

# Year 9 PDC Booklet

## Living In The Wider World II

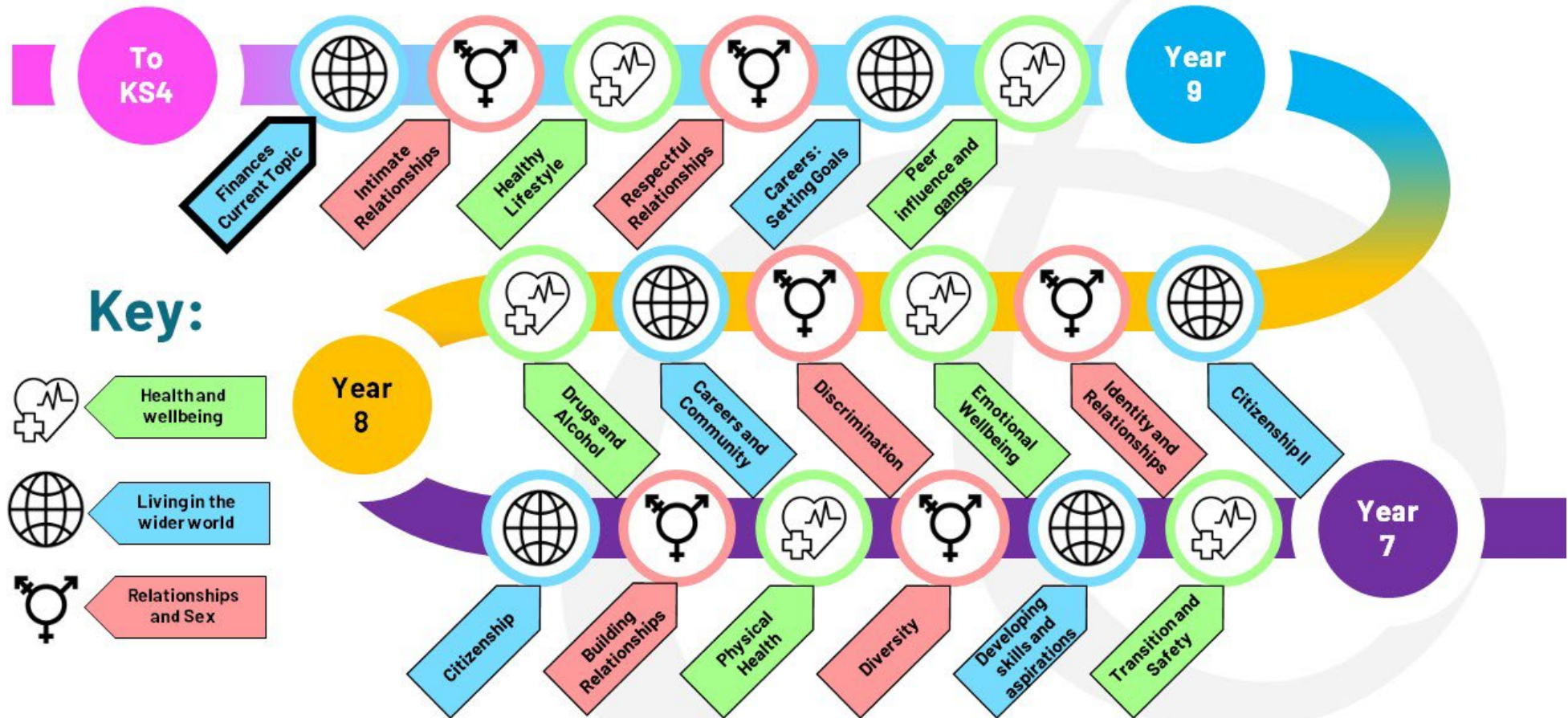


**Name:** .....

**Form:** .....



# Personal Development Curriculum KS3 Learning Journey





## Year 9 – Block 6: Living in the Wider World II Knowledge Organiser



Key Words	
Financial Activities	A wide of variety of different of different investments, transactions and uses of money and funds
ISA	A savings account that you never pay any tax on
Money Laundering	The concealment of the origins of illegally obtained money, typically by means of transfers involving foreign banks or legitimate businesses.
Embezzlement	Theft or misappropriation of funds placed in one's trust or belonging to one's employer.
Fraud	Wrongful or criminal deception intended to result in financial or personal gain.
Insider Trading	The illegal practice of trading on the stock exchange to one's own advantage through having access to confidential information
Cyber Crime	Criminal activities carried out by means of computers or the internet
Savings	The money one has saved, especially through a bank or official scheme
Lending	The action of allowing a person or organization the use of a sum of money under an agreement to pay it back later.
Borrowing	Receiving money from someone
Gambling	The activity of betting money, for example in a game or on a horse race:
Rent	A fixed amount of money that you pay regularly for the use of a room, house, car, television, etc. that someone else owns:
Mortgage	An agreement that allows you to borrow money from a bank or similar organization, especially in order to buy a house, or the amount of money itself

