

Teacher/Trainer Notes

Part 6: Managing Your Money

Module 21: Understanding your pay

Duration

Estimated time for learners to complete module is approximately 60 minutes, but may vary depending on the group you are working with.

The presentation takes 40 minutes including tasks and Activity 1. Add 30 minutes for Activity 2.

Aims

- To understand what information is included on a payslip and other pay related documents
- To understand tax and national insurance
- To understand the difference between Gross and Net Pay

Learning intention

- I will understand what information is included on a payslip and other pay related documents
- I will understand tax and national insurance
- I will understand the difference between Gross and Net Pay

Success criteria

- I can understand the information included on a payslip and other pay related documents
- I can understand tax and national insurance
- I can understand the difference between Gross and Net Pay

Resources

- Students on iPads/tablets or ICT suite with internet access
- Smartboard if using PowerPoint presentation alongside module
- Planit website – www.planitplus.net
- The following resources available on Planit – JSS Module 21: Understanding your pay, Understanding your pay PowerPoint presentation and access to the activities on Planit

Preparation

- Open the [Job Seeking Skills/Part 5/Module 21](#) section on www.planitplus.net
- Familiarise yourself with the content and activities
- Open the [Understanding your pay PowerPoint presentation](#) and edit Notes to suit your teaching style. Example text is there as a guide
- Check that students can open and use the [Module 21 Understanding your pay content](#) and that they can access activities on Planit
- If using the alternative approach below, print worksheets out before lesson
- If time is limited, students can complete activities in their own time

Presentation Module 21: Understanding your pay

Tasks and Activities

The presentation has been written to be taught alongside the Module.

Tasks have been added to the Presentations to make it interactive - learners will be asked questions as they go through the presentations.

Task 1	Slide 2	Why do you think you should check your payslip?
Task 2	Slide 3	How many hours?
Task 3	Slide 7	Why do you think you need to keep hold of your payslips?

Activities

The presentation has been written to be taught alongside the module.

Tasks have been added to the Presentations to make it interactive - learners will be asked questions as they go through the presentations.

- [Activity 1](#) - Examine a payslip
- [Activity 2](#) - Poster

Alternative approaches and follow on activities

- If unable to complete the activities online, there are paper-based alternatives available. Please print out [Activity 1](#) and [Activity 2](#) worksheets before delivering it
- Students can complete the activities in their own time

Reflect and review

- Review what has been learned and reinforce key points about what is involved in pay and how it's calculated

Career Management Skills

Self	I develop and maintain a positive self image I make positive career decisions
Strengths	I draw on my experiences and on formal and informal learning opportunities to inform and support my career choices
Horizons	I draw on my experiences and on formal and informal learning opportunities I identify how my life, my work, my community and my society interact
Networks	I use information and relationships to secure, create and maintain work

Career Education Scotland

Senior Phase

I can describe the rights and responsibilities placed on employers and employees and how these relate to creating a positive, productive and sustainable work environment

I can describe the different elements of a payslip and how tax and National Insurance works, helping me to understand working life

Module Activity Answers

Activity 1 answers

What is the National Insurance number? **BB745326A**

What is the tax code? **1250L**

Looking at the tax code, how much can you earn before you start paying tax? **£12,500**

What is the Gross Pay (total payments)? **£434**

What is the Net Pay? **£341.20**

What has money been deducted for? **Tax, National Insurance, Lottery**

How much has been earned to date? **£1302**

How much tax has been paid to date? **£116.16**