her goal of saving for a new smartphone? <p>Ask pupils to imagine that Chris and Jo are older and moving out of their family home – Chris is off to university and Jo is starting as an apprentice electrical engineer. Discuss how their income, expenditure and financial aspirations might have changed. Prompt them to think about their job, rent, bills, saving, hobbies or lifestyle. Once they have briefly discussed in pairs or groups, ask them to present their ideas back to the class, using the blank budget sheet – My budget: student sheet to record their suggestions.</p>	<p>Student sheets and takeaways (slides 3, 4, 10, 11 from the interactive PDF)</p>	
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	<p>Pupils use the template to complete a budget for themselves after the session. Ask them to consider what they spend their money on during one week and identify one thing they think they could spend less on. Make sure pupils don't disclose any personal or sensitive information during the session, or feel they need to compare with others.</p> <p><u>Activity 2: Value for money - Food</u> As a class, consider the price labels and offers. Record any comments from the pupils in the text boxes on the Value for money – food table. Consider:</p> <ul style="list-style-type: none"> • What makes a good deal? • What happens when you see a discount or offer advertised? (e.g. a multipack of six baked bean tins might be on offer for £2.50, but the individual tins cost 40p) • Are any of the items on the slide not a good deal? (e.g. the bag of apples vs the snack pack, or the cherryade as this only saves you 5p) • What about the shelf life of an item, and how quickly you will use it? (e.g. it might be better value to buy a bigger bag of carrots or apples, but not if you won't use them all) • Where in the store are offers normally displayed? How can the location of an item influence our spending? (e.g. at the end of an aisle to attract attention, or by the tills) • How can you make sure you get the best price? (e.g. compare prices online) <p>Show two similar biscuit products. Ask pupils which one they'd want to buy, using the following question as prompts:</p> <ul style="list-style-type: none"> • Why and how can advertising and packaging encourage us to spend more? • What else might you take into consideration? What about Fairtrade or low fat options? • Why might one be more expensive than the other? What impact does a well-known brand name have on the cost? <p>Using the information about the biscuits, ask pupils to calculate how much each biscuit costs, and suggest which of the products is better value for money. Then walk through how to calculate the cost per gram – with an older or more-able group you could ask them to do this independently.</p> <p>Answer Product 1 – $£2.40 \div 24 \text{ biscuits} = 10\text{p per biscuit} / 10\text{p} \div 14\text{g} = 0.71\text{p}$ (less than a penny per gram) Product 2 – $£1.80 \div 24 \text{ biscuits} = 7.5\text{p per biscuit} / 7.5\text{p} \div 10\text{g} = 0.75\text{p}$ (less than a penny per gram) Conclude by comparing the cost per biscuit and cost per gram – it looks like Product 2 is cheaper per biscuit, but as each biscuit weighs less, the cost in relation to the size of the biscuit is similar.</p>		
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	<p><u>Activity 3: Value for money – Clothing</u> Karim has three events coming up in the next month; a friend is going paintballing for a birthday, he is going out for dinner with his family, and he's going to the cinema to celebrate the end of term with friends. But what should he wear for each occasion? He's got black trousers, a white shirt and black shoes but he wants to get some new items of clothing.</p> <p>In groups, ask the pupils to select from the clothing options and create an outfit for each event, allowing time for them to briefly present why they have made those choices. Prompt the pupils to consider:</p> <ul style="list-style-type: none"> • If the top is for a special/one off occasion, should he spend less on it? • If the outfit is for wearing outdoors/going to get dirty, should he buy cheaper items? • Does he need to buy something new for every event? <p>Once they have selected their outfits, add that Karim only has a budget of £50 for all his new clothes. Does this affect their decisions?</p> <p><u>Activity 4: Money hacks</u> In small groups, ask pupils to come up with a 'money hack' – a top tip for saving money or spending less. Encourage them to think about what they have learnt this session, or use their own experiences with money. Show the short 'Money pressures' clip, focusing on 0.55-1.30 mins.</p> <p>Slide 10 features a jigsaw piece which can be printed as a way of recording their tip. These could be displayed and pieced together.</p> <p>Plenary: Use Slide 11 to summarise the session, recapping how to create a budget, and why tracking your money is important. You can print as a takeaway for pupils, along with the blank budget on Slide 4.</p>		
3	<p>LO: To understand that a range of different bank accounts and financial products exist</p> <p>Re-visit Ground Rules Starter: <u>Icebreaker – credit versus saving</u> Use Slide 2 to launch the 'Know your money terms' tool and search for 'savings account' and 'credit card'. Generate a discussion of the two terms, explaining that when they want to buy something, there is a choice between using savings or borrowing money, which can also be called 'credit'. If you feel it is needed, use the online tool to explore other relevant definitions. Return to Slide 2 to introduce the key terms that will be needed for this lesson.</p>	<p>Ask It Basket</p> <p>Barclays Life Skills: Money Skills: Lesson 3 Next steps in your financial journey</p>	<p>I can understand how to interpret a bank statement and the importance of monitoring transactions</p> <p>I can explore savings in relation to</p>