Types of Property	
Property	Details
Flat	Mostly single level properties, and is ideal for single people and small families. Often cheaper than any other option but you do not have exclusive rights to
Bungalow	Single story detached house. Usually cover more land as they are one story, and aren't built much in the UK
Detached House	A house that is not joined to another, and has land around it. Detached houses are generally the most
Semi-Detached House	Shares a single side wall with another property. Generally it is a division of a larger property and these can be relatively expensive, but less so than detached
Terraced House	A row of uniform houses in a continuous line, and one of the most popular housing types. They allow more houses in the same space, although they offer less privacy. Often these houses are cheaper than de-
Cottage	A small house usually in the countryside. Often refers
Mansion	A grand property, officially defined as large and impressive. This type of property is very exclusive, and although it doesn't just have to be wealthy people that

Typical Household Bills	
<ul style="list-style-type: none"><li>• Council Tax</li><li>• Gas and Electric Bills</li><li>• Internet, TV and phone bills</li><li>• TV Licence</li></ul>	

Legal and Illegal Financial Activities	
Legal	Illegal
<ul style="list-style-type: none"><li>• Banking</li><li>• Borrowing</li><li>• Cryptocurrency</li><li>• Stock Market</li><li>• ISAs</li></ul>	<ul style="list-style-type: none"><li>• Fraud</li><li>• Money Laundering</li><li>• Embezzlement</li><li>• Tax Evasion</li></ul>

Risks of Types of Financial Activities	
Gambling	Cryptocurrency
<ul style="list-style-type: none"><li>• Relationship problems</li><li>• Bankruptcy</li><li>• Health Issues</li></ul>	<ul style="list-style-type: none"><li>• Rapidly changing markets</li><li>• Can become illiquid any time</li></ul>

Stocks		Side Hustles	
<ul style="list-style-type: none"><li>• Rapidly changing market</li><li>• Very easy to lose money</li></ul>		<ul style="list-style-type: none"><li>• Market saturation</li><li>• Spills over into work</li><li>• Mental health</li></ul>	

Where To Go For Support:	
Teachers and School Staff, Parents, Friends, Parents	
NPSCC	<a href="https://www.nspcc.org.uk">https://www.nspcc.org.uk</a>
Young Citizens	<a href="https://www.youngcitizens.org/">https://www.youngcitizens.org/</a>

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## **Title: Legal and Illegal Financial Activities**

### **Retrieval Practice**

1. It's important to be cautious when sharing \_\_\_\_\_ information about yourself on social media platforms.
2. A part of online \_\_\_\_\_ is where strangers online may try to get personal information from you, which can be risky.
3. Posting revealing photos or engaging in inappropriate \_\_\_\_\_ online can lead to exploitation.
4. Online predators may use \_\_\_\_\_ tactics to manipulate young people into meeting them in person.
5. If someone online makes you feel uncomfortable, it's important to talk to a \_\_\_\_\_.

### **Baseline and Endpoint Assessment:**

	<b>Baseline Assessment</b>	<b>Endpoint Assessment</b>
1. Give three examples of legal financial activities and why?	..... ..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... ..... .....
2. Give three examples of illegal financial activities and why?	..... ..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... ..... .....



## Task 1: Online Fraud

### Source 1: Email received 16<sup>th</sup> July 2018

Hello Beloved,

Good day to you, I'm very sorry to have disturbed you with my Proposal. I am glad to know you but God knows you better and he knows why he has directed me to you at this point in time.

My name is Abigail Herbert, I am a 24 years old girl, from London -England, where I am attending a school and working as a fashion designer. I work a part time job after school. I am the only daughter. My father died In a fatal auto accident on his way to see my sick mother at the hospital. She was admitted to the hospital for Cancer treatment, My mother died three weeks later.

