

Year 11

Citizenship

Work Booklet



Name-

Tutor-

Created by Mr B Denham in collaboration with EC Publishing



Income and Expenditure: National Insurance and Income Tax

Key Words:

Income tax - an amount of your earned income which is taken by the government to be used for public spending.

National insurance - an amount of your earned income taken by the government for the NHS and pensions

Learning Outcomes:

Correctly identify the different items on a person's payslip and calculate some tax and national insurance contributions.

Describe what NI and tax is spent on and explain whether or not you think the tax system is fair. Correctly match up the financial terms used so far.

Explain why certain people have to pay more tax and calculate their additional contributions and student loans rates.

Task One - Clip Task

[UK Tax System: What You Need To Know! \(youtube.com\)](https://www.youtube.com/watch?v=...)

Understanding the UK tax system

Band	Taxable income	Tax rate
Personal Allowance	Up to £12,570	0%
Basic Rate	£12,571 to £50,270	20%
Higher Rate	£50,271 to £125,140	40%
Additional Rate	Over £125,140	45%

22 Jun 2023

Rachel Reeves
The 2024
UK
Chancellor



Notes from the Video-



Now discuss and be ready to feedback. Does this system seem fair?

Source one - Tax information 'Moneymatterstone' website:

Taxes are spent on many different things. They are used for public spending, which means spending on public property - on institutions and services that are not privately owned.

So the taxes you pay are used to pay for:

- transport
- education
- health
- law and order
- housing
- culture, media and sport
- trade and industry
- environment, food and rural affairs
- overseas development and defence.

Most of our taxes go into a central fund, managed by the Government's Treasury department, which allocates annual spending amounts to each Government Department, e.g. health, education.

When the Government increases taxes it is because it needs more money to finance the services we have said we want. Sometimes tax needs to be increased to help deal with economic problems, for example, if the Government has borrowed too much.

If the government decides to raise taxes to improve public services such as education and health, this means that more money is taken from your salary - but at the same time you can benefit from better public services.

Local taxes

Local services are paid for in three ways.

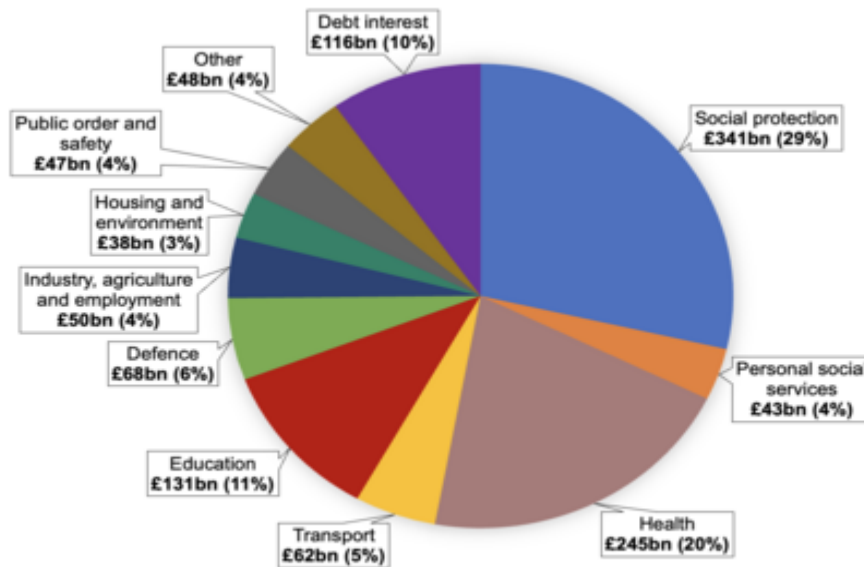
These are:

- [Council Tax](#)
- [Business Rates](#)
- [Government grants](#).

Local services include many different things, e.g the fire service, bin collections, schools and roads.

