



# SPHE

## Personal Development



## Year 10: Advent

Name: \_\_\_\_\_

Form: \_\_\_\_\_

Contents

1. Where can I get support?
2. Protected Characteristics
3. British Values
4. Key Vocabulary
5. How can changing negative thoughts help protect our mental health?
6. How do we challenge stigmas and stereotypes in the media portrayal of mental health?
7. How can we safeguard our own mental health?
8. How can we support boys' mental health?
9. What are support systems and how do they help us?
10. Checkpoint/knowledge check
11. Response to learning
12. How can understanding your strengths and interests help you explore suitable career paths?
13. Why is Work Experience important and how do I find a placement?
14. Why do people borrow money?
15. What are the effects of being in debt?
16. What are the dangers of gambling?
17. Checkpoint/knowledge check
18. Response to learning

**Where can I get support in school?**



My Form Tutor: \_\_\_\_\_

My HOY: \_\_\_\_\_

Pastoral Managers: \_\_\_\_\_

Family Support Team: \_\_\_\_\_

Designated Safeguarding leads: \_\_\_\_\_

### Where can I get support outside of school?



If you can, always try and talk to your Parents and close family members first.

**Compass:** Compass Changing Lives provides prevention and early intervention, emotional wellbeing and mental health support to Children, Young People and Families

**Kooth:** Free, safe and anonymous online counselling and mental health support.

**Childline:** 24/7 support from trained counsellors – online or by calling **0800 1111**. Covers everything from bullying to family issues and self-esteem.

**NSPCC:** Help and advice if you're being hurt or worried about someone else.

**Stonewall Youth:** Advice for LGBTQ+ young people on coming out, safety, and identity.

**Samaritans:** 24/7 free helpline: **116 123** – for anyone who needs someone to talk to, any time

**Frank:** Honest information and support around drugs and alcohol.

**Runaway helpline:** Support for young people who are thinking of running away or have already done so.

### Protected characteristics

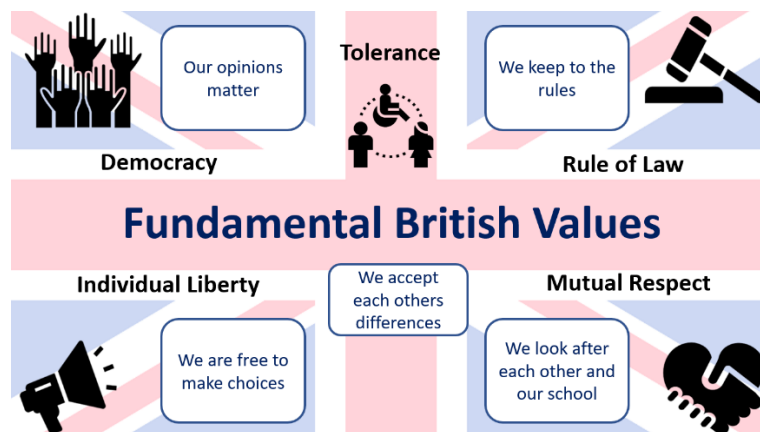
At SPH you will learn to recognise protected characteristics which are part of the Equality Act 2010. This law helps to stop discrimination and ensure everyone is treated fairly. There are 9 protected characteristics, these are:



Protected Characteristic	What It Means	SPHE Link
<b>Age</b>	You should not be treated unfairly because of how old you are, whether you're young or old.	Lessons on respect, valuing differences, and inclusion.
<b>Disability</b>	People with physical or mental conditions that affect their daily life should be treated with respect and given the support they need.	Learning about empathy, accessibility, and inclusion.
<b>Gender Reassignment</b>	If someone is changing or has changed the gender they were given at birth, they must be treated fairly and with kindness.	Understanding identity, respect, and preventing bullying.
<b>Marriage and Civil Partnership</b>	Adults who are married or in a civil partnership have the right to be treated equally, whether they are with someone of the same or opposite sex.	Discussing different types of relationships and family diversity.
<b>Pregnancy and Maternity</b>	People who are pregnant or have recently had a baby must not be treated unfairly	Learning about rights, responsibilities and support for others.
<b>Race</b>	Everyone should be treated equally no matter their skin colour, nationality, or where they are from.	Anti-racism, celebrating diversity, and respecting different cultures.
<b>Religion or Belief</b>	Everyone has the right to follow a religion or belief—or to have no religion at all.	Learning about worldviews, tolerance, and respectful discussion.
<b>Sex:</b>	Boys, girls, men and women should be treated fairly, with equal opportunities and respect.	Challenging gender stereotypes and promoting equality.
<b>Sexual Orientation:</b>	Whether someone is attracted to the opposite sex, the same sex, or both, they should always be treated with respect and kindness.	Celebrating difference, supporting LGBTQ+ inclusion, and promoting kindness and understanding.

