

Money – literacy and numeracy activities

This document contains additional contextualized activities to support English, maths and life skills. There are two versions of each task for ready differentiation. V1 is the standard version, v2 is the simplified version.

This list shows the tasks grouped by skill with their page numbers.

Reading comprehension

| | |
|-----------------------------|----|
| Paying by car or cash v1 | 7 |
| Paying by car or cash v2 | 8 |
| Shopping online v1 | 9 |
| Shopping online v2 | 10 |
| Paying electricity bills v1 | 19 |
| Paying electricity bills v2 | 20 |
| Banking – what’s what? v1 | 29 |
| Banking – what’s what? v2 | 30 |
| Internet banking v1 | 33 |
| Internet banking v2 | 34 |
| Cash machine! v1 | 35 |
| Cash machine! v2 | 37 |
| Who should save where? v1 | 39 |
| Who should save where? v2 | 41 |
| Reaching a deal – wages v1 | 45 |
| Reaching a deal – wages v2 | 46 |
| Paying tax on wages v1 | 53 |
| Paying tax on wages v2 | 55 |

Punctuation

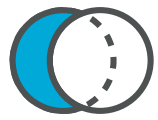
| | |
|----------------------|----|
| Types of accounts v1 | 31 |
| Types of accounts v2 | 32 |

Sequencing

| | |
|------------------|----|
| Cash machine! v1 | 35 |
| Cash machine! v2 | 37 |

Numeracy

| | |
|--------------------------|----|
| Weighing it up v1 | 1 |
| Weighing it up v2 | 2 |
| Best buys v1 | 3 |
| Best buys v2 | 5 |
| Paying by car or cash v1 | 7 |
| Paying by car or cash v2 | 8 |
| Keep it clean v1 | 11 |
| Keep it clean v2 | 13 |
| Electricity bills v1 | 15 |
| Electricity bills v2 | 17 |
| Water bills v1 | 21 |
| Water bills v2 | 23 |



Life skills



| | |
|--------------------|----|
| Leftovers v1 | 25 |
| Leftovers v2 | 27 |
| Overtime v1 | 43 |
| Overtime v2 | 44 |
| Wage deductions v1 | 47 |
| Wage deductions v2 | 50 |

Weighing it up

In some supermarkets you can weigh loose produce (fruit, vegetables, etc) and put a price sticker on them. Here are some items and their prices.

Use the information to answer the questions.

| | |
|------------------|-----------|
| bananas | 0.74/kg |
| apples | 0.60/kg |
| pears | 1.49/kg |
| carrots | 0.59/kg |
| leeks | 1.41/kg |
| tomatoes | 1.09/kg |
| potatoes | 0.95/kg |
| grapes | 3.95/kg |
| kiwi fruit | 0.25 each |
| Brussels sprouts | 4.98/kg |
| parsnips | 2.20/kg |
| mushrooms | 6.60/kg |

- ▶ 1. What is the total cost of 4kg apples, 2kg tomatoes and 200g mushrooms?
.....
- ▶ 2. What is the total cost of 6 kiwi fruit, 500g parsnips and 2kg carrots?
.....
- ▶ 3. How many kiwi fruit can you buy for £2.50?
.....
- ▶ 4. Which is more expensive, 3kg apples or 2kg bananas?
.....
- ▶ 5. What is the difference in price between 500g Brussels sprouts and 400g mushrooms?
.....
- ▶ 6. You need to buy 500g grapes for yourself and 200g grapes for a friend. What is the total cost?
.....

Weighing it up

In some supermarkets you can weigh loose produce (fruit, vegetables, etc) and put a price sticker on them. Here are some items and their prices.

| | |
|------------------|-----------|
| bananas | 0.75/kg |
| apples | 0.60/kg |
| pears | 1.50/kg |
| carrots | 0.59/kg |
| leeks | 1.40/kg |
| tomatoes | 1.10/kg |
| potatoes | 0.95/kg |
| grapes | 3.95/kg |
| kiwi fruit | 0.25 each |
| Brussels sprouts | 5.00/kg |
| parsnips | 2.20/kg |
| mushrooms | 6.60/kg |

- ▶ 1. What is the total cost of 4kg apples, 2kg tomatoes and 200g mushrooms?
.....
- ▶ 2. What is the total cost of 6 kiwi fruit, 500g parsnips and 2kg carrots?
.....
- ▶ 3. How many kiwi fruit can you buy for £2.50?
.....
- ▶ 4. Which is more expensive, 3kg apples or 2kg bananas?
.....
- ▶ 5. What is the difference in price between 500g Brussels sprouts and 400g mushrooms?
.....
- ▶ 6. You need to buy 500g grapes for yourself and 200g grapes for a friend. What is the total cost?
.....

Best buys

Supermarkets usually have special offers each week. Remember that these offers are only bargains if you normally buy them. Forking out for extra luxuries just because they are cheaper than normal means your shopping bill will be higher than normal, not lower. Even if the special offer is for something you usually buy, it is still worth doing the sums to make sure it really is a bargain.

Work out which of these items is the best buy.

▶ 1.

- a) 100g packet of tea £1.50
 - b) 300g packet of tea £3.15
 - c) 500g packet of tea £4.90
-

▶ 2.

- a) Topps fruit cake 500g £3.09 buy one get one free
 - b) Juicy fruit cake 500g £1.52
 - c) Bensons fruit cake 500g £1.60
-

▶ 3.

- a) 6 x 70ml pots of cherry yoghurt £1.50
 - b) 4 x 150ml pots of cherry yoghurt £1.60
 - c) 1 x 400ml pot of cherry yoghurt £1.70
-

▶ 4.

- a) summer olive oil 1 litre £3.24 buy one get one free
 - b) luxury olive oil 1 litre £3.80 buy one get second half price
 - c) fresh olive oil 1.5 litres £4.78
-

Best buys

Here are some more best buys to compare. This time say which of the offers is the worst buy and which is the best buy.

▶ 5.

- a) 200g Redwoods ginger nut biscuits £1.10
 - b) 100g Redwoods ginger nut biscuits £0.65
 - c) 200g Best Value ginger nut biscuits £0.95
-

▶ 6.

- a) 150g jar honey £1.60
 - b) 100g jar honey £1.60
 - c) 200g jar honey £3.05
-

▶ 7.

- a) 1 kilo pasta shapes £2.19
 - b) 500g pasta shapes £1.04
 - c) 200g pasta shapes £0.96
-

▶ 8.

- a) mushroom pizzas 2 x 400g £3.60
 - b) mushroom pizzas 4 x 300g £5.00
 - c) mushroom pizza 1 x 500g £2.20
-

▶ 9.

- a) chicken fillets 300g £3.60 buy one get one free
 - b) chicken fillets 200g £2.15
 - c) chicken fillets 500g £4.12 buy one get second half price
-

Best buys

Supermarkets usually have special offers each week. These offers are only bargains if you normally buy them. Forgoing out for extras just because they are cheaper than normal means your shopping bill will be higher than normal, not lower. Even if the offer is for something you usually buy, it is still worth doing the sums to make sure it really is a bargain.

Work out which of these items is the best buy.

▶ 1.

- a) 100g packet of tea £1.50
 - b) 300g packet of tea £3.15
 - c) 500g packet of tea £4.90
-

▶ 2.

- a) Topps fruit cake 500g £3.09 buy one get one free
 - b) Juicy fruit cake 500g £1.52
 - c) Bensons fruit cake 500g £1.60
-

▶ 3.

- a) 6 x 70ml pots of cherry yoghurt £1.50
 - b) 4 x 150ml pots of cherry yoghurt £1.60
 - c) 1 x 400ml pot of cherry yoghurt £1.70
-

▶ 4.

- a) summer olive oil 1 litre £3.24 buy one get one free
 - b) luxury olive oil 1 litre £3.80 buy one get second half price
 - c) fresh olive oil 1.5 litres £4.78
-

Best buys

Here are some more best buys to compare. This time say which of the offers is the worst buy and which is the best buy.

- ▶ 5.
- a) 200g Redwoods ginger nut biscuits £1.10
 - b) 100g Redwoods ginger nut biscuits £0.65
 - c) 200g Best Value ginger nut biscuits £0.95
-

- ▶ 6.
- a) 150g jar honey £1.60
 - b) 100g jar honey £1.60
 - c) 200g jar honey £3.05
-

- ▶ 7.
- a) 1 kilo pasta shapes £2.19
 - b) 500g pasta shapes £1.04
 - c) 200g pasta shapes £0.96
-

- ▶ 8.
- a) mushroom pizzas 2 x 400g £3.60
 - b) mushroom pizzas 4 x 300g £5.00
 - c) mushroom pizza 1 x 500g £2.20
-

- ▶ 9.
- a) chicken fillets 300g £3.60 buy one get one free
 - b) chicken fillets 200g £2.15
 - c) chicken fillets 500g £4.12 buy one get second half price
-

Paying by card or cash

Debit and credit cards

If you have a bank account you can also pay for shopping with your debit or credit card. There are pros and cons of paying by credit or debit cards.

The pros and cons of using credit and debit cards in this list have been muddled up.

Sort them out by putting them in the right place in the chart.