Source two - Government spending 2023-24

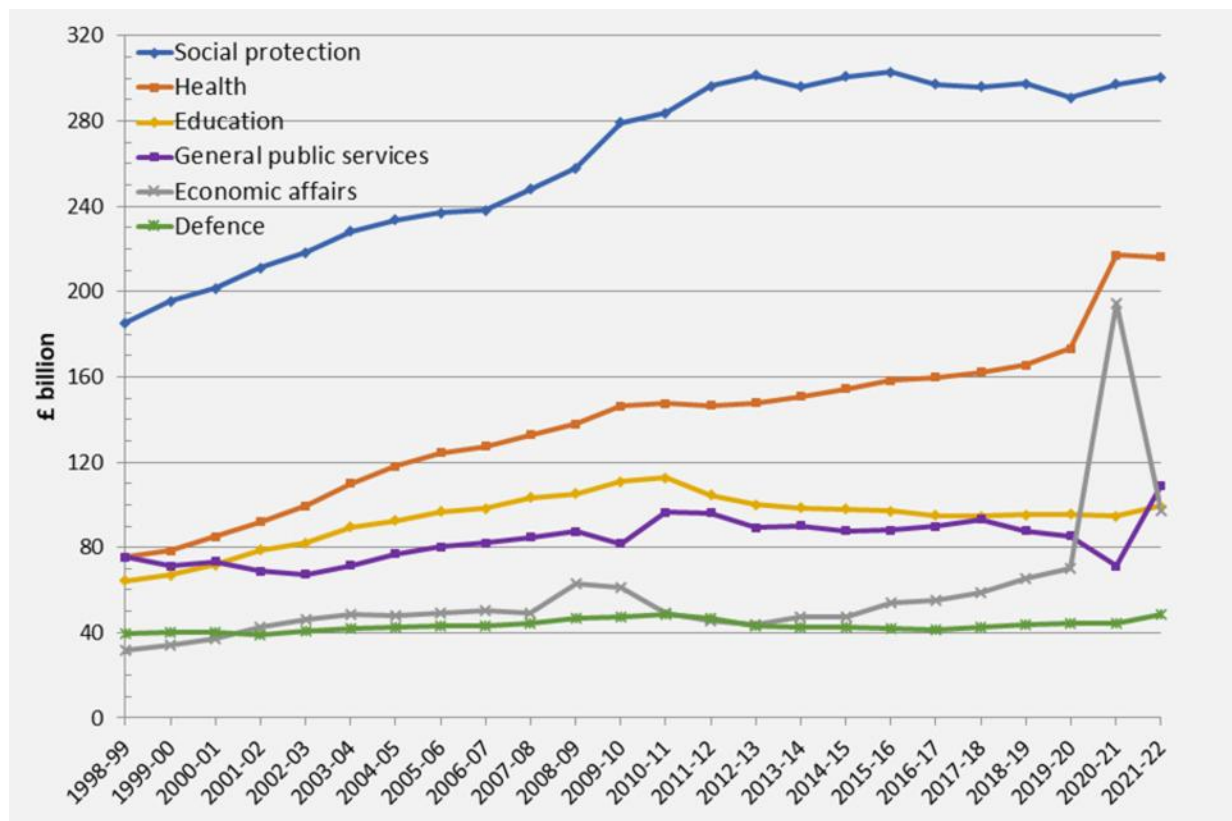
Public sector spending in Financial Year 2023-24



