



Lesson Plan

 **3 hours**

This lesson is structured in
3 chapters
60 minutes x 3

Keep your key terms and
FAQs to hand.

Getting Paid

Learning Outcome

‘To learn about different forms of employment, about tax and other deductions that may be taken from earnings, as well as how to speak up at work.

Success criteria

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

1. Analyse the advantages and disadvantages of different ways to make money and important factors to consider when choosing a job.
2. Explain the main salary deductions, and calculate income tax.
3. State rights at work regarding fair treatment and pay, and identify where to turn for support when facing problems 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

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

Resource 2 | Fact file worksheet (1 per student)

Chapter 2 - Resources

Resource 3 | Own your income tax worksheet (1 per student, to do in pairs)

Chapter 3 - Resources

Resource 4 | Asking for a pay rise case studies

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

Resource 5 | Matching organisation names to definitions worksheet (1 per student)

Resource 6 | Pay problems scenarios matching card set (1 per group of 2 or 3)

Adaptive teaching guidance

	Slide reference (as stated on the slide)	Group	Adaptive teaching guidance
Chapter one Income	12	LAP	Different types of work <ul style="list-style-type: none"> Print resources and highlight or underline key information to draw student attention to. Select one advantage and one disadvantage and students to explain the pros and cons.
Chapter two Deductions	49	HAP	Income tax <ul style="list-style-type: none"> Students can be encouraged to work out the tax that will be paid
	50	LAP	Calculating income tax <ul style="list-style-type: none"> Refer to 'Resource 4' page 5 for scaffolding
	54-63	LAP	Multiple Choice Quiz (AFL) <ul style="list-style-type: none"> Print questions for students
Chapter three Speaking Up	76	LAP	Asking for a pay rise - making a case <ul style="list-style-type: none"> Use highlighted points from slide 79 and 80 to prompt students to explain why each point is a factor to consider when asking for a pay rise

Slide title and numbers	Approximate time allowance	Resources	Instructions	Delivery tips
Slide 8	2 mins	Hand out resource 1- case study sheet to each pair. Students can make notes in their books using the supporting points from the slide or using resource 2 - fact file worksheet.	<p>Explain had any work for any employer has to follow law regarding how employees are paid. Walk and talk through the national minimum wage rates.</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>
Slide 9	2 mins		<p>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>	
Slide 10	2 mins		<p>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>	
Slide 11	2 mins		<p>Celebrity examples Talk through two examples of well-known people who have income streams in addition to their main job. (Marcus Rashford and Jessica Alba).</p>	
Slide 12	10 minutes		<p>Employment type case study activity Students will explore different work and pay models through this exercise. [there are 3 different sheets to be distributed so pairs receive different case studies to work on] Students should be encouraged to consider advantages and disadvantages from the perspective of the person in the case provided, as well as considering other possible contributing factors.</p>	

Slide title and numbers	Approximate time allowance	Resources	Instructions	Delivery tips
Slide 13	6 minutes		Request student feedback on three contrasting types of work.	Sharing verbally contributes to 'think time' for the next activity, use targeted questioning to support LAPs.
Slide 14			Offer possible advantages and disadvantage for each case.	
Slide 15	4 minutes		<p>What benefits are important to you when choosing a job? Discuss work benefits employees may be entitled to. Ask students if they can name any others. Examples include: company car, childcare vouchers. Encourage students to explain reasons why these benefits are appealing and to who.</p>	
Slide 16	4 minutes		<p>Student reflection Students to share what job they would choose from the profiles.</p>	
Slide 17	10 minutes		<p>What is your dream job? Write a short paragraph about the model of work that would suit you in your thirties. You should include:</p> <ul style="list-style-type: none"> • Employment types (you may choose multiple of these): <i>Full time Part time Shift work Freelancer Employed Self-employed Gig work</i> • Hours or days worked <u>per week</u> • Wage or salary <p>Explain reasons for your choice.</p> <p>Stretch: Describe the disadvantages of your choice and how you might overcome them</p>	

