

ACT/TDA Citizenship and Careers Education Activities

Activity 4: My career, my financial rights

Background

This activity focuses on the financial rights and challenges that most people face along their career path. It looks at financial rights and benefits including pensions. Pensions were first introduced in 1910 and have become a controversial topic. You may wish to read the articles included in the Links section.

Age range: Key stage 4

Time needed: Approximately 3 hours if used in full.

Aims and Purpose

In following this activity learners will:

- Enhance their awareness of financial rights and benefits
- Consider how employment and benefit rights affect individuals and communities
- Understand how important pensions are
- Reflect on the challenges and opportunities they may face along their career paths

Curriculum links

□

<p style="text-align: center;"><u>Citizenship</u></p> <p>This work relates to the following aspects of the Citizenship Programme of Study for key stage 4.</p>	<p style="text-align: center;"><u>Careers Education</u></p> <p>This work relates to the following concepts from the Key Stage 4 Programme of Study for PSHE Education: Economic Wellbeing and Financial Capability.</p>
<p>□</p> <p><u>Key Concepts</u> <u>Rights and responsibilities</u></p> <p>a) Exploring different kinds of rights and obligations and how these affect both individuals and communities. b) Understanding that individuals, organisations and governments have responsibilities to ensure that rights are balanced, supported and protected. c) Investigating ways in which rights can compete and conflict, and understanding that hard decisions have to be made to try to balance these.</p> <p><u>Key processes</u> <u>Critical thinking and enquiry</u></p> <p>a) question and reflect on different ideas, opinions, assumptions, beliefs and values when exploring topical and controversial issues and problems</p> <p><u>Advocacy and representation</u></p> <p>a) evaluate critically different ideas and viewpoints including those with which they do not necessarily agree c) present a convincing argument that takes account of, and represents, different viewpoints, to try to persuade others to think again, change or support them.</p> <p>□</p>	<p><u>Key concepts</u> <u>Career</u></p> <p>a) Understanding that everyone has a 'career'.</p> <p><u>Key processes</u> <u>Self-development</u></p> <p>a) develop and maintain their self-esteem and envisage a positive future for themselves in work</p> <p><u>Financial capability</u></p> <p>a) manage their money b) understand financial risk and reward c) explain financial terms and products d) identify how finance will play an important part in their lives and in achieving their aspirations</p> <p><u>Range and content</u></p> <p>h) personal budgeting, wages, taxes, money management, credit, debt and a range of financial products and services k) social and moral dilemmas about the use of money</p> <p>□</p> <p>Statutory Guidance for Impartial Careers Education:</p> <p>The following learning outcomes are featured in this activity:</p> <p>1.3) make challenging but realistic plans for their future learning and work 3.7) understand, and are able to claim, the financial support that they are eligible to receive to support their learning 3.10) understand their rights and responsibilities at work 4.3) understand the benefits of economic independence</p>

	<p>Career, work-related learning and enterprise 11-19 - a framework to support economic wellbeing</p> <p>The following learning outcomes are featured in this activity:</p> <p>□</p> <p>Element 6</p> <p>‘give examples of rights and responsibilities at work, work roles and identities, and attitudes and values in relation to work and enterprise’ □</p> <p>□</p>
--	--

□

Preparation and resources

- □ 2 film clips about pensions:

Film 1 (1.28 minutes)

<http://www.bbc.co.uk/learningzone/clips/100th-anniversary-of-old-age-pensions-is-celebrated/7165.html>

Film 2 (1.10 minutes)

<http://www.bbc.co.uk/learningzone/clips/the-state-pension/3972.html>

- □ 'State pensions since 1910', activity sheet
- □ 'My career, my financial rights' game board
- □ Some small items to use as counters e.g. different coins
- □ 'My career, my financial rights' Opportunities cards
- □ 'My career, my financial rights' Problem cards
- □ Set of dice
- □ 'My career, my financial rights' glossary sheets or
- □ 'My career, my financial rights - Glossary and answers' (as a worksheet or as cards cut up to match)
- □ 'Shania and Shayne get real' activity cards
- □ Poster paper or large pieces of card (optional)

Starter (20 minutes)

- □ Show Film 1 which highlights the fact that pensions are over 100 years old and then ask learners to discuss the following issues in pairs?
 - ☑ □ What is the difference between what you could buy with a pension in 1910 and what you could buy now?
 - ☑ □ Why were pensions so popular when they were first introduced?