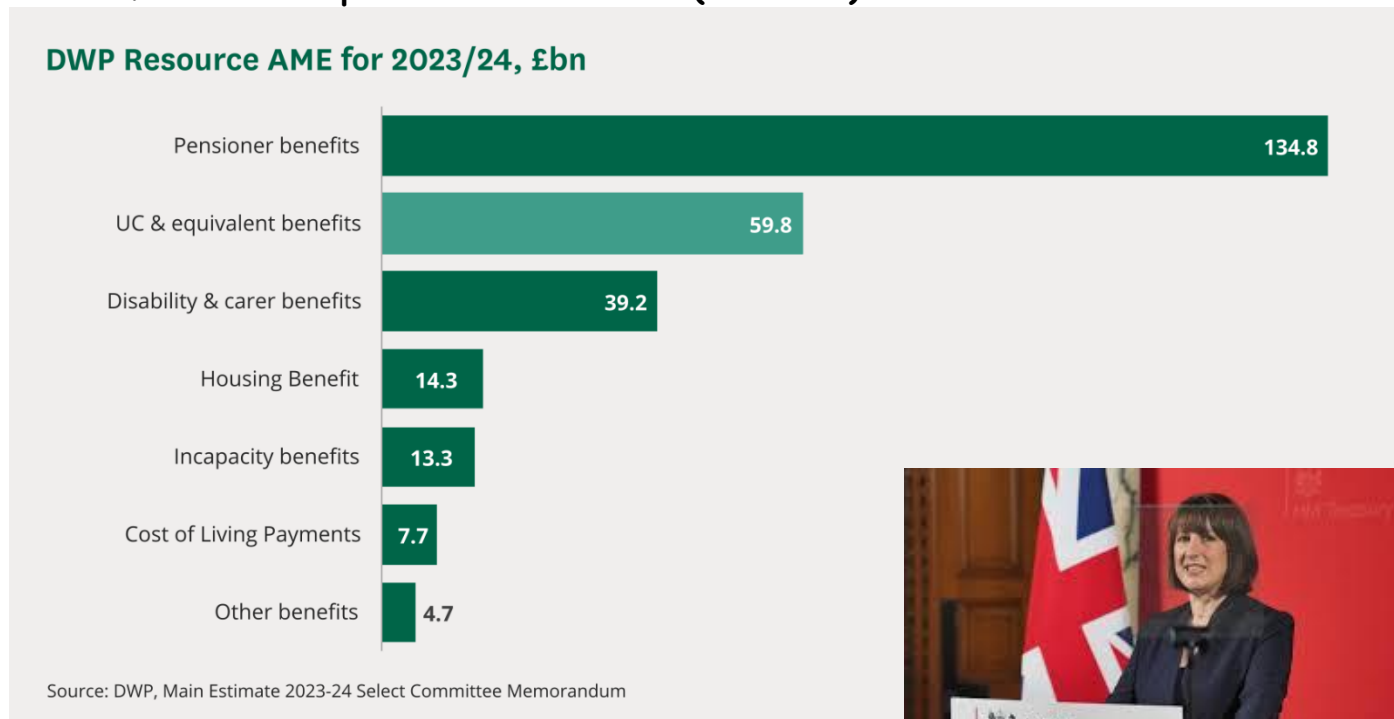
Total £1,189bn

Source: page 114 of the Spring Budget 2023 publication by HM Treasury

Source three - Government spending over time graph



Source four - 'social protection' breakdown (in billions)



Source five - 'What is the budget' BBC Website



Every year the government explains how it will spend the country's money for the next 12 months.

The Budget is worked out by the man in charge of Britain's money - the Chancellor of the Exchequer - with help from her office, the Treasury. The current Chancellor of the Exchequer is Rachel Reeves.

The government needs to work out how much money it has in the bank, so it can work out how to spend it on the country. Usually when you see the Chancellor make the Budget statement on TV, he or she is waving around a red briefcase. It traditionally contains the Budget speech.

The government gets the money from different types of taxes:

Income tax: Everyone in the UK who earns money has to pay some of that money to the government. Most people have to pay about a fifth, but richer people pay more.

VAT: You pay tax when you buy things. You may not realise it but 20% of the cost of many things goes to the government as VAT (Value Added Tax).

Duties: These are extra taxes charged on certain things like cigarettes, alcohol and petrol. Most of the money people pay for these goes to the government as 'duty'.



Payment Type	Pay Date	Pay Period	Full Name	Tax Code	NI Code
BACS	25/12/2023	9	Mr Brian Debenhams	1279L	A

This Period	Gross pay for tax	Total pay	Total deductions	Net Pay
	£3,990.27	£4,443.51	£1,654.05	£2,789.46

Payments		Deductions	
Narrative	Amount £	Narrative	Amount £
Basic Salary	3886.75	Tax	584.80
TLR	441.25	Employee NI	382.01
Recruitment & Retention	115.51	Student Loan	234.00
Total payments	4443.51	Pension	453.24
		Total deductions	1654.05

Notes

Job Roles

Teacher (Upper Scale) (1-3)	
Basic Salary	£3,886.75
TLR 2b	£441.25
Recruitment Retention	£115.51
Total	£4,443.51
FTE	1.00
Hours	32.50
Scale point	3
Payscale value	£46,641.00
Employee pension	£453.24
Employee pension(%)	10.20
Employer pension	£1,052.22
Employer pension(%)	23.68

Challenge:

- How much money does Mr Debenhams pay in income tax per month?
- How much National Insurance does he pay each month?
- How much does he get paid per hour assuming he works a 37-hour week (note teachers actually work a whole lot more than 37 hours due to marking and planning etc)?
- What percentage of his total monthly pay goes on paying back his student loan?
- Why is Mr Debenhams gross pay for tax pay lower than his total pay and how much lower is it?