- *can be used to draw cash*
- *can lose track of how much money you're spending*
- *don't have to carry cash*
- *easy to lose receipts*
- *quick to use*

| Pros | Cons |
|------|------|
| | |
| | |
| | |
| | |

Paying by cash

If you are paying by cash, it can be a good idea to pay the exact amount. That way you don't get a wallet full of small change! These questions will help you practise how to work out which combination of notes and coins to use when paying your shopping bill.

- ▶ 1. Your shopping bill comes to £14.27. What is the fewest notes and coins you can use to pay?

.....

- ▶ 2. Your shopping bill comes to £46.92. What is the fewest notes and coins you can use to pay?

.....

- ▶ 3. Your shopping bill comes to £88.65. What is the fewest notes and coins you can use to pay?

.....

Paying by card or cash

Debit and credit cards

If you have a bank account you can also pay for shopping with your debit or credit card. There are pros and cons of paying by credit or debit cards.

The pros and cons of using credit and debit cards in this list have been muddled up.

Sort them out by putting them in the right place in the chart.

- *can be used to draw cash*
- *can lose track of how much money you're spending*
- *don't have to carry cash*
- *easy to lose receipts*
- *quick to use*

| Pros | Cons |
|------|------|
| | |
| | |
| | |
| | |

Paying by cash

If you are paying by cash, it can be a good idea to pay the exact amount. That way you don't get a wallet full of small change! These questions will help you practise how to work out which combination of notes and coins to use when paying your shopping bill.

- ▶ 1. Your shopping bill comes to £4.30. What is the fewest notes and coins you can use to pay?
.....
- ▶ 2. Your shopping bill comes to £6.92. What is the fewest notes and coins you can use to pay?
.....
- ▶ 3. Your shopping bill comes to £18.65. What is the fewest notes and coins you can use to pay?
.....

Shopping online

Nowadays more and more people are shopping without leaving the comfort of their own home. Using the Internet to shop is becoming ever more popular. For the person who is always busy, shopping online makes life much easier. It can save money and provide a greater choice.

From gifts to groceries, the Internet can find what you want. In fact, you're likely to find items that aren't available in most shops by searching online. It also cuts out the leg work. No more foot slogging from one shop to the other in order to compare prices. You can make comparisons (from your armchair) of price, colour, size and quality. What's more, there is no more looking for parking spaces and fighting crowds. If you're buying a gift, you can arrange to have it sent directly to the lucky person.

To enjoy the benefits of shopping online you need a computer and a credit or debit card. It's safe, at least as safe as handing over your credit or debit card to restaurant staff or a shop assistant. Stick to sites with a padlock in the bottom right-hand corner of the screen and you'll know you're shopping at a site where your card number is scrambled so that hackers cannot see it.



Read this passage about online shopping and fill in the gaps with the words at the bottom of the page.

Many people are about shopping online for the first time. With a little care and common sense, however, shopping online can be a good experience, saving you and money.

Always purchase from reputable retailers. This way you will feel happy about giving your personal details. You should that the site is secure by looking for the padlock icon in the bottom right-hand corner of the screen. This tells you that your payment information is Also, the 'http' part of the web address changes to 'https' when you're shopping on a secure site.

Make sure you find out shipping details and how much you will be charged for postage. It can be frustrating to you've found a real bargain only to realise that the cost of will bump up the price. Many sites offer deals on shipping, especially when you spend over a certain amount.

You should also try to find out when your item will be as well as learn about the shop's return policy. All of this information will be somewhere on the site.

It is easy to overspend when shopping online. To avoid this, keep a record of your transactions.

check think nervous delivered available time postage safe

Shopping online

More and more people are shopping without leaving the comfort of their own home. Using the Internet to shop is becoming ever more popular. For the person who is always busy, shopping online makes life much easier. It can save money and provide a greater choice.

From gifts to groceries, the Internet can find what you want. In fact, you're likely to find items that you can't find in most shops by searching online. It also cuts out the leg work. No more going from one shop to the other in order to compare prices. From the comfort of your armchair you can compare price, colour, size and quality. What's more, there is no more looking for parking spaces and fighting crowds. If you're buying a gift, you can arrange to have it sent directly to the lucky person.

To shop online you need a computer and a credit or debit card. It's safe, at least as safe as handing over your credit or debit card to restaurant staff or a shop assistant. Stick to sites with a padlock in the bottom right-hand corner of the screen and you'll know you're shopping at a site where your card number is scrambled so that hackers cannot see it.



Read this passage about online shopping and fill in the gaps with the words at the bottom of the page.

Many people are about shopping online for the first time. With a little care and common sense, however, shopping online can save you and money.

You should that the site is secure by looking for the padlock icon in the bottom right-hand corner of the screen. This tells you that your payment information is Also, the 'http' part of the web address changes to 'https' when you're shopping on a secure site.

Make sure you find out shipping details and how much you will be charged for postage.

It can be frustrating to you've found a real bargain only to realise that the cost of will bump up the price. Many sites offer deals on shipping, often when you spend over a certain amount.

You should also try to find out when your item will be as well as learn about the shop's return policy. All of these details will be somewhere on the site.

It is easy to spend too much when shopping online. To avoid this, keep a record of what you buy.

check think nervous delivered available time postage safe

Keep it clean - 1

Whether we do our laundry at home or at a laundrette, most of us use a washing machine to clean our clothes and linen.

Here are the average costs for using a machine at home.

| | |
|---|-------|
| weekly payment for washing machine (over 100 weeks) | £3.60 |
| water – cost per load | £0.17 |
| electricity – cost per load | £0.14 |
| soap powder – cost per load | £0.18 |
| fabric conditioner – cost per load | £0.07 |

▶ 1. Which is the highest cost?

.....

▶ 2. Which is cheaper – water or electricity?

.....

▶ 3. Once you have paid for the machine, which is the highest cost per load?

.....

▶ 4. Excluding the cost of the machine, how much does each load cost to run?

.....

▶ 5. If you do five washes a week, how much will the total cost for laundry be?

.....

▶ 6. If you do 12 washes a week, how much will the total cost for laundry be?

.....

▶ 7. Which cost is optional?

.....

▶ 8. If you do 12 washes a week and don't use fabric conditioner, what will the total cost for laundry be?

.....

If you don't have a washing machine you will have to use a friend's washing machine or go to a laundrette. At the laundrette you can either do the washing yourself or pay extra for someone to do the wash for you – this is called a 'service wash'.

Keep it clean - 1

Here are some laundrette prices. They do not include the cost of washing powder or fabric conditioner.

| Do-it-yourself wash | | Service wash (wash, dried and folded) | | Powder and conditioner | |
|---------------------|-------|--|-------|------------------------|-------|
| small machine | £3.00 | small machine | £6.00 | Powder | |
| large machine | £6.00 | large machine | 10.00 | small machine | £0.20 |
| dryer per 4 mins | £0.50 | plus the cost of drying | | large machine | £0.27 |
| | | | | Conditioner | |
| | | | | small machine | £0.10 |
| | | | | large machine | £0.15 |

- ▶ 1. How much cheaper is a do-it-yourself wash in a small machine than a service wash in a small machine?
.....
- ▶ 2. If you had three large machine loads for a do-it-yourself wash, how much would the washes cost, including the price of soap powder?
.....
- ▶ 3. If you paid for a service wash for a small machine and 20 minutes of drying time, how much would the total be, including the cost of washing powder and fabric conditioner?
.....
- ▶ 4. If you had three large machine do-it-yourself loads and you paid for 32 minutes drying per load, how much would the total cost of the wash be, including the cost of washing powder and fabric conditioner?
.....
- ▶ 5. Which is cheaper – two do-it-yourself laundrette washes in a small machine or two loads using a washing machine at home that you are still paying for (see page 28 for costs)? Don't forget to include the costs of washing powder and fabric conditioner.
.....
- ▶ 6. Which will be cheaper in the long run – going to the laundrette each week, or buying your own machine?
.....

Keep it clean – 1

Whether we do our laundry at home or at a laundrette, most of us use a washing machine to clean our clothes and linen.

Here are the average costs for using a machine at home.

| | |
|---|-------|
| weekly payment for washing machine (over 100 weeks) | £3.60 |
| water – cost per load | £0.25 |
| electricity – cost per load | £0.20 |
| soap powder – cost per load | £0.20 |
| fabric conditioner – cost per load | £0.10 |

▶ 1. Which is the highest cost?

.....

▶ 2. Which is cheaper – water or electricity?

.....

▶ 3. Once you have paid for the machine, which is the highest cost per load?

.....

▶ 4. Excluding the cost of the machine, how much does each load cost to run?

.....

▶ 5. If you do five washes a week, how much will the total cost for laundry be?

.....

▶ 6. If you do 12 washes a week, how much will the total cost for laundry be?

.....

▶ 7. Which cost is optional?

.....

▶ 8. If you do 12 washes a week and don't use fabric conditioner, what will the total cost for laundry be?

.....

If you don't have a washing machine you will have to use a friend's washing machine or go to a laundrette. At the laundrette you can either do the washing yourself or pay extra for someone to do the wash for you – this is called a 'service wash'.

