

# Year 10 PDC Booklet

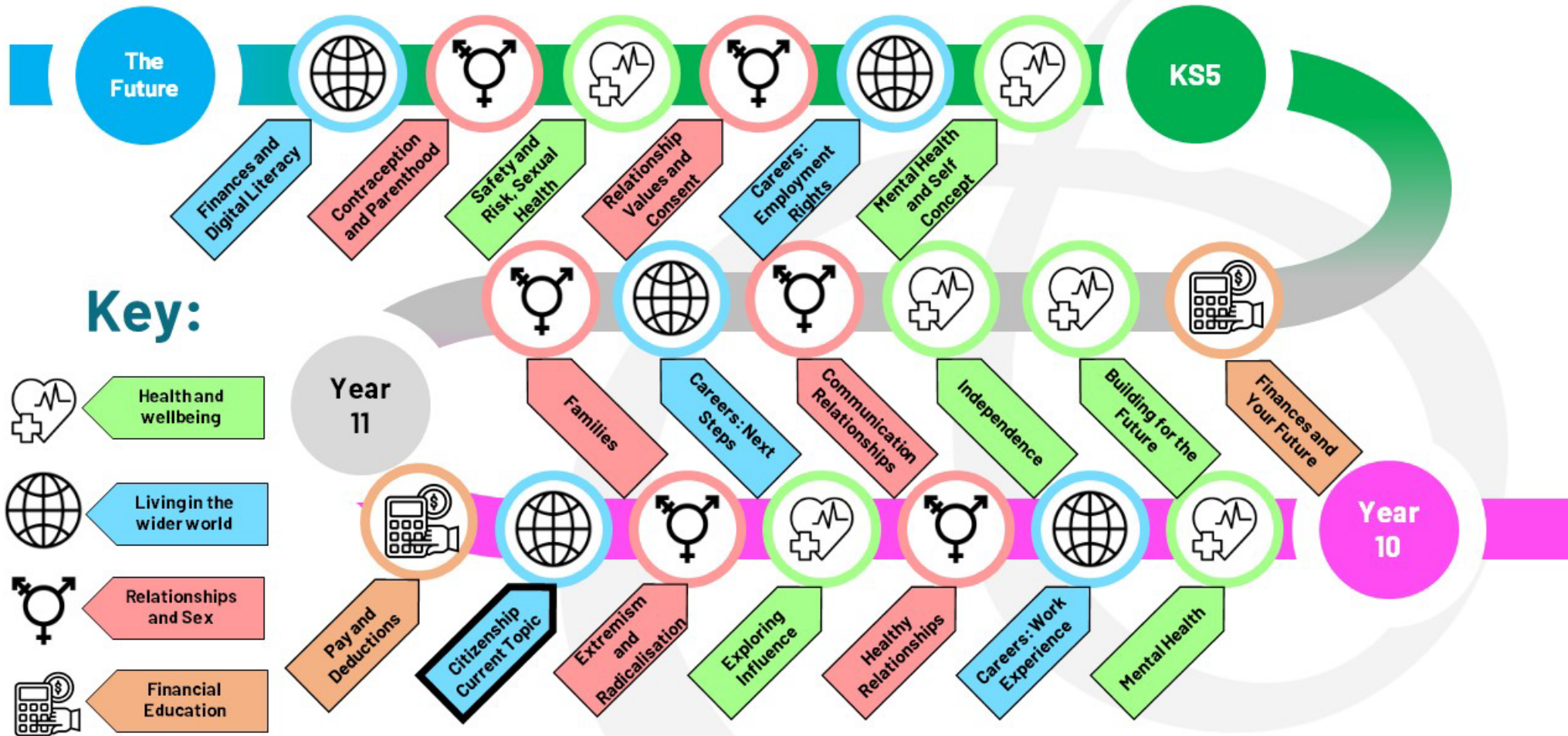
## Living in the Wider World II



**Name:** .....

**Form:** .....

# Personal Development Curriculum KS4 Learning Journey





## Year 10 – Block 6: Living in the Wider World II Knowledge Organiser



Key Words		Electoral Systems		Credit Card vs Debit Card	
		Type of System	How It Works	Credit Card	Debit Card
Citizenship	Learning about the community (local, national and global) that we live in and how we can be actively involved.	First Past The Post (FPTP)	Each voter casts one local vote, and the candidate with most votes becomes the MP	Money that is borrowed from a bank	Your own money
Government	The group of people with the authority to govern a country or state; a particular ministry in office.	Supplementary Vote	Voters indicate first and second preferences. If no majority, the two candidates with the highest numbers are voted for again.	Helps to build credit history	Easier to take money out as cash
Parliament	The highest legislature, consisting of the Sovereign, the House of Lords, and the House of Commons.	Closed List System (CLS)	Voters select a party of their choice and then members of the party are allocated based on their proportions of votes	Protected online payments	Can lose funds if card is stolen
Citizen	A legally recognized subject or national of a state or commonwealth, either native or naturalized.	Single Transferable Vote (STV)	Voters choose a range of candidates for a set number of seats.	Will need to repay the money back to the bank	Can gain interest on your money
Law	The system of rules which a particular country or community recognizes as regulating the actions of its members and which it may enforce by the imposition of penalties.	Additional Member System (AMS)	Two votes are given. One to elect members for their local constituency, and another to indicate their party of choice.	Late fees and declining credit history if these payments are missed	Can be used anywhere that cards are permitted
Constituency	A group of voters in a specified area who elect a representative to a legislative body.	<b>The UK Constitution</b>		<b>Dangers of Gambling</b>	
House of Commons	Democratically elected house of the UK Parliament	The UK does not have a written constitution in the same way as the US does. Instead, the UK constitution is made up of "unwritten" ideas such as:		<ul style="list-style-type: none"> <li>Financial ruin: Gambling can lead to significant financial losses, potentially resulting in debt and bankruptcy.</li> <li>Addiction: Gambling addiction can develop, leading to compulsive behaviour and negative impacts on mental health, relationships, and overall well-being.</li> <li>Legal consequences: Engaging in illegal gambling activities can result in legal troubles, fines, and criminal charges.</li> </ul>	
House of Lords	The second chamber of UK Parliament. It plays a crucial role in examining bills and questioning government action	<ul style="list-style-type: none"> <li>Parliamentary sovereignty</li> <li>Independence of the judiciary</li> </ul>			
Monarch	A sovereign head of state, especially a king, queen, or emperor.	<b>Where To Go For Support:</b>			
Constitutional Monarchy	The monarch exercises their authority in accordance with a constitution and is not alone in making decisions	Teachers and School Staff, Parents, Friends, Parents			
Budgeting	An estimate of income and expenditure for a set period of time.	NPSCC	<a href="https://www.nspcc.org.uk">https://www.nspcc.org.uk</a>		