## British Values


At SPH we will also learn about Fundamental British Values. In Britain, our British Values are protected in the law






British Value	What It Means	SPHE Link
<b>Democracy</b>	Everyone has a voice and can take part in decisions.	Student voice, respectful debate, learning to express opinions and listening to others.
<b>Rule of Law</b>	Rules and laws help keep us safe and protect everyone equally.	Learning about safety, laws (e.g. railway safety), consent, and understanding consequences.
<b>Individual Liberty</b>	We all have the freedom to make our own choices.	Lessons on managing emotions, friendships, ambitions, and taking responsibility for choices.
<b>Mutual Respect</b>	We show kindness and respect to everyone, even if they are different from us.	Respect in relationships, inclusion, tackling bullying and prejudice.
<b>Tolerance of Different Faiths and Beliefs</b>	Everyone is allowed to believe different things, and that should be respected.	Celebrating diversity, learning about protected characteristics, and promoting understanding.

Key Vocabulary	
<b>Negative Thinking</b>	Unhelpful, critical thoughts that can impact our mood and self-esteem.
<b>Self-Esteem</b>	The way we feel about and value ourselves.

<b>Resilience</b>	The ability to cope with and bounce back from challenges or stress.
<b>Stigma</b>	A negative label or stereotype attached to a person or condition.
<b>Stereotype</b>	A fixed, oversimplified belief about a group of people.
<b>Depression</b>	A mental health condition involving long-lasting low mood and loss of interest.
<b>Anxiety</b>	A feeling of worry, nervousness, or fear that can affect daily life.
<b>Toxic Masculinity</b>	Unhealthy cultural expectations that suggest boys/men shouldn't show emotion.
<b>Peer Pressure</b>	The influence from others your age to behave in a certain way.
<b>Support System</b>	People or organisations you can turn to for help and guidance.
<b>Strengths</b>	Things you are naturally good at or enjoy doing.
<b>Career Path</b>	The journey someone takes through work and education.
<b>Skills</b>	Abilities or expertise you learn through experience or training.
<b>Employability</b>	The qualities and skills that make you more likely to get a job.
<b>Work Experience</b>	A short-term placement to help you learn about a real job.
<b>Loan</b>	Money borrowed that must be paid back, often with interest.
<b>Interest</b>	Extra money paid back on top of a loan amount.
<b>Debt</b>	Money owed to someone else that must be repaid.
<b>Budgeting</b>	Planning how to spend and save your money.
<b>Credit Card</b>	A way to borrow money up to a limit and repay it later, usually with interest.
<b>Payday Lender</b>	A company that lends small amounts of money at very high interest rates.
<b>Loan Shark</b>	An illegal money lender who charges extremely high interest and may use threats.
<b>Gambling</b>	Risking money or valuables for a chance to win more
<b>Addiction</b>	A condition where someone is unable to stop doing something
<b>Loot Boxes</b>	In-game purchases that offer random rewards and can be a form of gambling.

<b>KQ</b>	<b>How can changing negative thoughts help protect our mental health?</b>
	To understand what negative thinking is and how it can impact mental health and wellbeing.

	To reflect on how negative thoughts can affect emotions and self-esteem
	To practice techniques for reframing unhelpful thoughts and develop strategies to build resilience
RRR 	

In this lesson, we are learning how the way we think can affect our mental health and wellbeing. You will learn to identify unhelpful thinking habits, such as all-or-nothing thinking or jumping to conclusions, and understand how these patterns can impact emotions and behaviour. The lesson also introduces practical strategies like positive self-talk, journaling, and mindfulness to help reframe negative thoughts and build resilience.

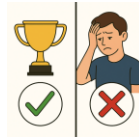
Read each statement about mental health and decide if you think it is true or false. During the class discussion, use the comment section to add notes or corrections in red pen.