Keep it clean – 2

Here are some laundrette prices. They do not include the cost of washing powder or fabric conditioner.

| Do-it-yourself wash | | Service wash (wash, dried and folded) | | Powder and conditioner | |
|---------------------|-------|--|-------|------------------------|-------|
| small machine | £3.00 | small machine | £6.00 | Powder | |
| large machine | £6.00 | large machine | 10.00 | small machine | £0.40 |
| dryer per 4 mins | £0.50 | plus the cost of drying | | large machine | £0.50 |
| | | | | Conditioner | |
| | | | | small machine | £0.15 |
| | | | | large machine | £0.20 |

- ▶ 1. How much cheaper is a do-it-yourself wash in a small machine than a service wash in a small machine?
.....
- ▶ 2. If you had three large machine loads for a do-it-yourself wash, how much would the washes cost, including the price of soap powder?
.....
- ▶ 3. If you paid for a service wash for a small machine and 20 minutes of drying time, how much would the total be, including the cost of washing powder and fabric conditioner?
.....
- ▶ 4. If you had three large machine do-it-yourself loads and you paid for 32 minutes drying per load, how much would the total cost of the wash be, including the cost of washing powder and fabric conditioner?
.....
- ▶ 5. Which is cheaper – two do-it-yourself laundrette washes in a small machine or two loads using a washing machine at home that you are still paying for (see page 28 for costs)? Don't forget to include the costs of washing powder and fabric conditioner.
.....
- ▶ 6. Which will be cheaper in the long run – going to the laundrette each week, or buying your own machine?
.....

Electricity bills

Electricity is charged by the number of units you use; these are measured on your electricity meter. If you pay your bill every three months your electricity company will either come and read your meter or estimate how many units they think you have used.

Have a look at this meter reading for 1 St John's Hill.

| Meter reading for 1 St John's Hill | | | | | |
|------------------------------------|-----------|------------|---------------|----------------|--------|
| Last time | This time | Units used | Units charged | Pence per unit | Amount |
| 002781 | 003735 | 954 | 954 | 12.04 | 114.86 |

- ▶ 1. What is the current meter reading?
-

- ▶ 2. How many units have been used at 1 St John's Hill?
-

- ▶ 3. How much does each unit of electricity cost?
-

Look at this meter reading for 2 St John's Hill.

The E after the number means that the electricity company is estimating how much electricity has been used.

| Meter reading for 2 St John's Hill | | | | | |
|------------------------------------|-----------|------------|---------------|----------------|--------|
| Last time | This time | Units used | Units charged | Pence per unit | Amount |
| 004760 | 006080E | | | | |

- ▶ 4. How many units do they think have been used at 2 St John's Hill?
-

- ▶ 5. If these units are charged at 11 pence each, how much would the electricity charges be?
-

- ▶ 6. The owner checked his meter and the numbers on the meter were 005990. How many units of electricity had he actually used?
-

- ▶ 7. How much extra have the electricity company charged him?
-

Electricity bills

- 8. Electricity companies don't just charge you for the units you use. You also have to pay for their service on a daily rate. If the cost is 21 pence per day. Work out the total cost of the bill for 2 St John's Hill including 99 days of service charge.
-

Electricity bills

Electricity is charged by the number of units you use; these are measured on your electricity meter. If you pay your bill every three months your electricity company will either come and read your meter or estimate how many units they think you have used.

Have a look at this meter reading for 1 St John's Hill.

| Meter reading for 1 St John's Hill | | | | | |
|------------------------------------|-----------|------------|---------------|----------------|--------|
| Last time | This time | Units used | Units charged | Pence per unit | Amount |
| 002781 | 003735 | 954 | 954 | 12.04 | 114.86 |

- ▶ 1. What is the current meter reading?
-

- ▶ 2. How many units have been used at 1 St John's Hill?
-

- ▶ 3. How much does each unit of electricity cost?
-

Look at this meter reading for 2 St John's Hill.

The E after the number means that the electricity company is estimating how much electricity has been used.

| Meter reading for 2 St John's Hill | | | | | |
|------------------------------------|-----------|------------|---------------|----------------|--------|
| Last time | This time | Units used | Units charged | Pence per unit | Amount |
| 004760 | 006080E | | | | |

- ▶ 4. How many units do they think have been used at 2 St John's Hill?
-

- ▶ 5. If these units are charged at 11 pence each, how much would the electricity charges be?
-

- ▶ 6. The owner checked his meter and the numbers on the meter were 005990. How many units of electricity had he actually used?
-

- ▶ 7. How much extra have the electricity company charged him?
-

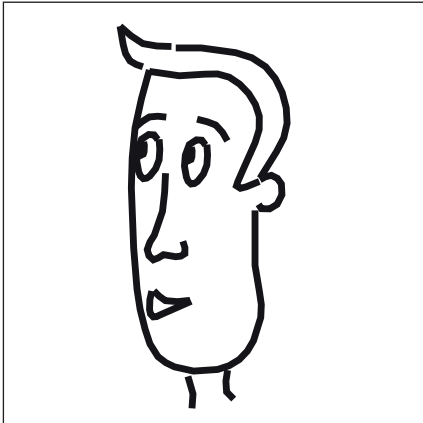
Electricity bills

- 8. Electricity companies don't just charge you for the units you use. You also have to pay for their service on a daily rate. If the cost is 20 pence per day. Work out the total cost of the bill for 2 St John's Hill including 99 days of service charge.
-

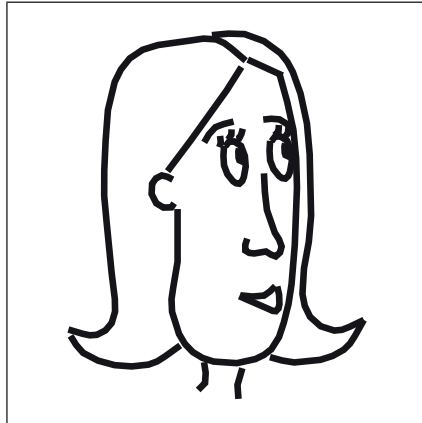
Paying electricity bills

There are lots of ways to pay your electricity bill. The way you choose to pay your bill will depend on your own particular needs.

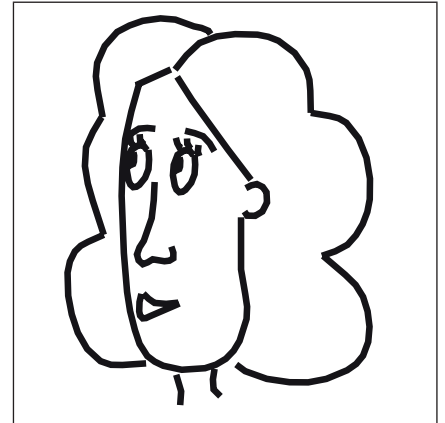
Read the information about these people and decide which would be the best way for them to pay their electricity bill.



John is disabled and has a wheelchair. He doesn't have a bank account, but he gets regular money from the DSS. He wants to be able to budget for his bills.



Winnie never seems to be able to pay her bills and she already owes the electricity company money. She has a bank account but it is always overdrawn.



Nina hates her bills coming in one big lump. She gets paid monthly and wants to pay her bills monthly too. She has a bank account and is good with money.

Monthly direct debit or standing order

- Equal payments are taken from a bank account.
- Good for budgeting.

Budget Card

- For people without bank accounts.
- Put cash onto a budget card at any Post Office. The money added will show on the card the next day. You can then take the card to the Post Office when a bill is due. The Post Office will swipe the card to take off money to cover the electricity bill.

Prepayment meter

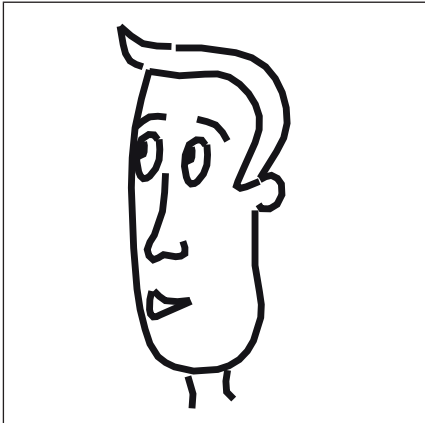
- Ideal if you want to pay for your electricity as you use it and if you find it hard to pay your bill all in one go, or if you have an electricity bill debt.
- You can buy cards or tokens at lots of local shops. A meter will probably not suit you if you can't get out of the house easily to buy cards or tokens. You also have to pay a charge for renting the meter.

- ▶ 1. John should pay by because
- ▶ 2. Winnie should pay by because
- ▶ 3. Nina should pay by because

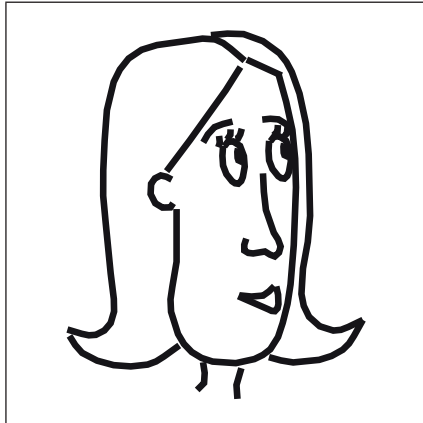
Paying electricity bills

There are lots of ways to pay your electricity bill. The way you choose to pay your bill will depend on your own particular needs.