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	<p>Main: Use Slide 3 to display the credit vs saving statements, and allow a few minutes for pupils to work in small groups to decide which of the four categories they belong to – benefits of using credit, disadvantages of using credit, benefits of saving, disadvantages of saving. Bring the groups back together to discuss their choices, before displaying Slide 4 which shows the statements correctly sorted. NB the statements include mention of interest, either on a debt or on savings, which is not acceptable in some cultures or religions, and may affect pupils' views on which features are advantages or disadvantages.</p> <p>To summarise, explain to pupils that borrowing can come in different forms, for example a credit card, loan or mortgage. Borrowing or buying on credit can sometimes be useful; without it many people wouldn't be able to go to university, buy a house or purchase other high cost items as saving for it would take too long. The point to remember is that you will need to pay it back, usually with interest and you are likely to end up paying back more than you borrowed. Whilst there may be good reasons for using credit, it's usually best to avoid going into debt if possible.</p> <p><u>Activity 1: Opening a bank account</u> Briefly discuss why we have bank accounts. Explain that there are many options, features and products available and your choice of account will depend on your situation and priorities.</p> <p>Ask pupils why it is a good idea to have a bank account, and use this as an opportunity to draw out the advantages, recording their responses on Slide 5. Advantages include:</p> <ul style="list-style-type: none"> • Earning interest on your money • Security • Access to cash machines where you withdraw money, check balance and top up mobile phones • Buying products online • Avoiding the need to carry a large amount of cash around with you • Improving your credit score – if you maintain a positive balance • Easier management of bills and expenditure • Safe and convenient salary payments • Access to other associated products for customers such as insurance, mortgages <p>Make sure you also discuss the importance of taking action to avoid identity theft and keeping financial and personal details safe online.</p>	<p>'Next steps in your financial journey' interactive PDF</p> <p>'Bank account comparison' interactive tool: https://barclayslifeskills.com/educators/tools/bank-account-comparison/</p> <p>Student sheets and takeaways (slides 3, 5, 7-10, 12-15) from the interactive PDF</p>	<p>everyday money management</p> <p>I can consider the advantages and disadvantages of borrowing to fund a purchase</p> <p>I can compare bank account features and understand how they can suit different individuals</p>
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Use **Slide 6** to access the bank account comparison tool. Explore the terminology by hovering over the different sections. If it is not mentioned by the pupils, ensure the contactless symbol is pointed out and that they know what the current spend limit is for contactless payment.

In small groups, ask pupils to consider the different features of the accounts and decide which one is most suitable for the fictional characters on **Slides 7-10**. You can print **Slides 14-15** if you would like pupils to have access to the list of definitions as they work through the activity.

Example response:

Ashraf, age 21: Bank account 4

Having a credit card would allow Ashraf to purchase the latest tech needed for his job even when he doesn't have the money straight away. The interest rate of 1.5% would allow him to increase his savings more than some of the other accounts. He can use mobile banking to keep track of his money.

After the groups have presented their bank account choices for the characters, return to the account comparison tool (www.barclayslifeskills.com/bankaccount), and click on the 'more info' button on the right-hand side of each account. This will provide an outline of the key features and help check their reasoning for each character. As a summary, ask if they can come up with some possible ideas for features they would like to see on a bank account. These could be as creative as they like, and should consider the way people might bank in the future.

Activity 2: Reading a bank statement

Bank statements display all account transactions within a given period. Ask the class why it is important to read your bank statement and keep track of transactions – both money coming in and money going out. What information do they think is shown, or have they seen before, on a statement?