More challenging

- What might FTE stand for? Discuss with a partner.
- Why does pension come straight out of a person's payslip?
- What is Mr Debenhams gross pay for the **year**?
- Look at Mr Debenhams gross pay. What percentage tax should he pay according to this? (be careful to take account of the different tax rates we have already discussed).
- How much tax overall will he pay?

Mega challenge:

- How could the tax system be made fairer?
- Mr Debenhams has £15000 left on his student loan. How long is it going to take him to pay this off?
- Mr Debenhams has a 3.4 APR rate on his student loan. Now factor in this extra money.
- Mr Debenhams has private health insurance. Should he still have to pay his national insurance? Explain the argument for and against.
- The lower rate tax threshold has increased to £12,570 a year before any tax is paid and the basic rate is 20% between £12,571 to £50,270 and the higher rate is now 40% between £50,271 to £125,140. Explain how this will benefit him in precise terms and how can he get below the higher tax limit?

Extreme Challenge:

- How much can Mr Debenhams get a mortgage for? (Note - most mortgage companies will allow you to borrow 4 times your annual salary.)
- What about if he married his partner who is earning £35,000 per year and they combined their income, how much could they buy a house for if they combined their income and had £50,000 as a deposit (15% minimum is required for a deposit currently)?

How can we prepare for adult life? Working, studying and living independently.

Task One:

<https://www.youtube.com/watch?v=ZRYA6AqwuUs>

Watch and complete the questions below.

Challenging

1. How did Brogan save up the money to move out?
2. How did Brogan's mum help support her?
3. What kind of questions was Brogan asking herself?
4. What financial commitments did she already have?
5. What was on Brogan's 'perfect flat' tick-list?
6. What are the benefits of living away from the family home?
7. What does Brogan have to pay for each month?

More Challenging

1. How was Brogan able to afford to move into a new place?
2. Why did Brogan change jobs?
3. What is a credit check, do you think?
4. Why is it useful to have a good relationship with neighbours and landlords?
5. What are the pro's and con's of living alone?
6. How does Brogan manage her bills?

Mega Challenging

1. What kind of compromises did Brogan have to make when she was looking for a home to rent with friends?
2. How did Brogan decide on her perfect flat?
3. What kind of issues can you encounter as a young person living alone? Why?

Preparing for Adult Life

There are many things to consider during your transition into adulthood. It's an exciting time, but, like all freedoms, it comes with responsibilities... and admin.



Transport



In the UK, you can hold a full driving licence from the age of 17 (or 16 if you need it for mobility issues). In order to get a full license, you need to pass a theory test and then a practical test, which means you'll need driving lessons. The average cost of driving lessons in the UK is £24, and the average number of lessons needed to pass a test is 47.

There are various books, websites and apps which can help with the theory test: you'll be tested on multiple choice questions and hazard perception. You need to pass both parts of the theory test and you'll need to take your practical driving test within two years of passing the theory test. Not many people pass first time, but most pass within 5 attempts.

Of course, you may decide that driving or owning a car is not for you. In this case, you'll probably want to check out public transport deals for young people. For example, a 16-25 railcard costs £30 and saves you 1/3 on rail fares.



Jobs

Most people need a job in order to get an income, so knowing how and where to look for jobs is important. Do your research into various sectors to discover what areas you're interested in. Use job agencies and websites, as well as contacting any particular companies you're interested in working for. You will need referees - these must be adults who know you in some formal capacity, and they must be willing to say good things about you! Work experience is also invaluable for helping your CV to stand out from the rest and providing you with those all-important skills.



You may decide to stay in education, in which case you need to apply for the relevant course and much of the above will still apply to you. You may also decide to start your own business - businesslink.gov.uk is the government's small business service and can help you when you're starting out.

Living alone



Living alone means paying bills, which means you need your own income (see jobs section above). It also means being organised so that you're not letting all the different bills pile up. Most people need to pay: water; electric; council tax; internet and/or TV; rent or mortgage; mobile phone bills, etc. You may find that Direct Debits help you to organise your finances, and they often offer some small discount on the payment. Keeping a spreadsheet of this will help, as will checking your bank statement regularly.

