



Lesson Plan

 **2.15 hours**

This lesson is structured in
3 chapters
45 minutes x 3

Keep your key terms and
FAQs to hand.

Getting Paid

Learning Outcome

‘I will learn about different forms of employment, how I am taxed and other deductions that may be taken from my earnings, as well as how to speak up at work.’

Success criteria

By the end of this session, I will be able to:

1. Evaluate the advantages and disadvantages of different models of paid work, including employed vs. self-employed, full vs. part-time, and zero hour contracts.
2. Understand and manage salary deductions, focusing on national insurance and income tax.
3. Recognise my rights at work, confidently ask for a pay rise and know who to go to when different issues arise in the workplace.



Look out for maths moments!

Resources

From teacher cupboard:

Mini whiteboards, markers and erasers
Calculators
Paper
Pens
Post-it notes

From Flic resource kit:

Slides

Chapter 1 - Resources

Chapter 1 | Employment type case study sheets (1 per pair)

Chapter 1 | Fact file worksheet (1 per student)

Chapter 2 - Resources

Chapter 2 | Own your income tax worksheet (1 per student, to do in pairs)

Chapter 3 - Resources

Chapter 3 | A3 Pay rise sheet (1 per group of 3-6)

Chapter 3 | Asking for a pay rise case studies

(1 case study per student: each student in their pair has a different case study)


Chapter 3 | Matching organisation names to definitions worksheet (1 per student)


Chapter 3 | Pay problems scenarios matching card set (1 per group of 2 or 3)

Slide title and numbers	Approximate time allowance	Resources	Instructions	Delivery tips
<p>Introduction - How do my family and I get money? Slides 6-11</p>	<p>15 minutes</p>	<p>Mini whiteboards</p> <p>Post-it notes for writing answers/ answers written on the board</p>	<p>Introduction [slide 4] Explain that the focus of this lesson is to learn about the different ways that people get paid, how getting paid works, and how to ensure that you are being paid fairly.</p> <p>Begin discussing the question “How does the money come in?” Post student answers on the whiteboard.</p> <p>The types of responses that you are looking for are:</p> <ul style="list-style-type: none"> • Working • Benefits • Birthday/Christmas/Gift money • Interest on savings • Inheritance • Rental income • <u>TikTok Creators Fund</u> • Investment in stocks, shares, bonds, or other • Side hustles and passion projects such as selling cakes/ homemade crafts on Etsy/eBay <p>Discussion questions:</p> <ol style="list-style-type: none"> 1. Can you consider birthday money as a guaranteed income source? 2. Do you treat the money you’ve earned differently from the money you are gifted? 3. How would you feel about paying your rent with Christmas money? 	<p>Extension Ask the students to move the post-it notes into these categories:</p> <ul style="list-style-type: none"> • Regular or irregular payments • Guaranteed or random income

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<p>Introduction - How do my family and I get money? Slides 6-11</p>	<p>as above (15 mins)</p>	<p>New job tax video explainer (Noah)</p>	<p>Different types of employment [Slide 6] Play Noah’s video explaining employment vs self-employment and key takeaways. Highlight that you’ll need to set up a bank account in order to get paid.</p> <p>National minimum/Living wage vs real living wage [Slide 9] Ask students to decide which description matches the name. Discuss “Why might employers decide to pay the real Living Wage?”. Answers include better employee retention, lower staff absence rate, more productive and motivated workers, and improved reputation. Then take a look at 2022 legal minimum wage rates.</p> <p>What benefits are important to you when choosing a job? [slide 10] Discuss work benefits employees may be entitled to. Ask students if they can name any others. Examples include:</p>	
<p>Different models of work Slides 12-14</p>	<p>15 mins</p>	<p>Chapter 1 Employment type case studies (1 sheet including 2 case studies per pair)</p> <p>Chapter 1 Fact file worksheet (1 per student)</p>	<p>Employment type case study activity [slide 12] Students will explore different work and pay models through this exercise. Hand out a double Fact File worksheet to each student and one Case Studies sheet to each pair (there are 3 different sheets to be distributed so pairs receive different case studies to work on). Students complete the Fact File sheet for two jobs. [10 mins]</p>	<p>Extension Ask students to think of other types of work that have not been mentioned. See if they can fit these into the general categories in the fact file sheet or if they fall out of these.</p>

