

## Year 10 PSHE – Autumn term – Living in the wider world

Key Words			
Budget	An estimate of income and expenditure for a set period of time.	Employment sectors	Areas of the economy which include various occupations, and the occupations within each <b>sector</b> are typically related to each other in some way.
Loans	A thing that is borrowed, especially a sum of money that is expected to be paid back with interest.	Discrimination	Treating a person unfairly because of who they are or because they possess certain characteristics
Loan sharks	A moneylender who charges extremely high rates of interest, typically under illegal conditions	Harassment	Aggressive pressure or intimidation
Employed	Having a paid job.	Zero hour contract	A type of <b>contract</b> between an employer and a worker, where the employer is not obliged to provide any minimum working <b>hours</b> , while the worker is not obliged to accept any work offered.
Self-employed	Working for oneself as a freelance or the owner of a business rather than for an employer	Curriculum vitae (CV)	Detailed document highlighting your professional and academic history.
Furloughed	Generally means temporary leave of absence from work. This can be due to economic conditions affecting one company, or matters affecting the whole country	Labour market	The availability of employment and labour, in terms of supply and demand.
Unemployment	Someone of working age is not able to get a job	Minimum wage	The lowest wage permitted by law or by a special agreement.



<https://www.gov.uk/employment-status/worker>



Key Ideas	
Budget and saving	To understand the importance of budgeting and saving money as well as financial decisions people make when it comes to loans
Financial decisions and exploitation	Economic decisions made including loans and using loan sharks. Understanding how employees may be exploited through zero hour contracts etc.
Types of employment	Being employed, self-employed, unemployed and furloughed.
Labour market	Looking at different employment sectors and opportunities. Changing patterns of employment.
Online opportunities	To understand the benefits and challenges of online career opportunities
Rights and responsibilities in the workplace	To know what employee and employer rights and responsibilities are in the workplace and the consequences of breaking these.
Discrimination and harassment	Understanding how people have been discriminated and harassed in the workplace and the help and laws that are available
Pathways and life after school	Preparing for life after secondary school by learning about the different pathways available and completing a curriculum vitae.