Statement	True	False	It depends	Comment
Seeing things on social media can make us feel worse about ourselves because we often compare our lives to others				
Negative thinking can have an impact on both our body and our mind.				
It is common for teenagers to have negative thoughts, but it doesn't mean it should happen all the time.				
Not getting enough sleep can make it harder to think clearly and may lead to more negative thoughts the next day.				
Negative thoughts can be challenged and turned into more helpful or positive ones.				
It's completely normal to feel nervous or anxious before tests or exams.				
Everyone has mental health – and like physical health, it can				

be good or not so good at different times.				
--------------------------------------------	--	--	--	--

Unhelpful thought habits are a way of thinking that are often unrealistic and overly negative. These thought habits can affect our mental health by creating a cycle of difficult emotions and behaviours, which can make things like anxiety, stress, or low mood worse.

### Common Unhelpful Thinking Habits



**1. All-or-Nothing Thinking**

Seeing things as either a total success or a complete failure, with no in-between.

*Example: "If I don't get everything perfect, I'm a failure."*

**2. Overgeneralising**

Believing that one bad event means everything will always go wrong.

*Example: "I failed this test, so I'll never do well in anything."*

**3. Focusing Only on the Negatives (Mental Filtering)**

Ignoring the good and only paying attention to what went wrong.

*Example: "I got lots of compliments, but all I can think about is the one piece of criticism."*

**4. Dismissing the Positives**

Not accepting good things as real or deserved.

*Example: "They're only being nice – I don't really deserve the compliment."*

**5. Jumping to Conclusions**

Assuming the worst without any real proof.

This includes:

- *Mind reading: "They must think I'm annoying."*
- *Fortune telling: "This is going to go terribly."*

**6. Catastrophising**

Always expecting the worst to happen.

*Example: "I've got a headache – what if it's something serious?"*

**7. Letting Feelings Decide the Truth (Emotional Reasoning)**

Thinking that because you feel something, it must be true.

*Example: "I feel scared, so something bad must be about to happen."*



**8. 'Should' Thinking**

Setting impossible standards for yourself or others.

*Example: "I should never mess up – I've let everyone down."*

**9. Labelling Yourself or Others**

Judging someone based on one moment or mistake.

*Example: "I failed – that means I'm useless."*

**10. Taking Things Personally**

Blaming yourself for things that aren't really your fault.

*Example: "My friend's in a bad mood – it must be because of me."*

**Spot the Thinking Habit**

1. Read each of the 5 short scenarios below.
2. Identify which unhelpful thinking habit the person is showing. Use the information above to help you.
3. Explain why you chose that habit.
4. Challenge it! Write a more helpful or realistic thought the person could have instead.

**Scenario 1**

**Liam gets one question wrong in his science quiz and thinks, "I'm terrible at science – I'll never get it right."**

What thinking habit is this? \_\_\_\_\_

Why? \_\_\_\_\_

What's a more helpful thought? \_\_\_\_\_

**Scenario 2**

**Emma's teacher tells her she did a great job on her project, but Emma thinks, "They're only saying that to make me feel better."**

What thinking habit is this? \_\_\_\_\_

Why? \_\_\_\_\_

What's a more helpful thought? \_\_\_\_\_

**Scenario 3**

**After one argument with a friend, Sarah thinks, "Nobody likes me – I always ruin friendships."**

What thinking habit is this? \_\_\_\_\_

Why? \_\_\_\_\_

What's a more helpful thought? \_\_\_\_\_

#### Scenario 4

**On the way to school, Josh feels nervous and thinks, “Something bad is definitely going to happen today.”**

What thinking habit is this? \_\_\_\_\_

Why? \_\_\_\_\_

What's a more helpful thought? \_\_\_\_\_

#### Scenario 5

**Tom forgets to bring in his homework and says to himself, “I’m such an idiot.”**

What thinking habit is this? \_\_\_\_\_

Why? \_\_\_\_\_

What's a more helpful thought? \_\_\_\_\_

**Unhelpful thinking habits** can trap us in a cycle of negative emotions. They can increase feelings of sadness, worry, or low mood by making us see situations in a consistently negative way. Over time, these thought patterns can lower our self-esteem and leave us feeling helpless or unhappy.

For example, someone who often thinks in “all-or-nothing” terms might avoid trying new things because they believe anything less than perfect is a failure. This can lead to missed opportunities and make them feel like they’re never good enough.



# Benefits of Optimism



- **Better Health**

Studies show that optimists are more likely to maintain better physical health than pessimists

- **Greater Achievement**

Studies show that sports teams who were more optimistic performed better than the pessimistic ones

- **Resilience**

Optimists don't give up as easily as pessimists, and they are more likely to achieve success because of it

- **Less Stress**

Optimists also tend to experience less stress than pessimists.