Before the death of my father, he willed part of his Real Estate Business, Gas Stations and a total sum of J50,700,000.00 (Fifty Million, Seven Hundred Thousand Pounds Sterling) to me. After the death of parents, things became hard for me, paying school fees, putting food on the table and taking care of my other needs with my fashion designer work is not enough. I went to the bank where my late father deposited the fund on my behalf to with-draw money in other to pay for my school fees and other bills.

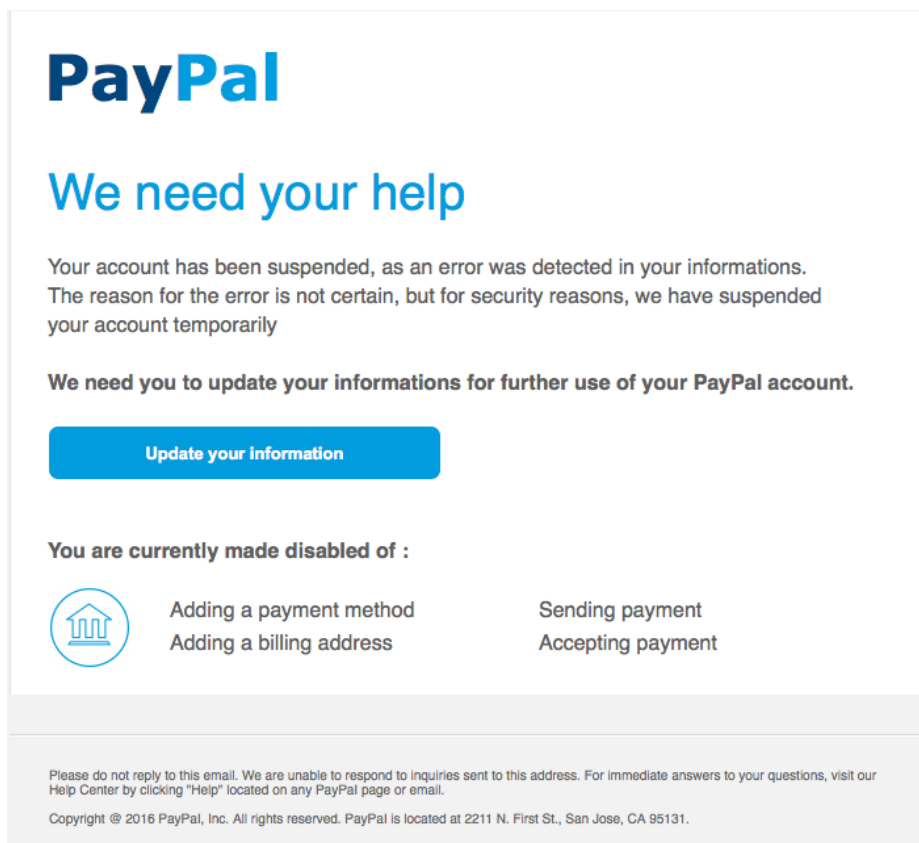
I was shocked when the Bank Manager explained to me that I will not be able to with-draw from the deposited money, because my father had put a clause on the Will, which he used in depositing the fund, saying that before I will be given access to the money, I will either have to be 30 years old or if only I get married before the age of 30 , in which case, my husband will be legible to collect the money on my behalf by standing in as my late father's next of kin to claim the deposited fund on my behalf.

Today I am only 24 years old. And I have no access to the money till I'm 30 years. So, I'm contacting you to stand as my husband to claim this fund on my behalf and in case if you are married already, you can still help me by standing in as my late father's next of kin to the deposited fund. So, please get back to me as to know how you will be remunerated as I will part with 25% of the total sum J50,700,000.00 (Fifty Million, Seven Hundred Thousand Pounds Sterling), while 10% will be mapped out for any expenses that we're to use to receive the money from the deposited Bank.