Many young people live with flatmates in shared housing. One of the advantages of this is that the bills can be split between more people, making it cheaper to live. Living with others can also be great from a social perspective - you've potentially got friends on tap. On the other hand, living with others can have its problems, even if you're close friends. A good idea is to have a cleaning rota, separate cupboards where you can each store your food, etc.



Having ground rules like this will minimise the chances of you annoying each other too much.

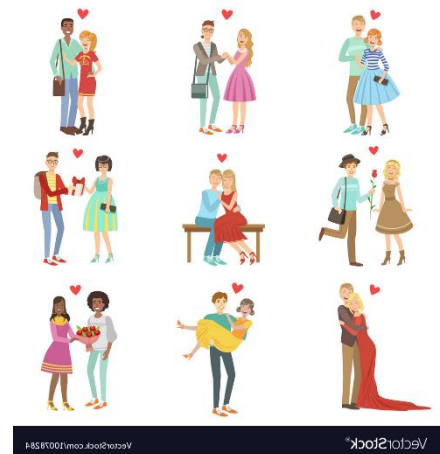
Saving and budgeting

As well as all the monthly bills, you'll need to budget money for food every week, and on top of this, you'll need money for going out, transport, exercise and so on. You also need to save for emergencies, like a new washing machine (although your landlord should be able to sort this out for you if you're renting), repairs to your car, or even a holiday. There will always be something that needs money spending on it eventually, so make sure you save for a rainy day! Setting up a standing order into a savings account may help you to do this, if you are getting a regular income.



Relationships and the Law

You're not a child any more, so don't expect to be treated like one. Once you're 18, you're legally an adult and you can get married, drink alcohol, see any film you choose at the cinema, and so on. Conversely, if you commit a crime, you will be tried as an adult - and adult sentences are less lenient than those given to children. You'll also be expected to treat others well: it's important to learn about consent and emotional maturity in order to have healthy adult relationships.



Looking after yourself



You'll need to look after your body in order to keep it functioning as well as it can. This means eating healthily, exercising regularly, and avoiding harmful substances where possible. Learning to cook a range of healthy and tasty meals is important for your wellbeing. There are thousands of recipe books and websites

that can help you to find the right kind of meals for you. Living an active lifestyle is also hugely important for those who are able: the NHS guidelines recommend 150 minutes of moderate activity per week, plus strength exercises on two days per week.

Case Study:	Self-sufficient?	Law abiding?	Financially capable?	Why? Why not? Describe the main problems.	Explain what the young adult could do to prepare themselves better for independent living.
Tasha loves shopping – and is £500 in debt after borrowing her dad's credit card. However – now Tasha is 18 she can apply for as many credit cards as she likes – for herself – and shops seem too keen to offer her store cards too. Tasha thinks this must mean the companies believe her to be financially capable and so she started to believe that she must be.					
Kelvin watched a lot of daytime TV. He thinks a lot of adults have survived for years by claiming 'the dole' and reckons faking a bad back to get more money would be easy to do. He reckons £70 a week would be plenty to live on in his own place – he only spends £40 a week living with his mum (with the odd fiver pocket money now and again of course).					
Xia is 17 and works hard in her part-time job as a receptionist. She's just gained a place at Uni and has created a detailed Excel spreadsheet covering all her income and outgoings. She is worried about the student loan – but plans on trying to get on a graduate employment scheme in accountancy when she has her degree.					
Marco's girlfriend is pregnant. He is only 17 and she's 16. They both have full-time jobs, and she also does an evening college course. One day she hopes to be a nurse. Marco is scared but wants to do the right thing and has asked for extra shifts at the restaurant where he is a chef. Marco's parents say they can't afford to help him, but they can just about afford rent on a two-bed flat if they stick to their budget.					

What is body shaming, is it bullying and why do people do this?

Danny has always been very conscious of being skinny. He is healthy and eats a normal amount, this is just the way his body is. On a walk to school today in bad weather, Danny's friends thought it was funny to keep making jokes about the wind blowing him away.



**DISCUSSION
STARTER:**

Challenge: Is it ok to make jokes like this? What do you think?
More challenging: Why do you think Danny is so body conscious?
Mega challenge: Explain what we mean by the term 'body shaming' and analyse whether what happened to Danny was bullying.

Body Shaming

https://www.youtube.com/watch?v=LK6q_swMHKc

Questions

Challenging

1. Give ONE example of body shaming that is mentioned in the video.
2. How did a boy called Chris help Jeannie to feel better about her body issues?
3. What message does Adrienne give to people who make negative comments about someone's appearance? (Clue: it starts with 'you don't know....')