## Reflection

How does reframing negative thinking help us become more resilient?

---

---

What unhelpful thinking habit do you recognise in yourself, and how could you challenge it?

---





---

How can being more optimistic improve your mental health and daily life?

---

---

KQ	How do we challenge stigmas and stereotypes in the media portrayal of mental health?
----	--------------------------------------------------------------------------------------

	To understand common stigmas about mental health
	To learn how to avoid stigmatising those with mental health issues
	To know how to support those with mental health issues
RRR 	

In this lesson, we will explore how mental health is often portrayed in the media and the impact this can have on public attitudes. You will learn about common stigmas and stereotypes linked to mental health, and how these can lead to misunderstanding, fear, or discrimination. The lesson encourages you to think critically about what you see and hear in the media, and to consider how language and representation can influence beliefs. It also provides practical guidance on how to challenge stigma, show empathy, and support those experiencing mental health difficulties.

**Stigma:** A judgement of disgrace or shame associated with a particular circumstance, quality, or person.

People still have negative views about mental health today. What unkind or unfair things do some people believe about those who are struggling with their mental health? Can you think of any words people sometimes use to describe them that might be hurtful or wrong?

**Create a mind map of your thoughts.**



In the past, people had very different ideas about mental health. In ancient times like in Egypt or Greece, mental illness was often blamed on spirits or punishment from gods. Treatments could be strange or painful, like exorcisms or herbal remedies.

During the Middle Ages, many believed people with mental illness were possessed or involved in witchcraft. This led to cruel treatment, including prison or even execution. Asylums were later created to care for people, but many became overcrowded and treated patients poorly.

Some treatments were harmful, like bloodletting or even drilling holes in the skull to “release demons.”

As people learned more about the human body and mind in the 1700s and 1800s, doctors began to support kinder and more respectful treatment for people with mental illness. However, this progress was slow and often held back by false information and negative attitudes.

In the 1900s, there were major improvements in how mental illness was understood and treated. Still, stigma and poor treatment continued. Many people were too scared to talk about mental health because they worried, they might be put in a hospital, lose their job or children, or be judged by others.

Even after the trauma of two world wars, it took nearly 100 more years before talking about mental health became more accepted. Today, there are more efforts to include mental health in general healthcare, raise awareness, and protect the rights and dignity of those with mental health conditions. However, there are still challenges, and it’s important to keep speaking up to make sure everyone gets the support and care they need.

## Breaking the Stigma

### Let's Talk About Mental Health Stigma

**THESE HARMFUL STATEMENTS ARE NOT TRUE:**

- ✗ **People with mental health problems are weak.**  
Mental health challenges can affect anyone – and it takes strength to ask for help.
- ✗ **You can't trust someone with mental illness.**  
Mental illness doesn't define a person's character. People with mental health conditions deserve respect and support.
- ✗ **They're just attention seeking.**  
Reaching out is a sign someone is struggling – not seeking attention. They need care, not judgement.

**WHY THIS MATTERS:**  
Stigma makes it harder for people to speak up, get help, and recover. We all have mental health – and we all have a role in challenging stigma.

**BE THE REASON SOMEONE FEELS SAFE TO TALK**

- Use kind words
- Challenge stereotypes
- Be a good listener
- Ask: "How can I help?"



## The Impact of Social Media on Mental Health Stigma

Social media has a big influence on how people think. While it can be a great place to raise awareness and support others, it can also make mental health stigma worse.

When used in the wrong way, social media can spread negativity. People who talk about their mental health online may be bullied, judged, or laughed at. This can make others feel scared to speak up, and it sends the message that struggling with mental health is something to be ashamed of.

Misinformation is also a problem. Many posts online give the wrong idea about mental health, often making mental illness seem overly dramatic or not serious. This can lead to confusion, false beliefs, and more stereotypes.

## How Social Media Affects Mental Health Stigma

People can feel pressured to appear perfect online, which can increase anxiety and depression. The need for likes and approval can make people feel like they are not good enough. This can make it harder for those struggling with mental health to feel accepted.

Social media also shows unrealistic images of life, especially on platforms like Instagram and TikTok. These “perfect” posts can make people believe that having mental health issues is unusual or a weakness, which is not true.

To change this, we need to encourage honest, kind, and supportive conversations about mental health online.