Use **Slide 11** to display the example bank statement. Explore the different sections and terminology by discussing the definitions that appear when hovering over the slide. More people are opting to view their bank statements online rather than get them through the post. Ask pupils if they know how else they can check their transactions or manage their account, for example mobile apps, wearable technology, text notifications.

When the group are comfortable with the terminology and layout, ask them the following comprehension questions relating to Mr N E One's account:

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	<p>1. On what date did he spend the most money? Answer: 11 June.</p> <p>2. How much income did he receive during the month? Answer: £335 in wages and a cheque for £185.</p> <p>3. What does the direct debit cover? Answer: His water bill.</p> <p>4. Has he finished the month with a positive or negative balance? Answer: Positive and has £492.10 left in the account.</p> <p>5. Did he incur any charges he could have avoided this month? If so, how much? Answer: Yes – £1.75 because he used an ATM that charges for withdrawals. There are around 50,000 cash machines in the UK, and many of them don't charge a fee (accurate as of June 2019).</p> <p>6. Explain one way in which the bank statement helps Mr N E One to manage his personal finances. Answer: He knows how much money he has left at the end of the month, and that his regular payments are going out.</p> <p>7. Why is it important for him to tell his bank if he moves to a new house? Answer: If your bank statement falls into the wrong hands then it could lead to identity theft or someone accessing your account.</p> <p>8. Is it a good idea for Mr N E One to recycle receipts after he has checked them against a bank statement? Answer: No – financial information should be destroyed or shredded.</p> <p>9. When is his birthday? Answer: Personal information is not displayed on a statement. You should be careful who you share this type of information with, and what information is accessible on social media, as fraudsters collect this to help them steal people's identity. Think carefully how you use your personal information, for example, when selecting a PIN you should not use obvious numbers like your date of birth.</p> <p><u>Activity 3: Savings habits</u> Use Slide 12 for a quick-fire activity to encourage good saving habits – not putting away what you are left with at the end, but saving an amount regularly. To illustrate this point, explain that there are mobile apps available that let you round up small amounts that you spend and put them into a savings account or invest.</p>		
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		<p>For each of the non-essential items on the slide, ask pupils to calculate how much they would have at the end of one year if they stopped buying this item and saved the money instead. The cost shown is per month.</p> <p>As an extension, ask; what about if they only saved the money every other month? What about at the end of two years of monthly saving?</p> <p>Pupils could answer these questions in pairs/individually, or you could go through as a whole class and fill in the slide. Reiterate that saving small amounts over a long period of time all adds up. Depending on the type of account you have, you may also earn interest as a percentage of the balance in your account – for example, if you have £50 in your bank account that pays an interest of 1%, you will earn 50p interest on this amount.</p> <p>Refer back to the bank accounts in the comparison tool used earlier on for more examples of bank accounts and interest rates.</p> <p>Ask pupils to suggest ways that they could reduce their spending and save money, that don't mean they have to avoid buying the items altogether. For example:</p> <ul style="list-style-type: none"> ● Buy a snack multipack each week which works out cheaper than buying individually, and save the difference ● Subscribe to a digital magazine rather than have a print version posted to you ● Look at family packages for streaming services, or calculate how often you use it to see if there is a cheaper option available <p>Plenary: Recap the learning objectives and use Slide 13 as a takeaway for pupils at the end of the lesson.</p>		
4	<p>LO: To recognise common financial mistakes and threats and understand how to</p>	<p>Re-visit Ground Rules</p> <p>Starter: <u>Icebreaker – Money and me</u> Explain that attitudes to money and financial behaviours can be influenced by many factors. Display Slide 2 and ask pupils to spend a few minutes in pairs discussing each statement.</p> <p>Main:</p>	<p>Ask It Basket</p> <p>Barclays Life Skills: Money Skills: Lesson 4 Dealing with financial dilemmas</p>	<p>I can highlight some of the influences on our attitudes to money and how we form good and bad habits</p> <p>I can understand the different ways I could</p>