Borrowing	Receiving money from someone	Young Citizens	<a href="https://www.youngcitizens.org/">https://www.youngcitizens.org/</a>		
Income	Money received, especially on a regular basis, for work or through investments.				

## Contents

Title: Electoral Systems .....	5
Title: Key Elements of the UK Constitution .....	7
Title: Budgeting, Saving and Debt.....	9
Title: Gambling and Debt .....	11

**Date:** .....

## Title: Electoral Systems

### Retrieval Practice

1. \_\_\_\_\_ is the process of someone displaying extreme beliefs and ideologies.
2. Signs of radicalisation may include sudden changes in \_\_\_\_\_, expressing extreme views, or isolating oneself from others.
3. It's important to intervene early and offer \_\_\_\_\_ to individuals showing signs of radicalisation.
4. Building strong relationships and promoting \_\_\_\_\_ can help prevent radicalisation.
5. If you're concerned about someone's radical views, it's important to seek help from a trusted \_\_\_\_\_ or authority figure.

### Baseline and Endpoint Assessment:

	Baseline Assessment	Endpoint Assessment
1. What are the elements of parliament in the UK?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....
2. How do other countries run their elections?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....

## Task 1: Whose job is it?

<p>I debate in the House of Commons.</p> <p>Who's job is it: .....</p>	<p>I am unelected. I am chosen for my job because I have skills in a specialist field such as business, science or art.</p> <p>Who's job is it: .....</p>
<p>It is my responsibility to make and update laws through debates and votes.</p> <p>Who's job is it: .....</p>	<p>I work only at Westminster. I do not have a specific geographical area that I represent.</p> <p>Who's job is it: .....</p>
<p>I am elected to my position at a general election.</p> <p>Who's job is it: .....</p>	<p>I debate in the House of Lords.</p> <p>Who's job is it: .....</p>
<p>I hold 'surgeries' for the people that I represent to come and talk to me about problems that I might be able to help with such as finding suitable housing.</p> <p>Who's job is it: .....</p>	<p>A lot of my time in Parliament is spent debating important issues to help make decisions about laws, how money is spent and how the UK is run.</p> <p>Who's job is it: .....</p>
<p>I am responsible for checking that the government is doing its job properly and that they are keeping to the promises they made at the last general election.</p> <p>Who's job is it: .....</p>	<p>I am unpaid but I can claim expenses for the days I debate in Parliament.</p> <p>Who's job is it: .....</p>



**Date:** .....

## Title: Key Elements of the UK Constitution

### Retrieval Practice

1. An electoral system is a set of rules for conducting \_\_\_\_\_ and determining winners.
2. In a constituency representation system, voters choose a candidate to represent their \_\_\_\_\_ area.
3. Proportional representation systems aim to allocate seats in proportion to the percentage of \_\_\_\_\_ each party receives.
4. In a first-past-the-post system, the candidate with the most votes in each \_\_\_\_\_ wins.
5. Different electoral systems can lead to different outcomes of representation and \_\_\_\_\_ formation.

### Baseline and Endpoint Assessment:

	Baseline Assessment	Endpoint Assessment
1. What is a constitution?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....
2. What are the key elements of the UK constitution?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....