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Slide 21	5 minutes		<p>Recall activity Students to recap on different types of work and factors to consider based on the profile provided.</p> <p>Supporting questions are provided on the slide as a prompt for students</p>	
Slide 21	2 minutes		<p>Feedback Lucy might want a job that - is part-time, that offers the London Living Wage, she will still want to be paid well based on her qualifications and skills, she could use her skills to start a side-hustle.</p>	
Slide 22-23	2 minutes		<p>State lesson objectives [objective 2 for this chapter]</p> <p>Teacher to assess students baseline knowledge on tax both past and current</p>	
Slide 24-25	5 minutes		<p>Student activity Students to match the proportion of spending to the correct department. Can be done using mini whiteboards or in books</p> <p>Teacher to share answers Invite students to comment on whether they agree or disagree with the allocated amounts.</p>	

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Slide 26	1 minute	New job tax video explainer (Noah)	<p>Different types of employment</p> <p>Play Noah's video explaining employment vs self-employment and key takeaways.</p> <p>Highlight that you'll need to set up a bank account in order to get paid.</p>	
Slide 27	5 minutes	Deductions: video explainer, (Ola) How much do you really get paid?	<p>Refer to 'Zara' - profile used in chapter 1 - who has had an increase in her salary.</p> <p>Stretch: Can students calculate the % increase?</p> <p>Students to suggest what they think Zara will be paid each month.</p> <ul style="list-style-type: none"> • Most students will divide by 12 (months) = £2500 • Some students might know there will be deductions but will not be sure on how much 	
Slide 28	2 minutes		<p>Explain that it doesn't matter how much 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).</p> <p>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>	

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Slide 40-41	5 minutes		<p>Teacher explanation - what is national insurance?</p> <ul style="list-style-type: none"> • Used for general public spending • The more a person earns, the more they pay (to a point) • Unlike income tax, National Insurance contributions are not charged on income from other sources such as savings, pensions or property. • Payment of NICs qualifies individuals to receive certain social security benefits (notably the state pension). <p>Teacher explanation - pensions</p> <ul style="list-style-type: none"> • Some people also pay into a pension, and their employer will contribute too • It goes towards a person's income after they stop working in older age so it's a way of saving money for later in life • It gets invested in the hope that it will grow • You can use it when you retire, from the age of 55 and moving to 57 from 2028 <p>Teacher explanation - student loans</p> <ul style="list-style-type: none"> • Money borrowed to pay for university education • It is paid back through salary deductions. The deduction is based on how much you earn, not how much you borrow <p>Teacher explanation - net pay</p> <ul style="list-style-type: none"> • The amount left after deductions have been made <p>Assessment for learning Students to complete gap fill</p>	<p>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</p>

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Slide 42-46	5 minutes		<p>Income tax bands and worked example: How much income tax does a female Man City footballer pay?</p> <p>Note: worked example is pitched with higher achieving pupils in mind. The demonstration will work through the calculations that apply to lower tax bands. Use teacher discretion to decide if the whole class example should use slide 52.</p> <p>Teacher to walk and talk through calculating tax deductions</p>	
Slide 47-50	5 minutes		<p>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 progressive taxation.</p>	
Slide 51 [optional]	[5 minutes]		<p>Can be used for LAP students to scaffold the calculations task next.</p>	

Slide numbers and titles	Approximate time allowance	Resources	Instructions	Delivery tips
Slide 52-54 	10 minutes	Worksheet: Chapter 2 Own your income tax Calculators Paper for making notes/ working out calculations	<p>Student income tax calculation worksheet</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. Please allow answers within £1 above or below given answers to take into account numbers being rounded off.</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>Adaptive teaching and learning</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>
Slides 55-64 [optional]	[5 minutes]		Assessment for learning - multiple choice quiz	
Slides 65-67	3 minutes		Online tax calculation support Signpost online tax calculators. Click through to look at these websites in more detail, or check previous salaries using the online calculators.	