More Challenging

1. Give ONE example of body shaming mentioned in the video that you think is especially wrong and explain why you think this.
2. Do compliments help people with their body issues? Explain your answer.
3. Which speaker in the video makes the most important point, in your opinion? Give their quote and explain why you picked it.

Mega Challenging

1. There are no men featured in this video. Do you think that men and boys experience body shaming in the same way as the women in this video? Explain your answer.
2. Are compliments necessary for a person's self-esteem when it comes to body issues? Explain your answer with reference to the video.
3. To what extent do you agree with Loni that it is everyone's responsibility to 'check' each other with regards to body shaming? Explain your answer fully.

Body shaming

What is body shaming?

Body shaming is the act of judging people negatively based on their physical appearance, specifically some aspect of their body. It involves criticising somebody for not conforming to a so-called 'ideal beauty standard'.

Body shaming happens face-to-face and online. It can come from complete strangers or from 'friends' and family. However, body shaming is not acceptable, regardless of who it comes from.

What types of body shaming are there?

Body shaming comes in many different forms, but some common types of body shaming include:

Fat shaming - making negative comments about a person for being 'overweight'

Skinny shaming - making negative comments about a person for being 'underweight'

Athletic shaming - making negative comments about a person for being too 'puny'

Bodybuilder shaming - making negative comments about a person for being too 'muscly'

Body shaming can also take the form of negative comments based on skin colour, hair colour, facial features, height, disability, and many other features of a person.

Who gets body shamed?

According to one study, up to 94% of teenage girls, and 64% of teenage boys, have reported issues of body shaming. Adults also experience body shaming extensively. Many fat people experience body shaming in the form of 'fat shaming'. This can include: verbal abuse; physical intimidation and abuse; discrimination, exclusion and more.

Due to the prejudices in society, people can internalise the messages of body shaming. This means that they may start to believe that there is something 'wrong' with their body, and develop low self esteem as a result of not living up to this perceived 'ideal'. This can lead to mental health issues, as well as affecting a person's overall happiness. According to one study, people who have experienced body shaming may be more likely to body shame others. This is almost certainly because they have internalised the negative images which have surrounded them, often since birth.

Why do people body shame in the first place?

We live in an image-focused society, which makes extensive use of images in adverts, magazines, shopping displays, TV shows and so on. Social media has made this obsession with images even stronger, with platforms like Instagram and YouTube both offering the chance of gaining lots of followers to those who can present the 'right' image.

The obsession with image is also combined with ideals of beauty. At the moment, Western society values thinness, even though in past times, it valued fatness as a status symbol. Whiteness, youth, and height (up to a certain point) are also traits which are often valued in Western society. There is no real reason that these qualities should be valued above others: in other words, their value is *arbitrary*.

Since body shaming is a form of bullying, all the explanations for why people bully apply to body shaming too. For example, people often bully because they are insecure in themselves and want to make themselves feel big or dominant.

Are attitudes changing?

Yes. Although social media could be considered a large part of the problem, it can also be considered a key part of the solution. This is because people are able to use social media to spread positive messages about body image and offer support and solidarity to those affected by body shaming or bullying. Social media is also a good tool for raising people's awareness about the issues of body shaming and why it's wrong. Many high-profile celebrities, such as Kim Kardashian, Tyra Banks, Emma Stone, Demi Lovato and more, have publicly challenged negative comments made about their weight or appearance, and there are fat-positive activists who have become role models for body positivity.

However, social media does have its downside and this is clear from the amount of abuse received by body-positive activists. Entrepreneur, fashion stylist and fat-positive activist Jessica Hinkle says she has received a lot of abuse from people online. While this used to bother her, she now sees it as sad for the people who feel the need to send her such abuse. As she puts it, "I just get sad that someone is so full of anger and hate that they'd feel the need to break a stranger down in such a way."