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<p>improve financial health</p>	<p>Ask pupils to present back their ideas, but emphasise that there is no right or wrong answer. For example, borrowing money in the form of a student loan or for a mortgage on a house is not 'bad' if you can afford to make the repayments; or, it's sensible to put some money aside on payday so that you have savings for emergencies. Remind the class that it's important to understand how we can change our decisions and behaviour to avoid potentially negative consequences from our actions.</p> <p>Who or what do they think influences these opinions? Explain that we develop our attitudes to money at a young age, and this is influenced by messages around us.</p> <p>Use Slide 3 to play the two films of young people talking about what influences their money attitudes. Briefly discuss them with the pupils – you can use the suggested questions below as prompts.</p> <p><u>Activity 1: Managing money</u> Use Slide 4 to read through Sam's story and ask pupils to discuss his financial habits and influences using the questions below as prompts. Ask pupils what they know about fraud, and the ways that online criminals can use your personal details to make purchases or open accounts in your name. Use the terms on page 8 to prompt if needed. Do they think Sam is at risk from fraud?</p> <p>Once the group can recognise Sam's bad habits, ask them to come up with a brief action plan using Slide 5 to help Sam improve his money management and online security. As an extension, you could add that Sam would like to buy a car. How could an action plan help him adjust his spending and saving behaviours to achieve this goal? Use the suggestions below if they need prompts:</p> <ul style="list-style-type: none"> • Setting up alerts through his bank that tell him when his balance reaches a certain amount • Change his PIN and make sure they are not all the same • Keep his PIN secret by memorising them and not recording them anywhere • Removing his personal information (e.g. date of birth) from his social media accounts, and check privacy settings – fraudsters could use this information to access his bank • Shredding or storing securely any financial paperwork or personal documents to protect himself from identity theft • Open a savings account and put money aside on pay day, then create a budget using his remaining balance • Only spend what he can afford to pay back each month • Research a car that he could afford and work out how long it would take for him to save up 	<p>Money Skills lesson 4 interactive PDF slides</p> <p>Interactive tool: Make it through the month tool (www.barclayslifeskills.com/throughthemoth) (accessible through the interactive PDF slides)</p> <p>Student sheets and takeaways (Slides 8-13, 15 on the interactive PDF)</p>	<p>be affected by fraud and how to keep financial information safe</p>
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Activity 2: Fraud and identity theft

As technology changes the way we communicate, shop, and transfer money, fraud is becoming increasingly sophisticated and it's important that pupils understand how to keep personal information safe. Safe online habits can help protect the whole digital community.

This section introduces pupils to the most common types of fraud, what to look out for, and how to protect themselves from risk.

Spot the faker

1. Display the email using **Slide 7**, or print copies for pupils. Challenge them to find all the features that can provide clues to spotting a fake, or that may suggest a fraud risk
2. After a few minutes, collate their suggestions, and as a class explore the tips that appear when you hover over different parts of **Slide 7**

Fraud

1. **Slides 8-13** feature case studies of fraud and identity theft. Print a copy of each of the case studies.

Small groups should read through one of the case studies and consider:

- How do you think the person felt?
- Are there any terms you don't understand?
- What type of fraud or practice is this?
- What signs could they have spotted to stay safe?
- What information would a bank or reputable company ask for? (e.g. they would never ask for a full PIN or password)
- How convincing was the fraudster? What did they do to make themselves more convincing?
- What could they do differently next time? Examples could include: not revealing personal or financial data, verifying whether links in emails are legitimate by contacting the company directly, not opening email attachments from unknown sources

2. Each group could present their opinions and key points back to the rest of the class.

Watch the short films on the '8 ways to stay safe online' page.

Plenary:

Recap the session aims and outcomes, and ask pupils to put forward the key learnings from the session, using the information on **Slide 15** to help. You may want to print this as a takeaway for pupils.