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Slide 68	4 minutes		<p>Learning recall Students to assess the validity of the statement '<i>Everyone in the UK is paid and taxed the same</i>'.</p>	<p>Extended questioning Ask students for historic or current examples or discrimination and the actions taken to protect the rights of specific groups.</p>
Slide 69	4 minutes		<p>Feedback Ask students to select the words from the statement that make it untrue. Share highlighted words - everyone UK paid taxed and probe reasons for these words being highlighted. Share answers from slide.</p>	
Slide 70	1 minute		<p>Refer to session learning objective</p>	
Slide 71	4 minutes		<p>Class discussion <i>'How can people be treated fairly?'</i> - opportunity to assess students prior knowledge on UK laws and specific groups that face discrimination.</p> <p>Explicit instruction - The Equality Act Use detail from the slide to explain the Equality Act and protected characteristics. Use video clip to support teacher explanation.</p>	
Slide 72	6 minutes		<p>Key question Is the law effective in protecting all rights? Use video clip - England women's football team - to show example of unequal pay.</p> <p>Questions <i>How does the video make you feel?</i> <i>Are different jobs gender stereotyped?</i> <i>How do you think we can close the gender pay gap?</i></p>	

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Slide 73 Slide 74	6 minutes		<p>Asking for a pay rise</p> <p>Invite students to respond to the questions '<i>can</i>' / '<i>should</i>' you ask for a <i>payrise</i>? Explore context in terms of type of work, level of experience, national economics i.e. recession, (in)equality amongst workers. Teacher to elicit examples that could be presented by an employee i.e. work has led to an increase in the companies profit.</p> <p>Explain 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:</p> <ul style="list-style-type: none"> • <i>Doing a good job/ meeting or exceeding expectations</i> • <i>Needing pay to meet inflation increases</i> • <i>Taking on additional responsibilities, like training or managing others</i> • <i>More relevant qualifications</i> • <i>Having generated more money for the company</i> • <i>Reduced workforce has led to increased workload</i> • <i>Having identified that other colleagues are earning more for the same job</i> 	<p>Extension</p> <p>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.</p> <p>Discuss the importance of wages keeping pace with inflation to maintain standards of living.</p>
Slide 75	3 minutes		<p>Explain that to get a pay rise, you need to present a convincing argument to your boss about why you deserve one.</p> <p>Discuss and share top tips for asking for a pay rise on the board. Making your case for a pay rise.</p> <p>Share tips from slide.</p>	

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Slide 76-80	10 minutes	<p>Note paper</p> <p>Chapter 3 Pay rise case studies</p>	<p>Using Naomi's and/or Nic's scenario, tease out the key arguments for a pay rise 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, using slides 79 and 80 to support.</p>	<p>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.</p>
Slide 81	1 minute		<p>Class vote - who should get a pay rise?</p> <p>There is no right or wrong answer. This is an opportunity for students to share their opinions and unpick what are the considerations that matter to individuals and organisations.</p>	
Slide 82	2 minutes		<p>The request for a pay rise has been declined.</p> <p>Students to suggest ideas for next steps - who to go to for help.</p>	
Slide 83-84	5 minutes		<p>Chapter 3 Matching organisations to their definitions</p>	

Slide title and numbers	Approximate time allowance	Resources	Instructions	Delivery tips
Slide 85 - 87	5 minutes	Chapter 3 Resolving pay scenarios	<p>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.</p> <p>Once the students have matched the cards together, discuss the answers as a group (answers on slides).</p> <p>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.</p>	<p>Extension</p> <p>Encourage students to come up with other situations where they may need to contact the people on the blue cards.</p>
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Slide 88 - 91	5 minutes		<p>Closing</p> <p>Review of lesson objectives</p> <p>Acknowledgement of impact on wellbeing and signposting to organisations and links to learn more</p>	