Case Study:	Body shaming?	Types?	Explain - Why do I / don't I think it was body shaming?	Analyze - what could I say to make this person feel better? What might be the consequences for the individual?
<p>Jamie was at the gym. He had been training hard but still couldn't lift the largest of the dumbbells. Two of the staff watched him try and whispered to each other while laughing. Jamie is sure he heard one say, 'pathetic.'</p>				
<p>Kavita was in her sister's room chatting while she packed clothes for her holiday. Her sister held up an old bikini and said, 'do you want this? Your boobs are smaller than mine.'</p>				
<p>Sarah was getting ready for a night out. She was upset because she thought she looked fat in her clothes. Her friends comforted her, and one said, 'seriously you are gorgeous. You could be a plus size model or something.'</p>				
<p>Tyrique's girlfriend was round for dinner. She asked Tyrique if his dad was a good cook. Tyrique slapped his dad on the stomach and said 'look at this belly! And you ask is the man a good cook!'</p>				

What are positive and negative 'risks' and how can we make better decisions?

Task one:

Watch the clips and choose some challenge questions to answer after we've watched both.

<https://www.youtube.com/watch?v=Y8sO4tqfUEs>

https://www.youtube.com/watch?v=J11HHeA_Zkc&t=26s

Challenging

1. What was the risky behaviour that caused Hannah Huntoon to end up in a coma?
2. What was Hannah's message to teens?
3. Why was Hannah Huntoon lucky concerning her accident?
4. Name TWO ways the teenage brain is different to the adult brain.

More Challenging

1. Hannah Huntoon found out about car surfing from watching YouTube. To what extent do you think that social media is to blame for young people taking these kinds of risks?
2. What is the role of the frontal lobe and how is it different in teens?
3. Write a sentence linking the developing pre-frontal cortex to Hannah's incident.

Mega Challenging

1. Since the pre-frontal cortex doesn't fully develop until the age of 25, should society be treating teenagers and young adults differently to how they're currently treated?

Explain why or why not using Hannah's case as an example.

2. How can the plasticity of the teenage brain help cause substance abuse issues?

3. Do you agree with the idea that an underdeveloped pre-frontal cortex should be seen in terms of a 'lack'? Explain why or why not.

Negative Risk Taking

What's wrong with taking risks?

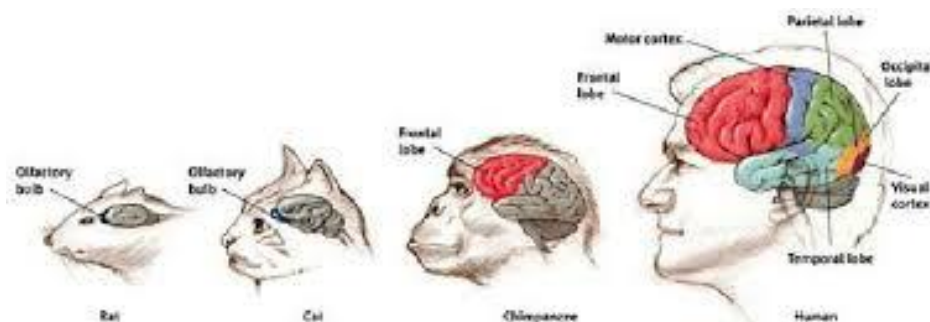
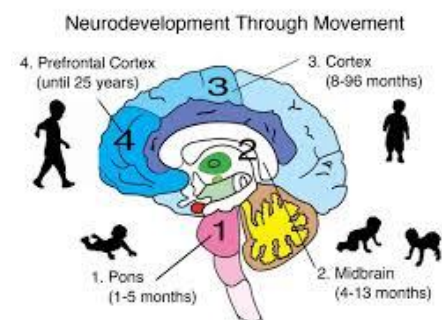
It depends on the risk. Sometimes, it can be appropriate to take risks. For example, starting up a business is quite a risk (especially given that 80% of entrepreneurs who start businesses fail within the first 18 months). However, it can be worth taking a risk like this because it could bring great success - depending on your business idea, of course. Similarly, it can be risky to spend years of your life training to compete in the Olympics, because there's no guarantee you'll win a medal at the end of it all. However, most people would say it's a risk that's still worth taking, because even if you don't win a medal, you'll still benefit from being super fit and healthy, and can probably make a living from the skills and expertise you've developed.



So yes, it's a good thing to take risks sometimes. You'll no doubt have been encouraged to take risks in your school life. Creativity, one of the most valuable skills for the future, relies on taking risks. What we're focusing on today is *negative* risk taking. Negative risk taking

is the really dangerous kind of risk taking. It involves extremely serious consequences.