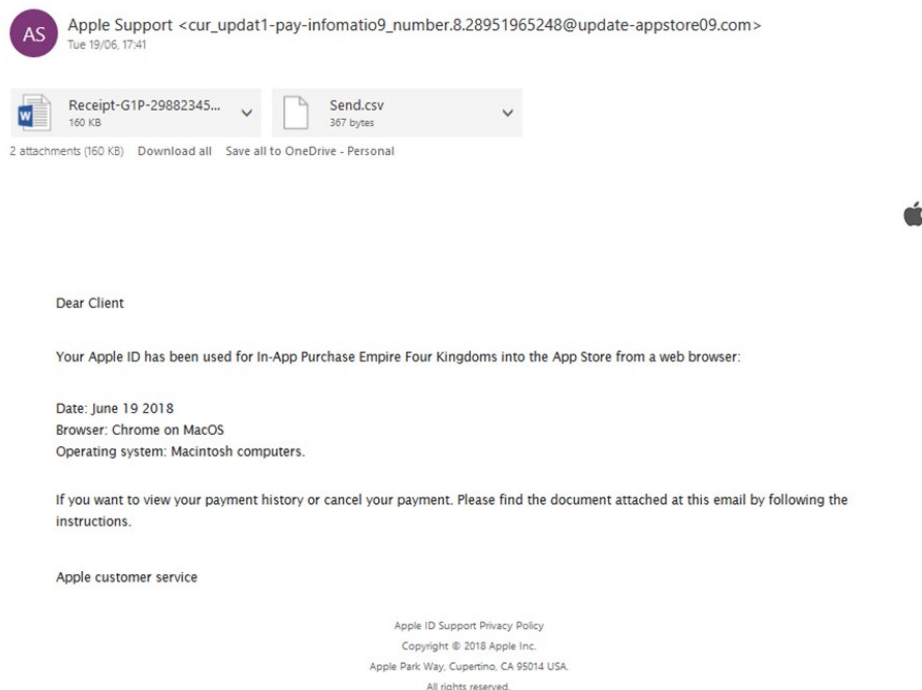
Please remember that I am writing you this email purely on the ground of trust so we can achieve this deal together.

God Bless You,  
Abigail Herbert.

Source 2: Screenshot of an email from “PayPal” June 2017

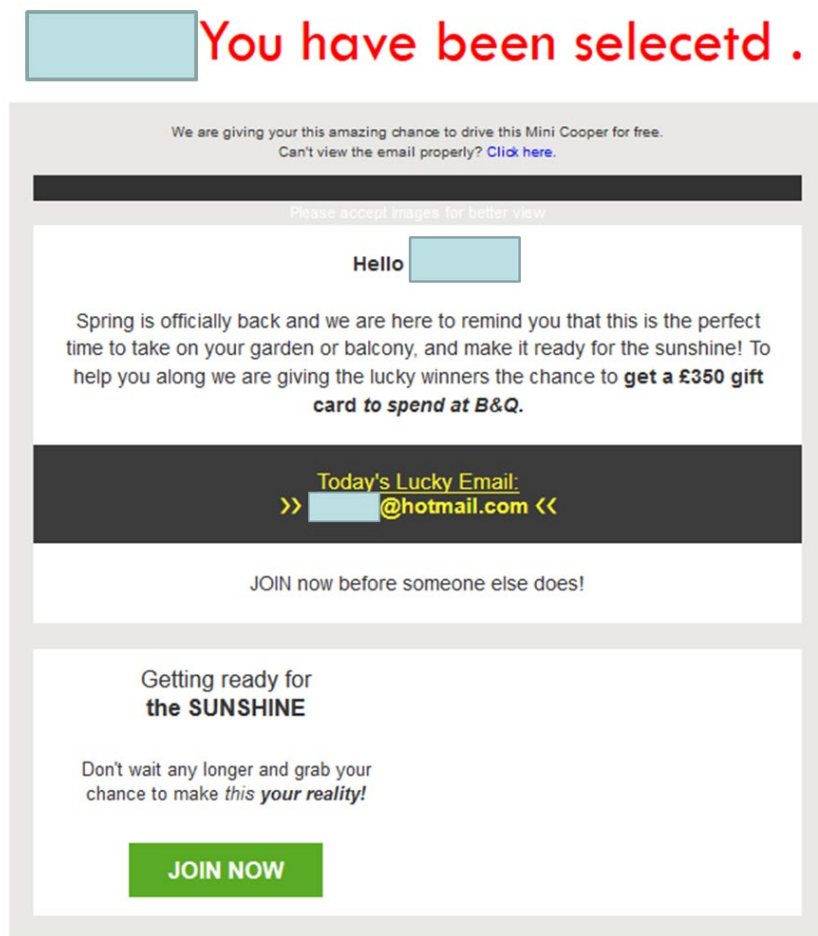


Source 3: Screenshot of an email from “Apple” July 2018



#### Source 4: Screenshot of an email from “B&Q”

is not Spain | Show blocked content



Fees apply & you are receiving this email because you are subscribed to {{name\_database}}.  
If you no longer wish to receive our offers [unsubscribe](#).