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		<p>Explain that as they reach an age where their income increases, they will need to consider how to manage their own budget and make independent decisions about what they can afford. Aside from keeping their money safe, they need to be aware of how their financial decisions will affect other elements of their lives.</p>		
5	<p>LO: To learn about different types of fraud and their consequences</p>	<p>Re-visit Ground Rules Starter: <u>Baseline Assessment</u> Ask pupils to write the word 'fraud' in the middle of their page and to mind-map what they already know, understand, think or believe about fraud in their exercise books. As this is a baseline assessment activity, mind-maps should be completed individually and in silence. You may want to prompt responses by recommending that pupils write down:</p> <ul style="list-style-type: none"> • Words associated with fraud • Examples of fraudulent activities <p>Take some initial ideas in class discussion after pupils have completed their mind-maps, and to write these on the board to refer to throughout the lesson. Explain to pupils that they will return to their mind-maps at the end of the lesson but until this time it is important that they avoid adding or changing anything they have written.</p> <p>Main: Remind pupils of the importance of keeping personal stories private. Explain that today the class will be thinking about what we mean by fraud, how a person can protect themselves from fraud and what the potential consequences are of committing fraudulent activity. Share definition of fraud at this point in the lesson: Wrongful or criminal deception intended to result in financial or personal gain. This definition may need some discussion to support pupils in their understanding, for example ensuring they are clear about the words 'deception' and 'financial', and taking one or two examples of activities that might be considered fraud.</p> <p><u>Activity 1: Is it fraud? Card sort</u> Pupils should work in pairs to sort the examples written on cards (Resource 1) along a continuum ranging from 'Serious Crime' to 'Small Lie'. Once the activity is complete, encourage pupils to share their views and opinions through class discussion. NB: If it is not recognised through the discussion, it is important to emphasise that all of these actions are examples of fraud and carry serious consequences.</p>	<p>Ask It Basket</p> <p>Cifas Lesson 1: Understanding fraud</p> <p>Resource 1: Is it fraud? Card sort</p> <p>Resource 2: Fraud case studies 1 & 2</p>	<p>I can learn how to protect myself from fraud and how to seek help if I am concerned about someone becoming a victim of fraud</p> <p>I can identify what fraud is and describe different types of fraud</p> <p>I can describe common 'scams' and how to recognise them</p> <p>I can identify the vulnerability factors that increase the risk of becoming a victim of fraud and describe ways that someone can reduce these risks</p> <p>I can explain the consequences of fraud for the victim and the perpetrator</p>