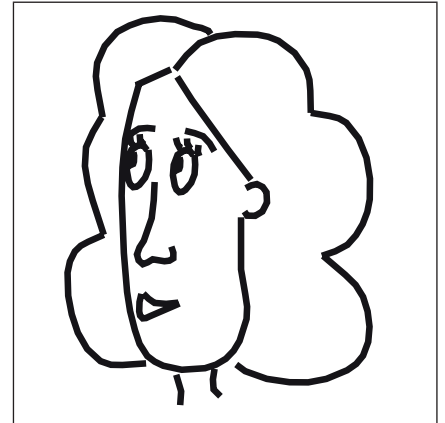
Read about these people and decide which would be the best way for them to pay their electricity bill.



John is disabled and has a wheelchair. He doesn't have a bank account, but he gets regular money from the DSS. He wants to be able to budget for his bills.



Winnie never seems to be able to pay her bills and she already owes the electricity company money. She has a bank account but it is always overdrawn.



Nina hates her bills coming in one big lump. She gets paid monthly and wants to pay her bills monthly too. She has a bank account and is good with money.

Monthly direct debit or standing order

- Equal amounts are taken from a bank account.
- Good for budgeting.

Budget Card

- For people without bank accounts.
- Put cash onto a budget card at any Post Office. The money added will show on the card the next day. You can then take the card to the Post Office when a bill is due. The Post Office will swipe the card to take off money to pay for the bill.

Prepayment meter

- Ideal if you want to pay for your electricity as you use it and if you find it hard to pay your bill all in one go, or if you have a bill debt.
- You can buy cards or tokens at lots of local shops. A meter will not suit you if you can't get out of the house easily to buy cards or tokens. You also have to pay a charge for renting the meter.

- ▶ 1. John should pay by because
- ▶ 2. Winnie should pay by because
- ▶ 3. Nina should pay by because

Water bills

Most home water bills are worked out according to the size of the property and how many sinks, toilets, showers and baths it has. New houses now have water meters and water is charged according to the exact amount used. If you think your water bills would be cheaper on a meter, you can choose to have one fitted. To work out if your bills would be cheaper you need to estimate how much water you are using at the moment.

How much water do you use in your home? Work it out using this chart:

| Appliance | Water used (litres) | Estimated amount of water used each week |
|---|----------------------------|---|
| Cooking, drinking, washing up and personal hygiene for each person each day (NOT baths/showers) | 40 | |
| Standard toilet (for each flush) | 9.5 | |
| Bath | 110 | |
| Shower | 30 | |
| Washing machine (average cycle) | 129 | |
| Dishwasher (average load) | 40 | |

Total weekly use litres per week
 ÷ by 1,000 to give cubic metres cubic metres per week
 × 52 to give total yearly use cubic metres per year

Now work out how much this water would cost if you had a water meter.

These prices will give you a rough guide. Exact prices will be slightly different in your area. Find the figure closest to how much water you use in a year and the type of home you live in, then read the estimated cost of a water meter off this chart.

| Yearly water use (cubic metres) | Detached house £ | Semi-detached £ | Other £ |
|--|-------------------------|------------------------|----------------|
| 45 | 215 | 189 | 162 |
| 60 | 248 | 222 | 195 |
| 80 | 292 | 266 | 239 |
| 105 | 347 | 321 | 294 |
| 120 | 380 | 354 | 327 |

Water bills

| Yearly water use (cubic metres) | Detached house £ | Semi-detached £ | Other £ |
|--|-----------------------------|----------------------------|--------------------|
| 140 | 424 | 398 | 371 |
| 150 | 446 | 420 | 393 |
| 165 | 479 | 453 | 426 |
| 170 | 490 | 464 | 437 |
| 195 | 545 | 519 | 492 |
| 210 | 578 | 552 | 525 |
| 250 | 667 | 640 | 613 |
| 290 | 755 | 728 | 702 |
| 310 | 799 | 772 | 746 |
| 350 | 887 | 860 | 834 |
| 400 | 997 | 970 | 944 |
| 500 | 1217 | 1191 | 1164 |
| 600 | 1437 | 1411 | 1384 |

You can compare the rough cost of a meter to your current water charges. If you have lost your last bill or can't remember, you can find out by telephoning your water company. Would having a water meter save you money? Work it out:

Current yearly charges (work it out from your bill)

£

Your estimate of metered charges (from the chart above)

£

Change in your bill =

£

Would your bill be cheaper or more expensive if you had a meter fitted?

If your water charges would be cheaper with a meter, you should think about asking your water company to fit one. If you live in rented property you might be able to have a meter fitted but you need to check with your landlord first.

Before you make your final decision, check if the company will charge for fitting a meter. Some companies are offering schemes where if you have a meter for a year and find your bills are more expensive than before, you can go back to the old rated system. Each water company is different so you do need to check.

Water bills

Most home water bills are worked out according to the size of the property and how many sinks, toilets, showers and baths it has. New houses now have water meters and water is charged according to the exact amount used. If you think your water bills would be cheaper on a meter, you can choose to have one fitted. To work out if your bills would be cheaper you need to estimate how much water you are using at the moment.

How much water do you use in your home? Work it out using this chart:

| Appliance | Water used (litres) | Estimated amount of water used each week |
|---|----------------------------|---|
| Cooking, drinking, washing up and personal hygiene for each person each day (NOT baths/showers) | 40 | |
| Standard toilet (for each flush) | 9.5 | |
| Bath | 110 | |
| Shower | 30 | |
| Washing machine (average cycle) | 129 | |
| Dishwasher (average load) | 40 | |

Total weekly use litres per week
 ÷ by 1,000 to give cubic metres cubic metres per week
 × 52 to give total yearly use cubic metres per year

Now work out how much this water would cost if you had a water meter.

These prices will give you a rough guide. Exact prices will be slightly different in your area. Find the figure closest to how much water you use in a year and the type of home you live in, then read the estimated cost of a water meter off this chart.

| Yearly water use (cubic metres) | Detached house £ | Semi-detached £ | Other £ |
|--|-------------------------|------------------------|----------------|
| 45 | 215 | 190 | 160 |
| 60 | 250 | 220 | 195 |
| 80 | 300 | 270 | 240 |
| 105 | 350 | 320 | 300 |
| 120 | 380 | 350 | 330 |

Water bills

| Yearly water use (cubic metres) | Detached house £ | Semi-detached £ | Other £ |
|--|-----------------------------|----------------------------|--------------------|
| 140 | 420 | 400 | 370 |
| 150 | 450 | 420 | 390 |
| 165 | 480 | 450 | 420 |
| 170 | 490 | 460 | 440 |
| 195 | 545 | 520 | 500 |
| 210 | 580 | 550 | 525 |
| 250 | 670 | 640 | 600 |
| 290 | 750 | 730 | 700 |
| 310 | 800 | 770 | 750 |
| 350 | 890 | 860 | 830 |
| 400 | 1000 | 970 | 950 |
| 500 | 1200 | 1100 | 1050 |
| 600 | 1440 | 1400 | 1300 |

You can compare the rough cost of a meter to your current water charges. If you have lost your last bill or can't remember, you can find out by telephoning your water company. Would having a water meter save you money? Work it out:

Current yearly charges (work it out from your bill)

£

Your estimate of metered charges (from the chart above)

£

Change in your bill =

£

Would your bill be cheaper or more expensive if you had a meter fitted?

If your water charges would be cheaper with a meter, you should think about asking your water company to fit one. If you live in rented property you might be able to have a meter fitted but you need to check with your landlord first.

Before you make your final decision, check if the company will charge for fitting a meter. Some companies are offering schemes where if you have a meter for a year and find your bills are more expensive than before, you can go back to the old rated system. Each water company is different so you do need to check.

Leftovers

Answer these questions about leftovers.

- ▶ 1. You have 5 pounds of chicken legs. You use $3\frac{1}{2}$ pounds to make a casserole. How many pounds of chicken legs will you have left over?
.....
- ▶ 2. You have 1 kilo of sugar and use 125g to make some cakes. How much sugar will you have left over?
.....
- ▶ 3. You have 3 kilos of flour and use 800g to make some pancakes. How much flour will you have left over?
.....
- ▶ 4. You have a pound of butter and use quarter of a pound to make some icing. How many ounces will be left over?
.....
- ▶ 5. You have 500ml of oil and use 200ml in a recipe. How much will you have left over?
.....
- ▶ 6. You have 1 pint of milk and use 4 fluid ounces in a recipe. How much will you have left over?
.....
- ▶ 7. You have 5 ounces of chocolate chips and use $4\frac{1}{2}$ ounces to make some biscuits. How much will you have left over?
.....
- ▶ 8. You have 2 kilos of bacon and use a quarter of a kilo at breakfast. How many grams will you have left over?
.....
- ▶ 9. You have 3 pounds of apples and use $\frac{1}{2}$ pound in a fruit salad. How much will you have left over?
.....
- ▶ 10. You have 700g of pasta shapes and cook 250g. How much will you have left over?
.....
- ▶ 11. You have 2 kilos of minced beef and use 400g to make Spaghetti Bolognese and 600g to make chilli con carne. How much meat will you have left over?
.....

Leftovers

▶ 12. You have a 1200 bag of oven chips. You cook 200g at lunchtime and then 750g at teatime. How many chips will you have left over?

.....

▶ 13. You buy a ready-made pasta meal that serves six and eat a quarter of it. How many servings are left?