### Task 1: Types of Government

Type of government	How does it work?



**Date:** .....

## **Title: Budgeting, Saving and Debt**

### **Retrieval Practice**

1. A \_\_\_\_\_ government is ruled by a single person who holds absolute power and authority.
2. In a \_\_\_\_\_ democracy, citizens elect representatives to make decisions on their behalf.
3. In a \_\_\_\_\_ democracy, citizens have a direct say in decision-making through voting on policies and laws.
4. The UK has a \_\_\_\_\_ monarchy, where the monarch's powers are limited by law and a constitution.
5. The UK's constitution is a combination of written documents like statutes and treaties, along with \_\_\_\_\_ conventions and traditions.

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

	<b>Baseline Assessment</b>	<b>Endpoint Assessment</b>
3. What is the difference between saving and debt?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....
4. How can you ensure that you stay out of debt?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....

**Task 1: Complete the table below as the video plays**

Financial Product	Debit Card	Credit Card
What is it?		
What are the advantages?		
What are the disadvantages?		
<p align="center"><b>Why do lots of people have both?</b></p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>		

**Date:** .....

## **Title: Gambling and Debt**

### **Retrieval Practice**

1. \_\_\_\_\_ involves creating a plan for how to spend and manage money effectively.
2. Saving money involves setting aside a portion of income for \_\_\_\_\_ expenses or future goals.
3. It's important to avoid accumulating unnecessary \_\_\_\_\_, as it can lead to financial stress.
4. Setting financial \_\_\_\_\_ helps provide direction and motivation for budgeting and saving habits.
5. Creating an emergency fund can provide a financial \_\_\_\_\_ in case of unexpected expenses.

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

	<b>Baseline Assessment</b>	<b>Endpoint Assessment</b>
1. What is gambling?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....
2. How can you avoid the dangers of gambling?	..... ..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... ..... .....

**Task 1: Risk – rank the activities from 1 (least risky) to 12 (most risky) by writing a number in the box**

Horse riding lessons	Cycling without a helmet	Starting a new relationships	Starting your own business
Jumping from a cliff into the sea on holiday	Stealing from a shop	Smoking every day	Use of class A drugs
Having unprotected sex	Going for your dream job interview	Playing on fruit machines every day	Putting \$10 on the Lotto every week

**Task 2 – Asiya’s Story**

Asiya is 16. She is sociable and friendly and gets on well with lots of different people. She also has a learning disability and OCD; she attends a mainstream school where she gets extra help to support her with her lessons and manage her conditions while she is there.

When Asiya was young her dad took her to the arcade to play on the penny machines. It started off as a treat, but as she got older, she found that going to the arcade helped build her confidence and she enjoyed meeting new people, so they would go every weekend. Asiya’s dad would only let her spend a small, set amount of money – once it was gone, they went home.

Now Asiya is older, she has a small monthly allowance from her parents which is paid into a bank account. The account is linked to her dad’s bank card. She has also recently got a part-time job on Saturday mornings. Each week she receives her wages in cash, then goes down to the arcade after lunch. She especially enjoys trying to win soft toys and playing on the coin pusher machines because sometimes she wins a lot of coins, and she says that makes her feel ‘rich’. Asiya always puts any coins she wins straight back into the machines until she has nothing left. Sometimes she comes home with prizes, but usually she comes home with nothing.

Recently someone Asiya met at the arcade showed her an online slot casino app and told her that it’s much better because you can win ‘real money’. She managed to sign up to the app even though she’s only 16, because her account is linked to her dad’s bank card. The app gave her 250 free spins if she spent £10 - she spent £50 so she could get more free spins. However, she only won £5. Now she wants to spend another £10 to try and win some more.

## Discussion Questions

1. Is Asiya's gambling behaviour causing her harm?
2. Do you think Asiya should be spending all of her allowance and earnings at the arcade or on the app?  
Why/why not?
3. Why does she want to spend her allowance and earnings in this way?
4. What is influencing Asiya to spend more money on gambling?
5. What issues might Asiya experience if she continues to use an online casino App?

**Advice for Asiya – Tick the boxes that are helpful and cross the ones that are unhelpful. Be prepared to share your reasoning**

Knowing the laws about gambling		Avoiding going to the arcade/deleting the app	
Budget and give herself a set amount to spend online/at the arcade each month		Thinking about how it feels when she doesn't win a prize	
Dad taking her phone away so she can't use the app		Talk to her Dad about the app she has found	
Thinking about her dad's feelings before she spends his and her money		Finding another hobby or past time that she enjoys	
Going to the arcade or using the app with friends or by herself		Remindnig herself of other things she wants to buy before spending more at the arcade or on the app	
Only going to the arcade with her dad or using the app with her dad		Doing more hours at work to earn more to spend	
Set a budget for how much she will spend and leave when its all gone		Agree to spend a set amount of time at the arcade and leave when planned	
Remembering that often, she doesn't win anything		Something else?	