The rational part of the brain, called the pre-frontal cortex, doesn't fully develop until around the age of 25, meaning that young people can be more predisposed to taking negative risks than older adults.



What kind of thing counts as negative risk taking and how do I tell the difference?

Negative risk taking involves the strong possibility of harmful, potentially lethal, consequences, with very little comparative positive gain. For example, taking illegal drugs, the contents of which you don't know, can result in extreme illness and death. There is also the risk of going to jail if you are found to be involved in illegal drug use. Having unprotected sex, which means having sex without using contraception e.g. a condom, can also be extremely risky for two reasons: 1) it can result in unwanted pregnancy, and 2) it can result in sexually transmitted illnesses (STIs) being transmitted. Some STIs, for example HIV, can be fatal. Other STIs can cause long-term and irreversible health issues.



Excessive use of alcohol can be another negative risk that young people are sometimes tempted to take. The effects of alcohol include: loss of inhibitions; confusion; vomiting; reduced ability to make decisions clearly; impaired judgement and damage to the nervous system. This is dangerous not only because of the negative effects on the body, but also because of the physical danger that

very drunk people can end up in. Excessive alcohol use can cause blackouts, leaving the person unable to remember what they did or what happened to them. This can leave the person vulnerable to attacks, theft, and other very serious abuse. Whilst all abuse is first and foremost the fault of the attacker, it is still very dangerous to put oneself in a situation that involves being unconscious in public and unable to remember one's actions.

Also, if a drunk person decides that they are going to try and drive home, they would not only be breaking the law, but putting themselves and others in extreme danger. On top of this, alcohol can make a lot of people verbally or physically aggressive, which can result in arguments and fights. This can be physically dangerous as well as bad for relationships.



Risky behaviours

Some people get their 'kicks' from driving cars at very high speeds, especially on roads which were not designed for such speed.

This is extremely risky behaviour, as speed kills. Excessive speed is a factor in around a third of all road collisions. It is the highest single contributor to road accidents. Driving at excessive speeds not only endangers the life of the driver and any passengers in the car, but also the lives of cyclists, pedestrians, and other road users.



Other risky behaviours that some people indulge in include money-related activity. For example, money laundering is becoming increasingly common amongst younger people, who are sometimes used as 'mules' for crime organisations. Money laundering involves handling money that has been made through illegal and criminal activity. Young people are sometimes drawn into money laundering gangs through the promise of fast, easy cash. If caught, though, there is a heavy price to pay: prison sentences can be up to 13 years.



Another money-related risky behaviour is tax evasion. This is different from tax avoidance, which is legal and involves using tax laws to reduce the amount of tax one pays. Tax evasion means failing to report income, or deliberately under-reporting the amount of income that you have made. This might

apply to an individual person, or a business. The penalties for tax evasion can include fines, court cases, and prison.

If you are unsure how to tell a negative risk from a positive one, think about the potential consequences of what you want to do. If it could result in serious harm, injury or worse - to yourself or other people - it is probably not worth taking. Any positive gain that might result from the activity won't be worth it if someone ends up dead or in prison as a result. Any decision which seems to present risk should be talked over with as



many trusted adults as possible - not just your peer group.

Main task: Inbox Full.

You are a mentor for students in the year below.
You've had quite a few of them message you today!

I don't know what's up with my brother at the moment, he's just turned 14 and he will do ANYTHING his friends dare him to do. It's like his brain is broken. I'm worried he'll do something stupid. What's up with him? Tara

My sister drives me to school every day and she drives so fast. I feel like I'm risking my life just getting in the car with her. I don't want to offend her by refusing a lift though - what should I do? Cassidy

My friends have arranged a competition to see who can down a bottle of vodka in one go at my party. I'm not going to do this - I know it's a stupid risk - but how do I convince them of that? Paolo

My older brother and his shady friend seem to have a lot of money at the moment. What might they be doing, what risks might they be taking and what are the consequences? Tim

Challenge: Using the info from the clips and your reading sheets, answer each message saying what you think the issue is, some possible consequences and what a solution sensible could be.

More challenging: Explain to each person using new terminology how they can avoid excessive risk and why the people they write about may be taking these risks.

Mega Challenging: As above, using new key terminology, explanation in scientific terms and analysing both the long and short term consequences of the risk-taking.

Dear Tara,

To Cassidy,

Hello Paolo,

Tim,