

1. Income	Money coming in e.g. regular allowance, allowance, pay from part-time work	8. Tax code	This tells your employer how much tax to deduct from you. If you multiply the number in your tax code by ten, you will get the total amount of income you can earn in a year before paying tax
2. Expenditure	Money going out e.g. food/snacks, travel, clothes, entertainment, sports clubs	9. Loan	A borrowed amount of money
3. Budget	A budget allows you to keep track of your money. What goes into it will depend on your personal circumstances. You will need to think about your income and expenditure.	10. Employee number	a unique number that has been assigned to each individual staff member within a company.
4. Payslip	a piece of paper given to someone who is employed to show how much money they have earned and how much tax has been taken off	11. Fraud	criminal deception intended to result in financial or personal gain.
5. Gross pay	Your total pay before tax and other deductions	12. Cybercrime	criminal activities carried out by means of computers or the internet.
6. Net pay	The amount of pay you take home after deductions	13. Top tips to staying digitally safe	1. Check how much personal information is public on your social

		<p>media accounts. Fraudsters can use information such as your birthday, home town, pet names, holiday dates, or job title to steal your identity and apply for bank accounts or buy products in your name</p> <ol style="list-style-type: none">2. Never share your PIN, bank details or passwords with anyone who approaches you or contacts you through text, email, phone or in person, and don't write them down3. Phone organisations directly from the number listed on their website to verify who is contacting you4. Password protect your devices using random words and include symbols, numbers and capitals and regularly change them5. Limit your online activity when using open public WiFi connections, including logging on to your email, online banking and online shopping6. Check the web address begins with 'https' and that there's an unbroken padlock symbol in the browser
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			<p>address bar, especially when online shopping. You can hover over links without clicking to see the destination</p> <p>7. Install anti-virus software on your laptop and any other personal devices and keep it up to date</p>
<p>7. NIN</p>	<p>It's made up of letters and numbers and never changes.</p> <p>You have a National Insurance number to make sure your National Insurance contributions and tax are recorded against your name only.</p>	<p>14. Top tips for financial technology</p>	<p>1. Financial technology can help you effectively manage your money, as well as being a convenient way to spend money</p> <p>2. Technology that encourages you save 'little and often' is a good way to build up funds if you don't have large amounts to set aside regularly</p> <p>3. Keep anti-virus software updated on your devices, and use passwords that include random words, symbols, numbers and capitals. Change your passwords often and don't use the same one for different accounts</p> <p>4. Limit your online activity when using open public WiFi connections, including logging on to your email, online banking and online shopping</p>