- Show Film 2 which stresses that as earnings have risen, people who rely on pensions have become relatively poorer. In the same pairs ask learners to consider:
 - The fact that almost everyone claims their state pension, whatever their income?
 - Why are some older people much poorer than others? Brainstorm some of the reasons.
 - The presenter mentions that people don't claim for extra benefits because of the stigma attached? What is your response to this? Are there any other reasons?
 - How do the 2 films differ in their main message and why?
- Whole class discussion on the issues discussed

Development of main activity

Pensions Landmark Year (40 minutes)

1. Students work in pairs to complete the activity 'Pensions landmark year', not including 'Campaign Time'
2. Whole class feedback to discuss the issues raised (See Additional notes)
3. Each pair joins another pair to make groups of 4 to carry out the 'Campaign Time' activity. Learners could cut out a mock frame from poster paper or large pieces of card to represent a TV screen and present the news clip from behind the frame. Give learners a time limit to prepare their presentations.
4. Following the presentations take a hands-up vote on whether learners feel that pension payments should increase.

'My career, my financial rights' game (60 minutes)

5. In groups of four students play the game 'My career, my financial rights' for up to 30 minutes. (See Additional Notes)
6. After playing the game, each group should discuss what happened to them along their career path and then feedback three problems people face and three opportunities people may have, particularly mentioning any rights they have to financial support.
7. In pairs students complete the sheet 'My career, my financial rights glossary' by trying to define each term. If possible they could use the internet to check these out. Alternatively they could use 'My career, my financial rights - Glossary and answers' (as a worksheet or as cards cut up to match correctly)

'Shania and Shayne get real' (30-60 minutes depending on the group)

8. Randomly share out the 'Shania and Shayne get real' cards so that every learner has either an 'issue' card or 'solution' card. There are 25 issue cards and 6 solution cards - if more are needed there are spaces to make up additional issues.
9. Learners with 'solution' cards should stand somewhere where they can be easily seen and hold their card up high. They want to attract as many people as possible to come and stand with them.
10. Learners with 'issue' cards need to get up and find a solution that is the best for their issue and stand by that person.
11. Once this is completed discuss:
 - Which 'solutions' have the most 'customers' and why?
 - How easy it was to decide or attract people
 - Any 'issues' that could have used more than one 'solution'
 - Any other financial solutions that haven't been included here
 - Why credit and getting into debt can be a problem

Review, reflection and further work

- Learners could record the 'Top 3' most important things they have learnt from this activity
- Remind learners that it is crucial to have up-to-date information about financial and benefit issues and set them the task of finding out how they could find reliable and up-to-date information.
- Ask learners to interview an 'older' person such as a grandparent about their career path since leaving school or college. Each learner could draw a career path diagram.
- Learners could be asked to find someone who gets a state pension and find out what difference it makes to their lives
- Consider inviting any community partners into the classroom eg Citizens Advice Bureau, local Age-Concern shop/branch or local benefits expert.
- Invite a recently retired person into the classroom to support this activity

Assessment opportunities

- Give feedback to pairs of learners after the discussion activity in the starter session on pensions
- Ask questions of individual learners to check out their understanding of issues covered in the 'My career, my financial rights' game
- Consider filming the mock news clips and ask learners to self assess their work by commenting on: strength of argument and presentation skills
- Learners could carry out the glossary individually and then swap with a partner who acts like a teacher and marks it.
- The suggestions in 'Review, reflection and further work' will also support assessment of learning

Additional notes

There is no expectation that teachers are experts in financial or benefit issuers in order to use this activity. Information changes constantly and it is far more important to raise learners awareness of these issues and remind them to use reliable, impartial and up-to-date sources of information, such as those list in the 'Links' section.

Currently, the State Pension age is 65 for men born before 6 April 1959. For women born on or before 5 April 1950, State Pension age is 60.

The State Pension age for women born on or after 6 April 1950 will increase gradually to 65 between 2010 and 2020. From 6 April 2020 the State Pension age will be 65 for both men and women.

Minimum Income Guarantee (Mentioned in Film 2)

The government tries to ensure that that people will not have less than a certain amount to live on and this amount is known as the minimum income guarantee. For older people this is called Pension Credits. People over Age 60 may be entitled to money to top up the weekly income to:

£130 for single people

£198.45 for someone with a partner

Play 'My career, my financial rights'

1. This is a fairly straightforward board game using a game board, die, counters and chance and problem cards.
2. Learners can play in teams of 2-5 players
3. Dice can be purchased cheaply from 'pound shops', toy shops or over the internet. In some schools the Maths department may have dice that you could borrow.
4. No counters are included but you could ask learners to bring a token to act as a counter or simply cut up squares of paper or card for learners to write their names on
5. Learners imagine that they are leaving college or university and setting off on their career. The winner is the person to get to the end (retirement age) first.
6. Along the way they pick up 'Chance' and 'Problem' cards and follow the instructions.