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	<p>Support: Rather than using a continuum, ask pupils to organise the cards into two piles; those they think are a crime and those that they think are not a crime.</p> <p>Challenge: Ask pupils to explain what they think the difference is between committing a serious crime and telling a small lie, using their examples on the continuum to explain their view.</p> <p><u>Activity 2: Case study</u> Provide pupils with Resource 2: Fraud case studies. There are two case studies available, and each case study has a Part A and a Part B. Decide whether to present one case study to the whole class, to divide the class in half to focus on a separate case study each, or (if time allows) for the whole group to consider both case studies. Once pupils have finished reading Part A of the case study, ask them to pause and discuss (or write) responses to the questions below:</p> <p>Case Study 1 (Part A) What has Robert done? Why did Robert do this? What advice would you give to Robert? Was it acceptable for Robert to do this? Why? Why not? What should happen to Robert next?</p> <p>Case Study 2 (Part A) What has Ashley done? Why did Ashley do this? What advice would you give to Ashley? Was it acceptable for Ashley to do this? Why? Why not? What should happen to Ashley next?</p> <p>Once pupils have had time to reflect on the actions taken in Part A, explain they will now be reflecting on another scenario and to read Part B.</p> <p>Ask pupils to discuss (or write) responses to the following questions: Case Study 1 (Part B) What has happened to Mustafa and how do you think he is feeling? What advice would you give to Mustafa?</p>		
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	<p>What should Mustafa do next?</p> <p>Case Study 2 (Part B) What has happened to Jessica and how do you think she is feeling? What advice would you give to Jessica? How might this experience continue to affect Jessica in the future?</p> <p>Return to the questions from Part A, and explain to pupils that in both scenarios, Mustafa and Jessica have been the target of Robert and Ashley's fraudulent actions. Ask pupils if they have any different opinions about their answers to Part A now that they have heard how their actions have affected the characters in Part B.</p> <p><u>Activity 3: Understanding consequences</u> Explain to the class that there are lots of possible consequences of committing fraud. Ask them to work in groups of three or four to list as many different consequences as they can for someone who has committed fraud. What do they think might happen to each of the characters? During feedback, ensure the following consequences have been considered:</p> <ul style="list-style-type: none">• There will be a police investigation• They have to pay back the money that was gained through fraud• Their online sellers account would be shut down• They will not be able to take out a loan or credit card from a bank• Banks, the police and anti-fraud agencies keep their details• They will get a criminal record• They might go to prison for up to 10 years• It will be difficult to get a mobile phone contract• It will be difficult to get a mortgage for a house• They might find it harder to get a job <p>Support: Provide pupils with a list of consequences (as above), which they could highlight or annotate to demonstrate what they think might happen to Robert and/or Ashley.</p> <p>Challenge: Once pupils have a comprehensive list of consequences for the individual perpetrator, ask them to consider the impact of these consequences on the whole of society. For example: <i>Individual: The person might get a criminal record</i></p>		
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		<p><i>Social: Police time and taxes are spent tracking down the perpetrator</i></p> <p>Plenary: Ask pupils to complete a pledge card of one thing they will do differently to help protect themselves from fraud. These could begin: <i>From now on, I will try to...</i> <i>I have learnt never to...</i> <i>I should always / regularly / often...</i> <i>Today's lesson has made me realise that...</i></p> <p>Return to the mind-map activity from the start of the lesson. Using a different colour pen, ask pupils to reflect on any ideas they might change from the beginning of the lesson to now, and to add any new ideas they have learnt about issues relating to fraud.</p>		
6	<p>LO: To learn about the importance of online safety strategies to protect us from fraud</p>	<p>Re-visit Ground Rules</p> <p>Starter: Give pupils Resource 1, which lists a range of scenarios about online activities. Ask them to decide if they think in each case, the action is 'safe', 'unsafe' or 'it depends'. Encourage pupils to then move into pairs and compare their answers with a partner to see if they made the same decisions about the safety of these examples. Take some feedback from the pairs, asking them to explain the reasons for their choices. Use this feedback to gauge pupils' starting point and to adapt teaching accordingly. NB: The key message to get across during feedback is that we should always think before posting and be prepared for anyone (family, teachers, a fraudster) to see what has been uploaded. It is important to understand the risks of sharing too many distinguishing features, such as school logos, addresses, location check-ins and to understand how someone might use this information to build up a picture of a person's identity. It is especially important to be wary when using public computers or internet access or if friends online with people we haven't met offline. Ask pupils to suggest their idea of what identity fraud is, building on the learning of the previous lesson. Take ideas through the class writing ideas on a post-it note and sticking them on the wall at the front of the classroom. Ensure pupils are familiar with the definition: Identity fraud is when a fraudster uses someone else's identity (or creates a fake identity) to access a product or service so they get out of paying for it themselves.</p>	<p>Ask It Basket</p> <p>CIFAS Lesson 2: Identity fraud and data protection</p> <p>CIFAS – Data to Go video: https://www.youtube.com/watch?v=sq-0tjv4_BA</p> <p>Barclays digital safety video: https://www.youtube.com/watch?v=w2tW50CD6Aw</p>	<p>I can learn how to keep our online data secure</p> <p>I can classify information that is private and that which is safe to share publicly online</p> <p>I can explain the risks of oversharing personal information on social media</p> <p>I can suggest a variety of ways to keep online data secure</p>