.....

▶ 14. You buy 800g of frozen berries to make a cheesecake and use 250g in the recipe. How many more cheesecakes can you make from the leftover berries?

.....

▶ 15. You buy a cake that serves 12 and eat a third of it. How many servings are left?

.....

▶ 16. You buy a pizza that serves four and eat 50% of it. How many servings are left?

.....

▶ 17. You buy a pie that serves six and eat two portions. What percentage is left over?

.....

▶ 18. You buy a dozen eggs and use four of them. What fraction is left over?

.....

▶ 19. You buy a 4-pint bottle of milk and use $1\frac{1}{2}$ pints. What percentage is left over?

.....

▶ 20. You buy 2 litres of orange juice and use 200ml. What fraction is left over?

.....

Leftovers

Answer these questions about leftovers.

- ▶ 1. You have 5 pounds of chicken legs. You use $3\frac{1}{2}$ pounds to make a casserole. How many pounds of chicken legs will you have left over?
.....
- ▶ 2. You have 1 kilo of sugar and use 125g to make some cakes. How much sugar will you have left over?
.....
- ▶ 3. You have 3 kilos of flour and use 800g to make some pancakes. How much flour will you have left over?
.....
- ▶ 4. You have a pound of butter and use quarter of a pound to make some icing. How many ounces will be left over?
.....
- ▶ 5. You have 500ml of oil and use 200ml in a recipe. How much will you have left over?
.....
- ▶ 6. You have 2 kilos of bacon and use a quarter of a kilo at breakfast. How many grams will you have left over?
.....
- ▶ 7. You have 700g of pasta shapes and cook 250g. How much will you have left over?
.....
- ▶ 8. You have 2 kilos of minced beef and use 400g to make Spaghetti Bolognese and 600g to make chilli con carne. How much meat will you have left over?
.....
- ▶ 9. You have a 1200 bag of oven chips. You cook 200g at lunchtime and then 750g at teatime. How many chips will you have left over?
.....
- ▶ 10. You buy a ready-made pasta meal that serves six and eat a quarter of it. How many servings are left?
.....
- ▶ 11. You buy 800g of frozen berries to make a cheesecake and use 250g in the recipe. How many more cheesecakes can you make from the leftover berries?
.....

Leftovers

▶ 12. You buy a cake that serves 12 and eat a third of it. How many servings are left?

▶ 13. You buy a pizza that serves four and eat 50% of it. How many servings are left?

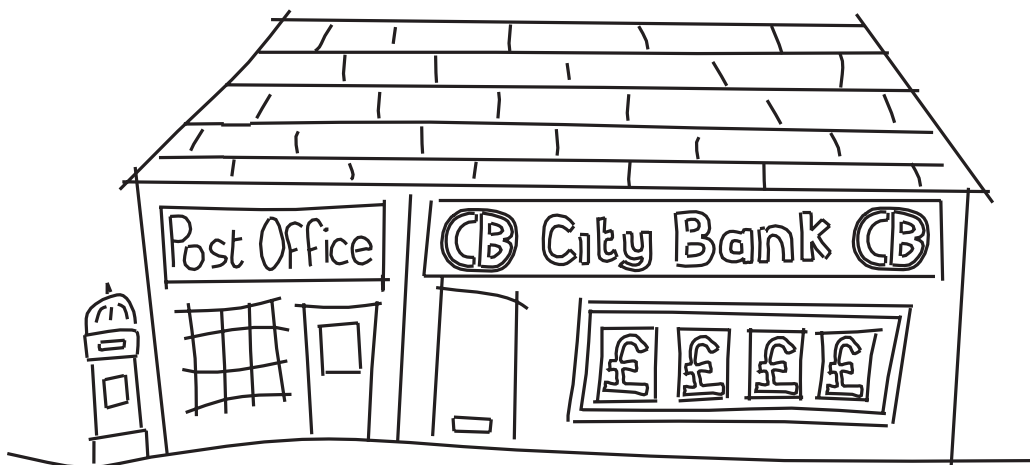
▶ 14. You buy a pie that serves six and eat two portions. What percentage is left over?

Banking – what’s what?

Banks have all sorts of services for their customers. Do you know what they all are? This list of definitions has been jumbled up.

Use an arrow to show the correct description for each service, the first one has been done for you.

| | |
|------------------|---|
| Cheque | a card that takes money straight out of your current account. |
| Direct debit | a list of all of the transactions on your bank account. |
| Standing order | a sum of money taken from your account usually to pay bills. It is not always for the same amount each time. |
| Statement | a card that allows you to spend money you don't have – but you pay interest on it if you don't pay it off each month. |
| Interest | money earned on savings. |
| Credit card | an amount you can borrow from the bank regularly without having to ask each time. |
| Debit card | a fixed sum of money paid directly from your bank account to another one, usually monthly. |
| Agreed overdraft | an order for money. |



Banking – what’s what?

Banks have all sorts of services. Do you know what they all are? This list has been jumbled up.

Use an arrow to show the correct meaning for each service, the first one has been done for you.

| | |
|------------------|---|
| Cheque | a card that takes money straight out of your current account. |
| Direct debit | a list of all of the transactions on your bank account. |
| Standing order | a sum of money taken from your account often to pay bills. It is not always for the same amount each time. |
| Statement | a card that allows you to spend money you don't have – but you pay interest on it if you don't pay it off each month. |
| Interest | money earned on savings. |
| Credit card | an amount you can borrow from the bank without having to ask each time. |
| Debit card | a fixed sum of money paid from your bank account to another one, often monthly. |
| Agreed overdraft | an order for money. |



Types of accounts

There are lots of types of bank accounts. So make sure you choose the right one for you.

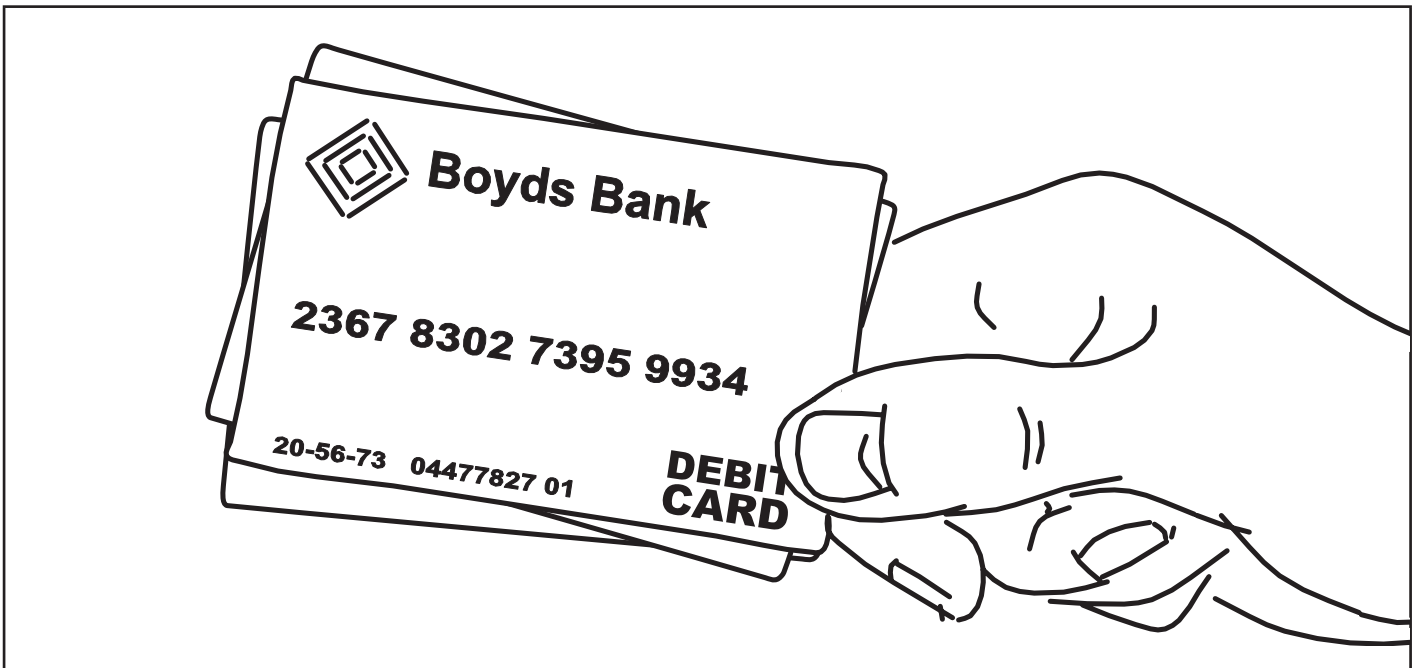
This passage is all about accounts but the punctuation needs fixing. Use a coloured pen to put in four full stops and four capital letters.

All banks have current and savings accounts for customers Some banks have different types of current accounts depending on you and your needs. If you are still at school or college there is probably an account especially for you. some banks give gift vouchers to encourage young people to bank with them.

if you want extra benefits you can apply for a Gold account gold accounts are usually for people who earn over a certain amount of

money. Gold accounts often come with perks like cheaper loans, cheaper insurance, free foreign currency or other discounts but you usually have to pay a monthly fee.