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<p>Multiple income streams</p> <p>Slides 15-17</p>	<p>10 mins</p>	<p>Whiteboard Marker pens</p>	<p>There are many ways to get money [slide 15] Walk through the various ways somebody can get money outside of their day job. These will likely overlap with student responses to the starter exercise. Invite students to think of people (family members, celebs, or others) who have money coming in through these various ways. Explain that it is possible to be at work <i>and</i> receive a pension <i>and</i> investment <i>and</i> government benefits. Knowing this means that you can seek alternative ways of bringing money into your household that isn't just through employed work.</p> <p>Celebrity examples [slide 16] Talk through two examples of well-known people who have income streams in addition to their main job. (Marcus Rashford and Jessica Alba).</p>	
<p>CHAPTER 2 Deductions</p> <p>Understanding your payslip</p> <p>Slides 21-26</p>	<p>3 minutes</p>	<p>Deductions: video explainer, (Ola) How much do you really get paid?</p>	<p>Introduction to deductions [Slide 19-26] Explain that it doesn't matter how you get paid, you will have to pay some taxes, whether through deductions that come out of your pay or by separately paying HMRC (via self-assessment if you're self-employed). For earnings, there are some main ones it's important to know: national insurance, income tax, pensions, and student loans. We will focus on national insurance and income tax today.</p>	<p>Extension Ask if anyone knows what tax is and if they can name different types of tax. Answers include: Inheritance tax, income tax, VAT, alcohol, and cigarette duty, fuel duty, capital gains tax, and national insurance contributions, health and social care levy</p>

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What is tax? Slide 26	3 minutes	Getting to grips with tax: video explainer (Carla)	What is tax? Emphasise the importance of knowing what to look out for when it comes to tax e.g. tax codes and how progressive taxes impact your take-home pay.	
National Insurance Slide 27	2 minutes		National insurance Students are asked what they know about national insurance. Key facts are then displayed on the slide.	Extension fun fact: Ask students: When do you have to pay NICs? Answer: if you are an employee earning above £242 a week or - you are self-employed and making a profit of £6,725 or more a year
Income tax: different tax bands for different amounts of income Slides 28-32 Maths moment! 	10 minutes		Income tax bands and worked example: How much income tax does a female Man City footballer pay? [Slides 29-32] Worked example to illustrate that different tax rates apply to different amounts of a person's salary. The more you earn, the more you pay on average. It means that if you go up a level it's only the amount above the next level that's taxed, not the full amount. This is known as <i>progressive taxation</i> .	

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<p>Income tax and calculating income tax</p> <p>Slides 33-40</p> <p>Maths moment! </p>	15 minutes	<p>Worksheet: Chapter 2 Own your income tax</p> <p>Calculators</p> <p>Paper for making notes/ working out calculations</p>	<p>Student income tax calculation worksheet [Slides 33-40]</p> <p>In pairs, students calculate income tax for two jobs of their choice on the 'Chapter 2 Own your income tax' worksheet. These are differentiated with the calculations getting harder going from the top to the bottom of the table.</p> <p>Answers to follow, with discussion questions to consolidate learning. <i>Please allow answers within £1 above or below given answers to take into account numbers being rounded off.</i></p> <p>Explain that while tax is generally calculated for you on a payslip, it is good to know how it works when deciding on a salary or understanding the impact of a promotion on your take-home pay. Also, self-employed people are required to submit a tax return which might be paid annually or more frequently, and some pay an estimated contribution in advance.</p> <p>Online tax calculation support</p> <p>Signpost online tax calculators. Click through to look at these websites in more detail, or check previous salaries using the online calculators.</p>	<p>Differentiation</p> <p>For less maths-confident students, encourage them to have a go at the jobs listed at the top; for more confident students, encourage students to choose some of the lower down jobs.</p> <p>Draw out the conversion from percentage to decimals. 20% is equivalent to 20/100 which is the same as 0.20. So finding 20% of an amount is the same as multiplying by 0.20</p> <p>Extension</p> <p>Encourage more maths-confident students to support and explain their calculations to less confident students.</p>
<p>Government spending</p> <p>Slides 42-43</p>	5 minutes		<p>Where does my tax go? [Slides 42-43]</p> <p>Highlight that the money collected from taxes goes towards lots of different things that we all use. Show the chart from Statista and ask students as a group to label the pie chart using the different government spending categories. Ask students if anything is surprising to them.</p>	<p>Extension</p> <p>Ask students to estimate, in billions, the percentage of government spending per category e.g. Health is £230bn</p>