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	<p>Main: <u>Activity 1: What is my identity?</u> Ask pupils to list (or mind-map) all of the elements that make up their identity. Support: To encourage pupils to think widely during this activity, use some of the following prompt headings:</p> <ul style="list-style-type: none"> • Personal details and information e.g. name, DOB, address • Skills and qualifications e.g. what school you go to, exams you've taken • Interests and hobbies e.g. football team, favourite singer • Friends and family • Cultural and religious heritage <p>Challenge: Group these features of their identity into 'public' and 'private'; those they would be willing to share with other people/online and those that they would only share with people they know and trust.</p> <p>When pupils have finished creating their lists, ask them to highlight those parts of a person's identity that they think a fraudster might use to impersonate them to a bank or company.</p> <p>NB: Emphasise that someone trying to commit fraud is interested in lots of different pieces of information about a person, not just their date of birth and address. Fraudsters will also use information about a person's interests and hobbies to befriend a target and trick them into giving over more information. So the more that someone shares publicly online, the more at risk they are of being susceptible to fraud.</p> <p><u>Activity 2: Data to Go</u> As a class, watch the Data To Go video which demonstrates how a hacker or fraudster might be able to access personal information online. https://www.youtube.com/watch?v=sq-0tjv4_BA Develop thinking about this video by asking pupils:</p> <ul style="list-style-type: none"> • How did people react in this video when they were presented with their information? • What parts of their identity were the team able to find out about them? • What could these people have done to protect their information? • What do you think a fraudster would use this information for? • What might be the consequences of having this information publicly available? 	<p>Resource 1: Safe or unsafe scenarios</p> <p>Resource 2: Diamond 9 of top tips (1 set between 2 pupils)</p> <p>Resource 3: Giving advice</p>	
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	<p>During discussion and feedback from these questions, try to draw out the key points that everyone should be careful what they share on social media and that there are lots of ways to protect personal information, from thinking carefully about what is appropriate to publicly share (with strangers), to making sure that electronic devices are protected using anti-virus software and strong passwords, to not accessing personal information on public Wi-Fi networks (for example doing online banking using a café's free Wi-Fi). While in this video the personal information was only being accessed in order to demonstrate an important security point, a fraudster might use this type of information to apply for loans, credit cards, or to befriend and trick someone online into revealing even more about themselves. Having this information publicly available could make people more likely to be targeted by fraudsters which can lead to long lasting reputational damage, problems getting credit in the future and to being unable to retrieve stolen money.</p> <p><u>Activity 3: Top Tips</u> As a class, also watch the Barclay's digital safety advert. https://www.youtube.com/watch?v=w2tW50CD6Aw Thinking about both videos and the starter activities, create a class mind-map on the board about the sort of 'tips' students would recommend to ensure safety from identity fraud when posting online. Once pupils have made their initial suggestions, provide pairs or small groups with Resource 2: Diamond 9 top tips and ask them to prioritise these tips into a diamond shape, demonstrating what they believe to be the most important tip to the least important.</p> <p>Support: Diamond 5 sorting activity of 5 top tips to protect themselves from identity fraud, using the top 5 cards. Challenge: Ask pupils to explain why it is important that people follow each of these tips when protecting themselves from identity fraud.</p> <p><u>Activity 4: Giving advice</u> Present pupils with Resource 3: Giving advice and ask them to look at the statements made by the character who is confused about identity fraud. Pupils should first decide if the statement is true or false, and then give some advice or additional information in response to each statement. Take feedback, identifying that: <i>Your bank will sometimes call and ask you for your PIN or passwords</i> FALSE – Your bank will never under any circumstances ask you for your full PIN or password and you should never give these details out to a caller <i>Identity Fraud is a victimless crime</i></p>		
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		<p>FALSE – Identity fraud can be very distressing for the target. They may struggle to get all their money back, and the emotional and reputational damage can be very harmful. Someone who has been a victim should seek advice and help from victim support organisations <i>If you are a target of identity fraud you should report it as soon as possible</i></p> <p>TRUE – The sooner it is reported, the easier it is to resolve and the less damage a fraudster can do. Fraudsters move quickly when impersonating someone, the quicker you contact the organisation concerned the faster they can freeze your account or prevent fraudsters ordering goods in your name</p> <p>Plenary: Organise pupils into teams and ask each team to stand in a row in front of a large sheet of paper (which should be stuck to a wall). Give the first person in each team a marker pen. Ask them to write down one thing they have learnt from today’s lesson. They should then pass the pen to the next person in their team and join the end of the row. Tell each team that they will be timed and that the team with the most ideas at the end of the time will be the winners. Continue the activity for 2–3mins, allowing all members of the team to write at least one thing on the sheet. As a class, read through the ideas written at the end of the task.</p>		
7	<p>LO: To recognise the main stages of transition into employment</p>	<p>Re-visit Ground Rules</p> <p>Starter: To get a clear idea of pupils’ current understanding of how to plan out their career journeys, challenge them at the beginning of the lesson to create a checklist or mind map of what they think they will need to include when devising a career plan. This will be revisited at the end of the lesson</p> <p>Show PDF Presentation Slide 1.1. Present this scenario to pupils: if money were no object, could we go on a journey across the world tomorrow? Discuss with pupils how it would be possible to do this, but going on a trip without any planning would give us limited options – we might need visas or immunisations before we could go to certain countries, or we might not have a valid passport Suggest that a better way to plan a successful trip would be to spend time making a plan in advance of setting off</p> <p>Main: <u>Activity 1: Preparing for the transition to employment</u> Show PDF Presentation Slide 1.2. Ask pupils how they can start planning their career journey and how they can find information about jobs, including talking to people in</p>	<p>Ask It Basket</p> <p>Barclays LifeSkills: The journey to your career lesson</p> <p>‘Job map’ interactive tool (www.barclayslifeskills.com/jobmap)</p> <p>Student Sheet 1.1: Career guides, routes and milestones (one per pupil)</p>	<p>I can identify key decisions linked to their potential long-term career goal</p> <p>I can list the people, places and things that can help me at each stage or decision</p>