Almost all banks provide online banking There are also some online banks that don't have branches on the high street online banks don't have to pay for brick and mortar locations so they can pass on the savings to their customers by offering better rates of interest.



Types of accounts

There are lots of types of bank accounts. So make sure you choose the right one for you.

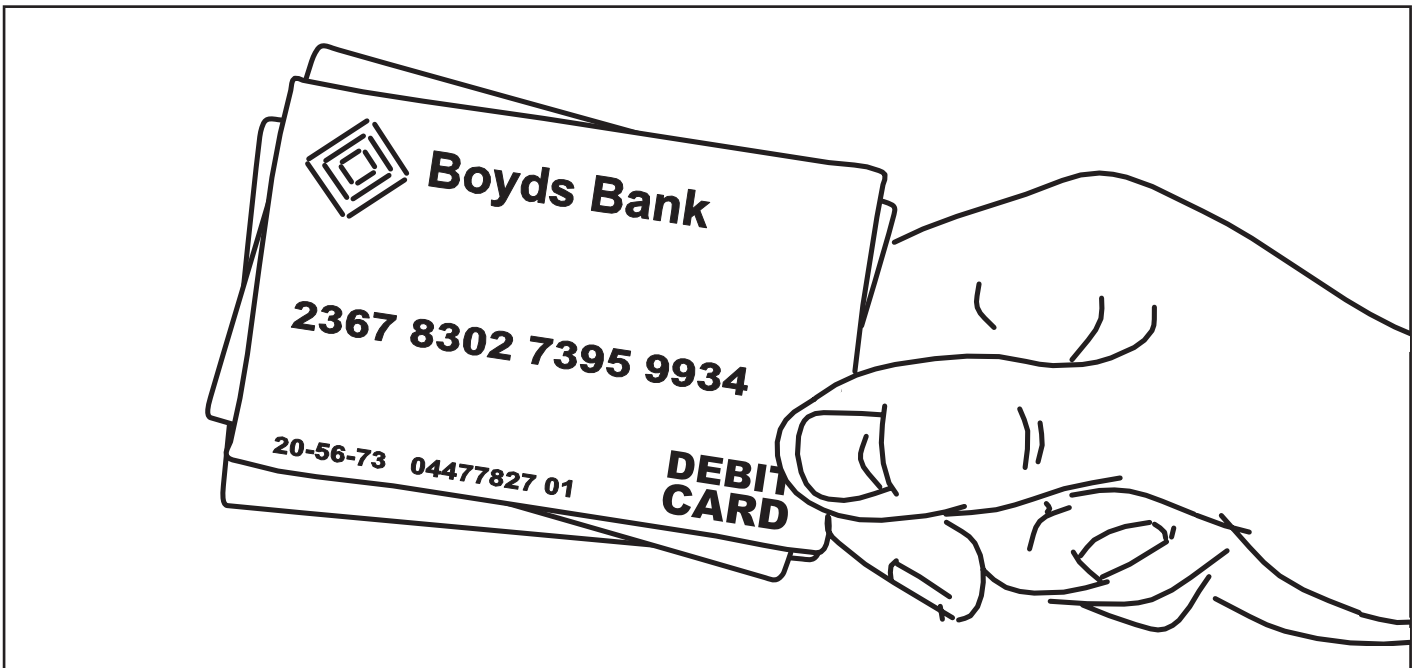
This passage is all about accounts but the punctuation needs fixing. Use a coloured pen to put in four full stops and four capital letters.

All banks have current and savings accounts for customers Some banks have different types of current accounts to suit you and your needs. If you are still at school or college there is probably an account for you. some banks give gift vouchers to get young people to bank with them.

if you want extra benefits you can apply for a Gold account gold accounts are for people who earn over a certain amount of money. Gold

accounts often come with perks like cheaper loans, cheaper insurance, free foreign currency or other discounts but you will have to pay a monthly fee.

Almost all banks provide online banking There are also some online banks that don't have branches on the high street online banks don't have to pay for premises so they can pass on the savings to their customers by offering better rates of interest.



Internet banking

Read this passage about banking on the Internet and fill in the gaps using the words from the list at the bottom of the page.

Internet, or e-banking, you to access your bank account via your computer. This means you can your balance and recent transactions at the click of a key. You can also view and request statements, pay and move money around.

Each bank provides you with security numbers, pass codes and/or a card reader so that you can log into your securely. In general, it is advisable to log in to your banking service from your own computer as your personal information may be stored in any you use.

There are no extra charges for an

e-banking service. Some accounts are only available online and may offer a higher rate of interest than a traditional current account. Many of transactions, such as moving money between accounts at the same bank, are done instantly. Setting up direct debits and standing orders or paying into an account held at a different bank usually take longer.

Having access to your account online is a very convenient of keeping an eye on your You can check that amounts have come in or gone out without having to make a trip to your branch.

**bills money account your using computer
check way allows spending**



Internet banking

Read this passage about banking on the Internet and fill in the gaps using the words from the list at the bottom of the page.

Internet, or e-banking, you to access your bank account via your computer. This means you can your balance and recent transactions at the click of a key. You can also view and request statements, pay and move money around.

Each bank provides you with security numbers, pass codes and/or a card reader so that you can log into your securely.

There are no extra charges for an e-banking service. Some accounts are only available online and may offer a higher rate

of interest than a traditional current account. Many of transactions, such as moving money between accounts at the same bank, are done instantly. Setting up direct debits and standing orders or paying into an account held at a different bank usually take longer.

Having access to your account online is a very easy of keeping an eye on your You can check that amounts have come in or gone out without having to make a trip to your branch.

**bills money account your using
check way allows spending**



Cash machine!

Another form of plastic is the card you use at ATMs (automated teller machines or cash machines) to withdraw cash. This might be a cash card only or a combined debit and cash card. The combined card saves having to carry separate cards.

Whichever card you have to withdraw cash, it will have a personal identification number (PIN) linked to it. This makes it impossible for somebody else to use your card – unless you give them your PIN! It is very important to keep your PIN secret and to keep it separately from your card. It isn't a good idea to have it written down on a piece of paper in your wallet!

Cash machines are a very convenient way of getting cash when you need it. Your bank will usually operate a daily limit of cash you can withdraw and, if you request more money than you have in your account, the machine will let you know that there are insufficient funds.

These instructions for withdrawing money from a cash machine have been muddled up. Read through them then use the table below to put them in the correct order.

1. Remove your card.
2. Enter your PIN number (the four digit number known only to you).
3. Insert your card and wait for your instructions to appear on the screen.
4. Take your cash.
5. Select the service you require, i.e. cash.
6. Enter the amount you wish to withdraw and click enter.

| | Action |
|----|---------------|
| 1. | |
| 2. | |
| 3. | |
| 4. | |
| 5. | |
| 6. | |

Now answer these questions in full sentences.

- 1. Which is the nearest cash machine to where you live?

.....

- 2. To which bank does it belong?

.....

Cash machine!

▶ 3. Do you use cash machines?

▶ 4. If you answered yes to question 3, write a couple of sentences about why you do or do not think using cash machines are a convenient way to bank.

Cash machine!

Another form of plastic is the card you use at ATMs (automated teller machines or cash machines) to take cash out of your account. This might be a cash card only or a combined debit and cash card. The combined card saves having to carry more than one card.

Whichever card you have, it will have a personal identification number (PIN) linked to it. This means that unless you give someone your PIN, it will be very difficult for someone else to use your card. It is very important to keep your PIN secret and to keep it separately from your card. It isn't a good idea to have it written down on a piece of paper in your wallet!

Cash machines are a very handy way of getting cash when you need it. There is likely to be a limit on how much cash you can take out each day. If you ask for more money than you have in your account, the machine will tell you that you don't have enough funds.

These instructions for taking money from a cash machine have been muddled up. Read through them then use the table below to put them in the correct order.

1. Remove your card.
2. Enter your PIN number (the four digit number known only to you).
3. Insert your card and wait for your instructions to appear on the screen.
4. Take your cash.
5. Select the service you require, i.e. cash.
6. Enter the amount you wish to withdraw and click enter.

| | Action |
|----|---------------|
| 1. | |
| 2. | |
| 3. | |
| 4. | |
| 5. | |
| 6. | |

Now answer these questions in full sentences.

- 1. Which is the nearest cash machine to where you live?

.....

- 2. To which bank does it belong?

.....

Cash machine!

▶ 3. Do you use cash machines?

▶ 4. If you answered yes to question 3, write a couple of sentences about why you do or do not think using cash machines are an easy way to bank.

Who should save where?

People have all sorts of reasons for saving and there is usually a savings account that will suit everyone's needs.

Read the information about these people and their savings needs to decide which account would suit each person best.

Joanne won £1,000 on a scratchcard. She wants to invest it and save an extra £30 each month. She is saving up to go to St Lucia to see her grandmother in two years' time.

Declan wants to start some regular savings. He's not saving for anything in particular. He just wants to have a pot of money ready for any emergencies that might come along.