#### Source 5: Screenshot of work from home popup January 2017





Scam Sources:	What type of scam is it? It can be more than one.	How do you know?	What techniques and traps has the scammer used? Why?
1			
2			
3			
4			
5			

**Date:** .....

## **Title: Financial Activity and Risk**

### **Retrieval Practice**

1. It's important to understand the difference between \_\_\_\_\_ and illegal ways of making money.
2. Legal financial activities include working a job, starting a business, and \_\_\_\_\_ taxes.
3. Engaging in \_\_\_\_\_ activities, such as fraud or theft, can lead to serious consequences.
4. Money laundering involves disguising the origins of illegally obtained money to make it appear \_\_\_\_\_.
5. If you're unsure about the \_\_\_\_\_ of a financial activity, it's best to seek advice from a trusted adult.

### **Baseline and Endpoint Assessment:**

	<b>Baseline Assessment</b>	<b>Endpoint Assessment</b>
1. Give an example of financial activity and the risk associated with it	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....
2. How can you minimise the risk from this financial activity?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....

## Task 1: Description of Financial Key Terms

### 1. Savings

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### 2. Lending

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.....

### 3. Borrowing

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### 4. Gambling

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## Task 2: Risks and Benefits

Financial Activity	Reward/Benefit	Risks/Drawback
Savings		
Lending		
Borrowing		
Gambling		

## Task 3: Risks of Gambling

Write down some key messages to take from the video:

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**Date:** .....

## **Title: Cryptocurrency**

### **Retrieval Practice**

1. Saving money in a bank account helps protect it from \_\_\_\_\_ or loss.
2. \_\_\_\_\_ money from a reputable lender can be a useful tool, but failing to repay loans can result in financial consequences.
3. Engaging in illegal financial activities, such as fraud or identity \_\_\_\_\_, can lead to criminal charges.
4. It's important to be cautious of offers that seem too good to be true, as they may be \_\_\_\_\_.
5. Seeking advice from a trusted adult or financial \_\_\_\_\_ can help you navigate financial decisions safely.

### **Baseline and Endpoint Assessment:**

	<b>Baseline Assessment</b>	<b>Endpoint Assessment</b>
3. What is cryptocurrency?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....
4. What are the dangers of investing in cryptocurrency?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....

### **Task 1: Highlight factors that influence Zak:**

Zak is 20 years old and is about to complete his last year at university studying software design.

He will be living with his dad, who is a carer for his mum. He will not be able to leave home as he has not saved enough money for his own place. Zak is really interested in cryptocurrency, especially since some of his favourite bands have recently invested. It is all his friends at university talk about.

## Task 2: Advice

Your friend is considering buying bitcoin. Your job is to send them 4-6 bullet points of information to help them decide, answering the following questions.

1. What makes bitcoin an appealing choice?

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2. What are bitcoin's "red flags" and what are the risks of buying bitcoin?

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3. Is putting money into bitcoin more of an investment or a gamble?

.....

.....

.....



**Date:** .....

## **Title: Side Hustles and Their Dangers**

### **Retrieval Practice**

1. Cryptocurrency is a type of \_\_\_\_\_ currency that uses cryptography for security.
2. Cryptocurrency is often likened to \_\_\_\_\_ as you are putting your money at risk for rewards
3. \_\_\_\_\_ is the first and most well-known example of cryptocurrency.
4. Cryptocurrency can be bought, sold, and traded on online platforms called \_\_\_\_\_.
5. \_\_\_\_\_ in cryptocurrency carries risks, so it's important to do thorough research before buying.

### **Baseline and Endpoint Assessment:**

	<b>Baseline Assessment</b>	<b>Endpoint Assessment</b>
1. What do the house of lords do in parliament?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....
2. What do the house of commons do in parliament?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....

## Task 1: Case Studies

Emily, a 16-year-old high school student, decides to start a side hustle by reselling clothing and accessories online. She sets up accounts on various social media platforms and begins purchasing items from thrift stores and online marketplaces at low prices, with the intention of reselling them at a higher price to make a profit.

1. What are the financial risks?

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2. What are the legal issues?

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3. What is the impact on mental health?

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Jake, a 15-year-old student, dreams of becoming a social media influencer. He starts a TikTok account and begins posting content related to fashion and lifestyle. As his following grows, Jake receives offers from brands to promote their products in exchange for payment or free merchandise.

1. What are the financial risks?

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2. What are the legal issues?

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3. What is the impact on mental health?

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