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Tax facts True or false? Slides 43-44	5 minutes		Key income tax facts [Slides 43-44] Students answer whether each of the 10 statements is true or false to consolidate learning. Answers shown on the following slide.	Some students can simply answer true or false whereas others can correct false answers and come up with additional tax facts that they have learned.
CHAPTER 3 SPEAKING UP Equal pay for equal work Slides 47-48	5 mins	Whiteboard and markers	The Equality Act and protected characteristics [Slides 47-48] Play the video and talk through the slides on protected characteristics. Gender pay gap [slide]Play the video on the gender pay gap in football. Ask students: "How does the video make you feel? Are there any trends in the kinds of work that we expect men/ women to do? How do you think we can close the gender pay gap?"	
Can and should you ask for a pay rise at work? Slides 49-54	5 minutes	A3 PaperPaper and pens	Can and should you ask for a pay rise? [Slides 49-54] Introduce the idea of a pay rise, explaining that in some places of employment like very large franchises eg McDonalds, Tesco and some parts of the public sector, particularly the NHS, pay is decided centrally and your manager has no power to increase this. If you work somewhere with more flexible pay rates, you might consider asking for a pay rise. On a sheet of paper, learners write: "Why should you ask for a pay rise?" in the centre. Encourage students to brainstorm the different reasons why someone might want to ask for a pay rise. Here are some responses you might see or want to tease out of the students: <ul style="list-style-type: none"> • Doing a good job/ meeting or exceeding expectations • Needing pay to meet inflation increases • Taking on additional responsibilities, like training or managing others • More relevant qualifications • Having generated more money for the company • Reduced workforce has led to increased workload • Having identified that other colleagues are earning more for the same job 	Extension Tease out from students what we mean by inflation, and why it is important when it comes to your pay. If pay stays fixed with rising prices then you can afford fewer things. Discuss the importance of wages keeping pace with inflation to maintain standards of living.

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Making the case for a pay rise Slides 52-54	15 minutes	Note paper Chapter 3 Pay rise case studies	Asking for a pay rise [slides 49-54] Explain that to get a pay rise, you need to present a convincing argument to your boss about why you deserve one. Discuss and share top tips for asking for a pay rise on the board. Making your case for a pay rise [slide 53] Using Naomi's scenario, tease out the key arguments for a pay rise are and evaluate the strengths and weaknesses of each. Offer students the chance to rebut and identify the persuasive language. Then hand out both case studies to the class (1 scenario per pair) and ask each student to identify the key components of a pay rise pitch. After 5 minutes of writing, they then pitch to one another. Students share with the class what was convincing about their peer's proposals. Provide feedback where appropriate.	Students support each other's thinking when making their case for a pay rise. Nic's case study can be handed out to more confident students, while Naomi's to those less confident. Students can pitch their case to the class to practice prioritisation, presentation, and communication skills.
Resolving problems Slides 55-58	10 minutes	Chapter 3 Matching organisations to their definitions Chapter 3 Resolving pay scenarios(1 set per 2 or 3 people)	Resolving pay problems at work [slides 55-58] Introduce the importance of understanding who/which organisations to speak to if there are problems at work. Explain that most of the time, people get paid with no problems. But sometimes things can go wrong. Students learn about the different organisations that they can speak to by matching the organisations to the correct definitions on a worksheet. Resolving pay problems. Students match the problem scenarios (pack of cards) with the right person/organisation to speak to. This can be done in groups of 2 or 3. Once the students have matched the cards together, discuss the answers as a group (answers on slides). You may want to talk about how to follow up on the problem to make sure that a resolution is reached. Or that it might take the involvement of multiple people/organisations to resolve the problem.	Extension Encourage students to come up with other situations where they may need to contact the people on the blue cards.
Summary Slides 59-61	10 minutes		Consolidating learning Ask students to call out 1-3 things they have learned. Then students create a video or social media post giving your friend your top tips on getting paid.	Students can show what they've learned through a social media post, a short newspaper article, rap, poem, or any artists in the room can draw.