Vera wants to buy a caravan. She has been saving for ten years and has £5,000 saved. She can save all her overtime money each week – £80. Vera does shift work and can't often get to a branch in working hours and she doesn't have internet access.

| Branch account |
|----------------------------|
| minimum savings £1,000 |
| interest rate: 2.85% |
| instant access |
| withdrawals by cheque only |
| online or branch |

| 90-day account |
|------------------------|
| 90-day notice |
| cashcard |
| minimum savings £100 |
| interest rates: |
| £100–£4,999 = 2.50% |
| £5,000–£9,999 = 3.00% |

| Direct 30 |
|------------------------|
| 30-day notice account |
| no minimum savings |
| operated by post |
| interest rates: |
| £1–£4,999 = 2.00% |
| £5,000–£9,999 = 2.50% |

| D and S Gold |
|------------------------|
| instant access |
| online |
| Interest rates: |
| £1–£9,999 = 1.51% |

► 1. The best account for Joanne is because

.....

► 2. The best account for Declan is because

.....

Who should save where?

▶ 3. The best account for Vera is because

.....

.....

Who should save where?

People have all sorts of reasons for saving and there is usually a savings account that will suit everyone's needs.

Read about these people and their savings needs to decide which account would suit each person best.

Joanne won £1,000 on a scratchcard. She wants to invest it and save an extra £30 each month. She is saving up to go to St Lucia in two years' time.

Declan wants to start some regular savings. He's not saving for anything in particular. He just wants to have a pot of money ready for anything that might come along.

Vera wants to buy a caravan. She has been saving for ten years and has £5,000 saved. She can save £80 a week. Vera does shift work and can't often get to a branch in working hours and she doesn't have internet access.

Branch account

minimum savings £1,000
interest rate: 2.85%
instant access
withdrawals by cheque only
online or branch

90-day account

90-day notice
cashcard
minimum savings £100
interest rates:
£100–£4,999 = 2.50%
£5,000–£9,999 = 3.00%

Direct 30

30-day notice account
no minimum savings
operated by post
interest rates:
£1–£4,999 = 2.00%
£5,000–£9,999 = 2.50%

D and S Gold

instant access
online
Interest rates:
£1–£9,999 = 1.51%

► 1. The best account for Joanne is because

.....
.....

► 2. The best account for Declan is because

.....
.....

Who should save where?

▶ 3. The best account for Vera is because

.....

.....

Overtime

Some jobs need you to do regular overtime; this can really boost your earnings. Some jobs offer overtime each week, others less often and some never have overtime. The wages paid for doing overtime vary from job to job – it may be at a rate linked to your usual hourly rate – for example time and a half or double time. If the usual hourly rate is £8, at time and a half the overtime would be £12 an hour and at double time it would be £16. Overtime may be paid at a rate set by the company that is not linked to the normal hourly rate.

Work out the answers to these questions about overtime.

- ▶ 1. Jenna has been asked to do an 18-hour weekend shift as overtime. Her company pays weekend workers £9.30 an hour. How much will she be paid for the weekend?
.....
- ▶ 2. Dave is offered ten hours' overtime each week for the next four weeks. His company will pay him at double time for the overtime. His usual hourly rate is £8.20. How much overtime will he earn in total?
.....
- ▶ 3. Imran does ten hours' overtime every week. His weekly pay without overtime is £280. He gets paid £9.60 an hour for overtime. How much does Imran earn each week?
.....
- ▶ 4. Last week Orla did five hours' overtime at time and a half and ten hours at double time. Her normal hourly rate is £7.90. How much did she earn in overtime last week?
.....
- ▶ 5. Devon did 22 hours' overtime last month. His company pays overtime at a flat rate of £12.20 per hour. His normal monthly pay is £1300. How much did he earn in total last month?
.....
- ▶ 6. Gwen earned £1046.20 gross last month. Her usual monthly salary is £890. She is paid overtime at £10.10 an hour. How many hours' overtime did she do?
.....

Overtime

Some jobs need you to do regular overtime; this can really boost your earnings. Some jobs offer overtime each week, others less often and some never have overtime. The wages paid for doing overtime vary from job to job – it may be at a rate linked to your usual hourly rate – for example time and a half or double time. If the usual hourly rate is £8, at time and a half the overtime would be £12 an hour and at double time it would be £16. Overtime may be paid at a rate set by the company that is not linked to the normal hourly rate.

Work out the answers to these questions about overtime.

- ▶ 1. Jenna has been asked to do an 18-hour weekend shift as overtime. Her company pays weekend workers £9.00 an hour. How much will she be paid for the weekend?

.....

- ▶ 2. Dave is offered ten hours' overtime each week for the next four weeks. His company will pay him at double time for the overtime. His usual hourly rate is £8.00. How much overtime will he earn in total?

.....

- ▶ 3. Imran does ten hours' overtime every week. His weekly pay without overtime is £280. He gets paid £9.00 an hour for overtime. How much does Imran earn each week?

.....

- ▶ 4. Last week Orla did five hours' overtime at time and a half and ten hours at double time. Her normal hourly rate is £8.20. How much did she earn in overtime last week?

.....

- ▶ 5. Devon did 22 hours' overtime last month. His company pays overtime at a flat rate of £12.00 per hour. His normal monthly pay is £1300. How much did he earn in total last month?

.....

- ▶ 6. Gwen earned £1046.20 gross last month. Her usual monthly salary is £890. She is paid overtime at £10 an hour. How many hours' overtime did she do?

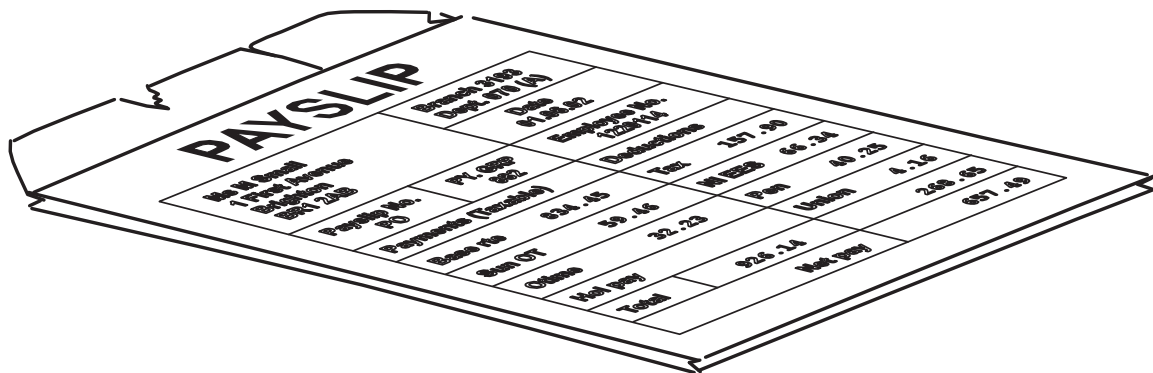
.....

Reaching a deal – wages

You may be so thrilled that you've been offered a job that you might be tempted to accept the very first package the company offers you. If the wages are up for negotiation, that is exactly what you should do. You may feel uneasy talking about money but you need to reach the right deal for you.

How will you deal with bargaining for wages? These sentences about reaching a deal on wages have been muddled up. Join the right beginnings to the right endings with an arrow.

| | |
|---|--|
| 1. Agreeing your own salary package is | what you are worth and try to stick to it. |
| 2. Do your own detective work to | begin to bargain up. |
| 3. Have a good idea of | and trade down. |
| 4. Ask for the highest figure you think you can get away with | becoming the norm in most workplaces. |
| 5. Once you accept a low amount you can't | added to bump up a lower basic salary. |
| 6. Don't forget that benefits can be | find out what wages similar jobs attract. |



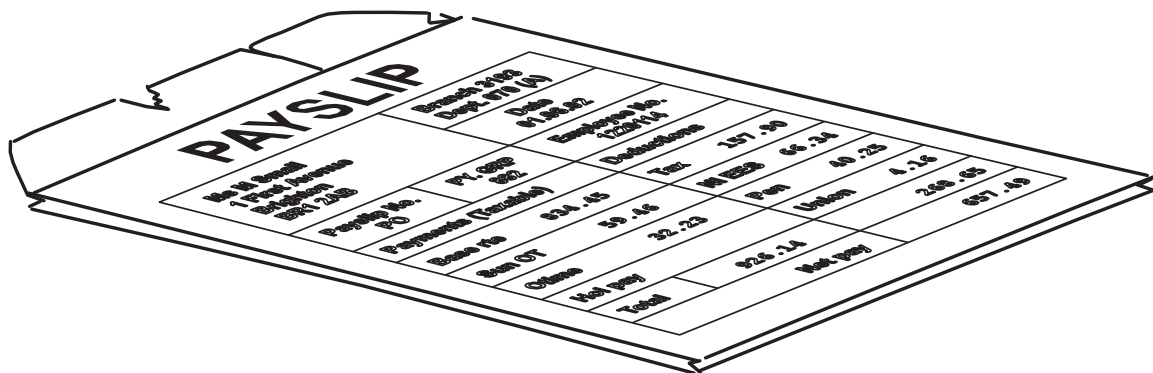
Reaching a deal – wages

You may be so happy that you've been offered a job that you might be tempted to accept the very first deal the company offers you. You may feel uneasy talking about money but you need to reach the right deal for you.