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	<p>related careers Next, discuss what they need to do to make sure they are ready for their journey. These might include working on their confidence and personal attributes, gaining qualifications or skills, developing their career ideas or finding out about the process of securing a job. Use PDF Presentation Slide 1.3 to summarise Launch the interactive Job Map tool (www.barclayslifeskills.com/jobmap) to explore the possible routes to becoming a chef. Each point on the map can be clicked on to display information about this option. Ask pupils to briefly discuss which combination of options would help them become a trainee chef. Use this as an example to highlight making appropriate decisions to reach desired career goals. Pupils could then use the tool to design their own job map and discuss the reasons for choosing the different points in their route Get pupils thinking in more detail about the places and people that can help them move from education into employment. Provide Student Sheet 1.1 for them to discuss in pairs and add their suggestions to the lists.</p> <p><u>Activity 2: Plan the journey</u> Explain that between now and beginning their careers, they need to think about the actions they need to take and when to take them Give out copies of Student Sheet 1.2 which shows a template on which they can plot their journey to employment Everyone's plan will look slightly different because there are so many different routes to a particular job. However, explain that the important thing is to start planning early. Show PDF Presentation Slide 1.4 as an example of two plans for reaching a first job</p> <p>Ask pupils to plan their own timeline on Student Sheet 1.2, using ideas from Student Sheet 1.1 to identify the skills, qualifications and experience that could help them.</p> <p><u>Activity 3: Refine the plan</u> Ask each pupil to work with a friend to share and improve their plans, filling any gaps and adding more detailed actions. Ask pupils to think of other ideas, steps or actions that aren't listed and encourage them to share these with the class Highlight that the 21st century workplace changes quickly, and roles and whole industries can transform in a short space of time. When pupils enter employment, they will need to be adaptable and flexible, and be prepared to not stay at the same organisation or even in the same industry for their whole career Show PDF Presentation Slide 1.5 which demonstrates a journey from a first to a second job.</p>	<p>Student Sheet 1.2: Plan your journey (one per pupil)</p> <p>The journey to your career PDF Presentation Slides</p>	
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	<p>Ask pupils to share the key decisions or events on their timelines and how old they think they will be when these take place</p> <p>Ask pupils to revisit their career maps. What do you think might now need amending or changing? Use the '3 steps' prompts on PDF Presentation Slide 1.6 to check you have considered all the essential steps you need to consider i.e. Know yourself, Choices or decisions you need to make, Skills and experience you will need to make your next step</p> <p>Remember to be mindful that the above activity could present a challenging task for pupils who are unsure of their chosen career path, lack confidence or have special educational needs. If this is the case your group, an alternative activity could be to revisit their initial career map ideas and compare them with PDF Presentation Slide 1.6 as a checklist</p> <p>Encourage pupils to remember they are on a career journey. They should make the most of the time they have to get prepared and keep moving in the right direction. Explain that the journey doesn't stop when you get a job; you can continue to develop your skills and there will be more decisions to make. Show PDF Presentation Slide 1.6 as a summary, or print a copy for pupils to takeaway</p> <p>Plenary:</p> <p>If pupils completed the career journey check list or mind map earlier, you may want to revisit this to gauge progress and learning since the start of the activity. Show PDF Presentation Slide 1.3 to see how many points they have included and assess whether they have included all the necessary features of a robust plan. Were there any that pupils missed?</p>		
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Find time in your lesson once this half term for circle time - subject: to discuss what is going well, what needs to improve within the class. Pupils should come up with possible solutions too. Use a pencil case or cuddly toy for talking stick - can only speak if holding this. Please feedback to tutor (if you are not them) outcomes for them to address.