Links

Information on money matters:

www.direct.gov.uk/en/MoneyTaxAndBenefits/index.htm

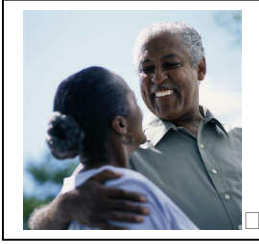
For articles about the current state pension campaign

www.tuc.org.uk/pensions/tuc-15793-f0.cfm

www.saga.co.uk/money/pensions/pensions-centenary.asp

For more classroom ideas about financial capability go to: www.pfeg.org/

State pensions since 1910!!



The basic state pension is over a 100 years old - but now it has become a controversial issue.

- Today the basic state pension is £90.70 per week
- One in four pensioners live below the official poverty line of £151 per week
- Fewer and fewer people have a pension through their employer
- The **National Pensioners Convention (NPC)** is calling on the government to mark the centenary of the state pension by tackling the growing problem of pensioner poverty.
- The NPC believes that rising food, fuel and other household bills are forcing increasing numbers of older people into financial difficulties.
- Since January 2008, the Convention has been leading the campaign to mark the pension centenary, with a series of regional rallies, national demonstrations and commemorative events.
- More than 120 MPs have supported the campaign

'Pensioners don't want charity - they have earned the right to a decent state pension that is set above the poverty level of £151 a week and rises each year in line with earnings. It is time the government realised that older people deserve better'

Frank Cooper, President of the National Pensioners Convention

A. The government should stop state pensions all together. People should save up money for when they are old. Discuss.

B. You hear of people still working in their 70s and 80s - what do you think?

C. What difference does a state pension make to people's lives?

D. What age do you think pensions should start?

E. List 3 advantages and 3 disadvantages of increasing state pension payments.

Campaign time!



1. Decide whether you want to campaign for pension levels to increase or stay the same
2. Produce a 1 - 2 minute mock news clip to make your argument.

My future, my rights, my money
Glossary

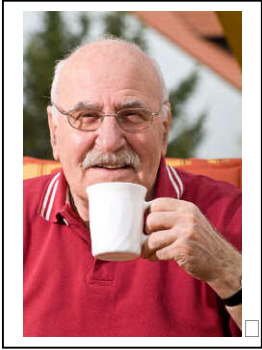
Maternity/Paternity leave	
Pension	
Statutory sick pay	
EMA	
Redundancy pay	
Minimum wage	
National Insurance contributions	
Child allowance	
Tax credits	
Student loan	

My future, my rights, my money

Glossary and answers

Maternity/Paternity leave	Pay you might be entitled to from your employer if you lose your job
State pension	Regular payments you have to make to the government in order to pay for benefits
Statutory sick pay	Payments from the government, if you are responsible for at least one child or young person or if you earn low wages.
EMA	Weekly payment to older people from the government
Redundancy pay	A regular payment from the government for each child
Minimum wage	Money you can borrow from the government to pay for higher education
National Insurance contributions	Educational Maintenance Allowance - weekly payments for students aged 16-18 to help when studying
Child allowance	Time off from work to look after a new born baby or adopted child
Tax credits	Money you are entitled to be paid when you are too ill to work
Student loan	The minimum amount of money an employer is allowed to pay a worked per hour

My career, my financial rights □

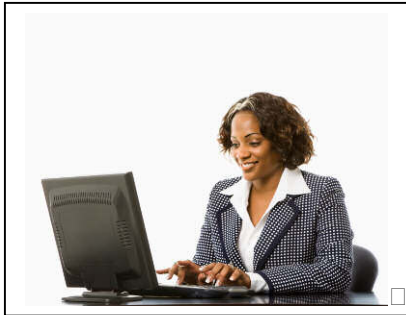
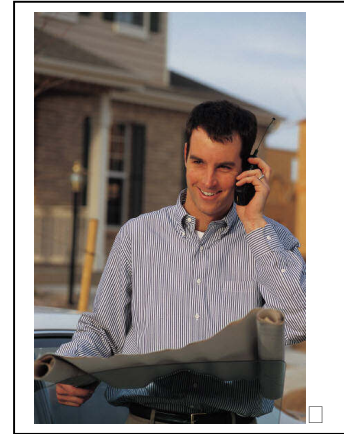