How will you deal with talking about wages? These sentences about reaching a deal on wages have been muddled up. Join the right beginnings to the right endings with an arrow.

| |
|---|
| 1. Agreeing your own salary package is |
| 2. Do your own work to |
| 3. Have a good idea of |
| 4. Ask for the highest figure you think you can get away with |
| 5. Once you accept a low amount you can't |
| 6. Don't forget that benefits can be |

| |
|--|
| what you are worth and try to stick to it. |
| begin to bargain up. |
| and trade down. |
| becoming the norm in most workplaces. |
| added to bump up a lower basic salary. |
| find out what wages similar jobs attract. |



Wage deductions

Your wage slip tells you how much you have been paid and will list any deductions that have been taken such as National Insurance and income tax, which are compulsory.

There are some deductions that are not compulsory but you may choose to have them taken straight out of your wages.

- If you are a member of a trade union, your subscription will usually be taken out of your pay straight away. The amount you pay to be a member of a union will depend on how much you earn.
- If you have a student loan, repayments for this will also be taken straight out of your wages.
- If you have a pension plan, these contributions are also taken straight out of your wages. The amount you pay each month will depend on how much you earn and the type of scheme your employer uses.

Look at each of the wage slips and work out the total net pay (amount taken home after deductions).

▶ 1.

| | | |
|----------|---------------------------------|----------------|
| PAY SLIP | Name: Mark Jacobs | |
| | Gross pay | £1090.00 |
| | Annual income tax | £78.83 |
| | National Insurance contribution | £64.22 |
| | Pension contribution | £45.00 |
| | NET PAY | £ per month |

▶ 2.

| | | |
|----------|---------------------------------|----------------|
| PAY SLIP | Name: Sally James | |
| | Gross pay | £1360.00 |
| | Annual income tax | £137.33 |
| | National insurance contribution | £99.32 |
| | Student loan | £9.00 |
| | Pension contribution | £30.00 |
| | NET PAY | £ per month |

Wage deductions

▶ 3.

| | | |
|----------|---------------------------------|----------------|
| PAY SLIP | Name: Nish Patel | |
| | Gross pay | £1456.00 |
| | Annual income tax | £158.13 |
| | National Insurance contribution | £111.80 |
| | Student loan | £19.00 |
| | Trade Union | £20.00 |
| | Pension contribution | £20.00 |
| | NET PAY | £ per month |

Now check that the net pay has been calculated properly on these payslips.

▶ 4.

| | | |
|----------|---------------------------------|-----------------------|
| PAY SLIP | Name: Jin Don | |
| | Gross pay | £1050.00 |
| | Annual income tax | £70.17 |
| | National Insurance contribution | £59.02 |
| | Trade Union | £20.00 |
| | NET PAY | £ 868.00 per month |

▶ 5.

| | | |
|----------|---------------------------------|-----------------------|
| PAY SLIP | Name: Tommy Baker | |
| | Gross pay | £1235.00 |
| | Annual income tax | £110.25 |
| | National Insurance contribution | £83.07 |
| | Pension contribution | £25.00 |
| | NET PAY | £ 988.52 per month |

Wage deductions

▶ 6.

PAY SLIP

Name: Abi Kirk

Gross pay £1398.00

Annual income tax £145.57

National Insurance contribution £104.26

Pension contribution £20.00

Student loan £13.00

Trade Union £14.00

NET PAY

£ 1142.27
per month

Wage deductions

Your wage slip tells you how much you have been paid and will list any money that has been taken from your pay such as National Insurance and income tax, which are compulsory.

There are some things that are not compulsory but you may choose to have them taken straight out of your wages.

- If you are a member of a trade union, your fee will usually be taken out of your pay straight away. The amount you pay to be a member of a union will depend on how much you earn.
- If you have a student loan, repayments for this will also be taken straight out of your wages.
- If you have a pension plan, this is also taken straight out of your wages. The amount you pay each month will depend on how much you earn and the type of scheme your employer uses.

Look at each of the wage slips and work out the total net pay (amount taken home after deductions).

▶ 1.

| | | |
|----------|---------------------------------|----------------|
| PAY SLIP | Name: Mark Jacobs | |
| | Gross pay | £1090.00 |
| | Annual income tax | £78.83 |
| | National Insurance contribution | £64.22 |
| | Pension contribution | £45.00 |
| | NET PAY | £ per month |

▶ 2.

| | | |
|----------|---------------------------------|----------------|
| PAY SLIP | Name: Sally James | |
| | Gross pay | £1360.00 |
| | Annual income tax | £137.33 |
| | National insurance contribution | £99.32 |
| | Student loan | £9.00 |
| | Pension contribution | £30.00 |
| | NET PAY | £ per month |

Wage deductions

▶ 3.

| | | |
|----------|---------------------------------|----------------|
| PAY SLIP | Name: Nish Patel | |
| | Gross pay | £1456.00 |
| | Annual income tax | £158.13 |
| | National Insurance contribution | £111.80 |
| | Student loan | £19.00 |
| | Trade Union | £20.00 |
| | Pension contribution | £20.00 |
| | NET PAY | £ per month |

Now check that the net pay has been calculated properly on these payslips.

▶ 4.

| | | |
|----------|---------------------------------|-----------------------|
| PAY SLIP | Name: Jin Don | |
| | Gross pay | £1050.00 |
| | Annual income tax | £70.17 |
| | National Insurance contribution | £59.02 |
| | Trade Union | £20.00 |
| | NET PAY | £ 868.00 per month |

▶ 5.

| | | |
|----------|---------------------------------|-----------------------|
| PAY SLIP | Name: Tommy Baker | |
| | Gross pay | £1235.00 |
| | Annual income tax | £110.25 |
| | National Insurance contribution | £83.07 |
| | Pension contribution | £25.00 |
| | NET PAY | £ 988.52 per month |

Wage deductions

▶ 6.

PAY SLIP

Name: Abi Kirk

Gross pay £1398.00

Annual income tax £145.57

National Insurance contribution £104.26

Pension contribution £20.00

Student loan £13.00

Trade Union £14.00

NET PAY

£ 1142.27
per month

Paying tax on wages

Read this information about how you pay tax on your wages then answer the questions.

Many employers will pay wages monthly. Most employers use a system called PAYE (Pay As You Earn). This system pays your income tax and National Insurance automatically every month, rather than landing you with a big bill at the end of the year. PAYE means that your employer sends your tax payments to HM Revenue and Customs every month instead of you having to do it yourself.

When you start your very first job your employer won't know how much tax you should be paying. So they will usually give you a Starter Checklist, which you have to fill in to help your employer work out your tax code. Based on the information in the starter checklist your employer can work out which tax code you should be on before your first pay day. The tax office will then check this information and make any changes to your code if they need to.

If you leave a job to start a new one, your old employer will give you a P45 form. A P45 is a record of how much you have earned and how much tax you have paid in a year. You should give the P45 to your new employer because it will also have a record of which is your correct tax code.

Your tax code is made up of one letter and three numbers. If you multiply the number in the tax code by ten, it will show the total amount of money you can earn in one year before being taxed. The letter in your code puts you into a certain category. This makes it easier for the tax office to make changes to your income tax and National Insurance payments if the Chancellor of the Exchequer announces tax increases. The letter also shows whether you have any allowances which will mean that you pay less tax, for example if you are married and over a certain age, over 65 years old or blind.

▶ 1. What is the name for the system used by employers to pay your taxes?

.....

▶ 2. What is your tax code made up of?

.....

▶ 3. What is the name of the form that will be given to you if you leave a job?

.....

▶ 4. What information does a P45 form give?

.....

.....

▶ 5. What does a tax code show?

.....

.....

▶ 6. What is a starter checklist?

.....

Paying tax on wages

▶ 7. Who might announce increases to taxes?

▶ 8. Give two reasons why you might pay less tax or get tax allowances.

Paying tax on wages

Read this text about how you pay tax on your wages then answer the questions.

Many employers will pay wages monthly. Most employers use a system called PAYE (Pay As You Earn). This pays your income tax and National Insurance every month, rather than landing you with a big bill at the end of the year. PAYE means that your employer sends your tax payments to HM Revenue and Customs every month instead of you having to do it yourself.

When you start your very first job your employer won't know how much tax you should be paying. So they may give you a Starter Checklist, which you have to fill in to help your employer work out your tax code. Based on the information in the starter checklist your employer can work out which tax code you should be on before your first pay day. The tax office will then check this information and make any changes to your code if they need to.

If you leave a job to start a new one, your old employer will give you a P45 form. A P45 is a record of how much you have earned and how much tax you have paid in a year. You should give the P45 to your new employer because it will also have a record of which is your correct tax code.

Your tax code is made up of one letter and three numbers. If you multiply the number in the tax code by ten, it will show the total amount of money you can earn in one year before being taxed. The letter in your code puts you into a certain category. This makes it easier for the tax office to make changes to your income tax and National Insurance payments if the Chancellor of the Exchequer announces tax increases. The letter also shows if you have any allowances which will mean that you pay less tax, for example if you are married and over a certain age, over 65 years old or blind.

▶ 1. What is the name for the system used by employers to pay your taxes?

.....

▶ 2. What is your tax code made up of?

.....

▶ 3. What is the name of the form that will be given to you if you leave a job?

.....

▶ 4. What information does a P45 form give?

.....

.....

▶ 5. What does a tax code show?

.....

.....

▶ 6. What is a starter checklist?

.....

Paying tax on wages

▶ 7. Who might announce increases to taxes?

▶ 8. Give two reasons why you might pay less tax or get tax allowances.