Well done!
Enjoy your retirement

Chance

Problem

Problem



Problem

Problem

Chance

Chance			Problem	Chance
--------	--	--	---------	--------

Problem				
---------	--	--	--	--

--	--	--	--	--

Chance		Problem		Chance
--------	--	---------	--	--------

--	--	--	--	--



Leave college

Chance

Problem

Chance

Chance

Problem



My career, my financial rights game
Opportunity cards

<p>You get a promotion and a pay rise.</p> <p>Move forward 3 spaces</p>	<p>You are left £50,000 in a relative's will and put in into a savings account</p> <p>Have another throw</p>
<p>You have always paid the highest level of National Insurance contributions</p> <p>Move forward 2 spaces</p>	<p>You get a new job with an excellent pension scheme.</p> <p>Have another throw</p>
<p>You get a new job that you love but it is on less pay</p> <p>Move forward 1 space</p>	<p>You go to night classes and gain a new qualification</p> <p>Move forward 2 spaces</p>
<p>You have been getting Family Tax Credits and so have saved a little money</p> <p>Move forward 1 space</p>	<p>You start your own business and do really well</p> <p>Have another throw</p>
<p>You have paid off your student loan!</p> <p>Move forward 3 spaces</p>	<p>You get married and have never been happier</p> <p>Have another throw</p>

My career, my financial rights game
Problem cards

<p>You are made redundant but are not entitled to much redundancy pay</p> <p>Move back 3 spaces</p>	<p>You owe a lot of money on your credit cards and have to get a second job to try to pay the money back. You are worn out!</p> <p>Go back 3 spaces</p>
<p>You are self employed and haven't been paying your National Insurance contributions</p> <p>Move back 4 spaces</p>	<p>You have to move to a different city. Houses are very expensive and you have no spare money to save</p> <p>Miss a go</p>
<p>You are seriously ill and after 6 months your wages stop</p> <p>Move back 2 space</p>	<p>You give up work to bring up your children or grandchildren</p> <p>Miss a go</p>
<p>You still haven't paid back your student loan</p> <p>Move back 1 space</p>	<p>You go self employed and forget to start a private pension</p> <p>Move back 3 spaces</p>
<p>You hate your job so leave and take a lower paid job whilst you decide what to go next</p> <p>Miss a go</p>	<p>You get married and the wedding cost thousands!!</p> <p>Miss a go</p>

Shania and Shayne get real!

Solution cards - 1

□
□

Shania and Shayne get real!

Credit card

Shania and Shayne get real!

Mortgage

Shania and Shayne get real!

Insurance

Shania and Shayne get real!

Solution cards - 1

Shania and Shayne get real!

Savings

Shania and Shayne get real!

Loans

Shania and Shayne get real!

Benefits

Shania and Shayne get real!



Issue cards 2



<u>Shania and Shayne</u> want to buy a new car	<u>Shania and Shayne</u> need to build up some savings	<u>Shania and Shayne</u> are taking a world cruise	<u>Shania and Shayne</u> are seriously ill
<u>Shania and Shayne</u> want to retire	<u>Shania and Shayne</u> buy a new kitchen	<u>Shania and Shayne</u> go to university	<u>Shania and Shayne</u> get married
<u>Shania and Shayne</u> want to build an extension on their house	<u>Shania and Shayne</u> are having twins!	<u>Shania and Shayne</u> are buying a new house	<u>Shania and Shayne</u> had their bags stolen on holiday
<u>Shania and Shayne</u> need to buy a new computer	<u>Shania and Shayne's</u> house goes on fire	<u>Shania and Shayne</u> become unemployed	<u>Shania and Shayne</u> want to buy new furniture

Shania and Shayne get real!



Issue cards 2



<p><u>Shania and Shayne</u> are burgled</p>	<p><u>Shania and Shayne</u> are starting their own business</p>	<p><u>Shania and Shayne's</u> children go to university</p>	<p><u>Shania and Shayne</u> have an accident and can't work</p>
<p><u>Shania and Shayne</u> get divorced and now need 2 houses</p>	<p><u>Shania and Shayne's</u> car is stolen</p>	<p><u>Shania and Shayne</u> need to help pay for their son's wedding!</p>	<p><u>Shania and Shayne</u> have a child with a disability</p>
<p><u>Shania and Shayne</u></p>	<p><u>Shania and Shayne</u></p>	<p><u>Shania and Shayne</u></p>	<p><u>Shania and Shayne</u></p>