Thanks to social media, we now hear more from celebrities about their mental health. Many have shared their stories to help break the stigma and support others.

 <p>Billie Eilish: Suffers from depression and body dysmorphia.</p>	 <p>Zayn Malik: Struggles with anxiety and an eating disorder.</p>	 <p>Selena Gomez: Battles with depression and bipolar disorder.</p>	
 <p>Miley Cyrus: Deals with anxiety and depression.</p>	 <p>Kanye West: Experiences bipolar disorder.</p>	 <p>Ariana Grande: Deals with PTSD and anxiety since the Manchester bombing.</p>	

How can it have a positive impact when celebrities speak openly about their mental health experiences?

---

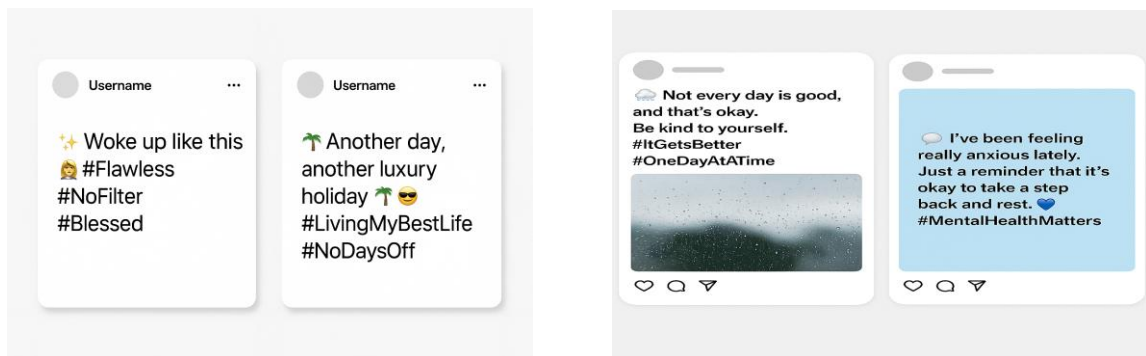
---

REAL

UNREAL

### Spot the Pressure

Look at the two sets of social media posts.



How might each type of post make somebody feel?

---

---

---

Is it helpful or harmful? Why?

---





---

---

What is one thing you've learned today that changed how you think about mental health and the way it's talked about online?

---

---

KQ	How can we safeguard our own mental health?
	To understand what depression and anxiety are
	To know why it is important we look after our mental health
	To know how we can safeguard our own mental health
RRR 	

In this lesson, we will learn what depression and anxiety are, and why looking after our mental health is just as important as our physical health. We will explore simple, healthy habits that can protect our mental wellbeing—such as talking to someone we trust, taking breaks from social media, getting enough sleep, and doing things we enjoy. We will also discuss when and how to ask for help, and why it's a sign of strength to speak up.

**Mind map** what comes to mind when you hear the words 'mental health'



### Key terms

**Depression:** A long-lasting low mood that affects daily life. Not just “feeling sad.”

**Anxiety:** Worry or fear that is constant or overwhelming and can affect sleep, concentration, and health.

**Safeguarding Your Mental Health:**



Getting enough sleep/Talking to someone you trust/Ignoring your feelings  
Comparing yourself to others online/Exercise and movement/ Bottling up emotions  
Taking breaks from social media/Eating regular/balanced meals/ Asking for help  
Avoiding all responsibilities/Practicing gratitude/Spending time in nature or outdoors,  
Pretending to be okay when you are not/ Using alcohol, drugs, or vaping to cope/  
keeping a journal to express your thoughts

## Safeguarding Your Mental Health

Sort the strategies your teacher gives you into categories below:

**Helpful for mental health**

**Not helpful /  
potentially harmful**

Which strategy will you try this week?

---

Are there any small habits you already do?

---

What is one important thing you have learned today about looking after your mental health, and how will you use it in your own life?

---

---

Complete your mindful minute menu with 4 strategies you could use when you are feeling stressed or anxious

## Mindful Minute Menu





Try one of these quick 1-minute strategies when you need a moment of calm.

•

•

•

•

KQ	<b>How can we support boys' mental health?</b>
	To understand how toxic masculinity and peer pressure can affect mental health
	To consider the expectations faced by boys and men
	To be aware of key information surrounding boys' poor mental health
RRR 	

Today, we will learn about how boys' mental health can be affected by toxic masculinity, peer pressure, and unrealistic expectations. We will learn that many boys feel they must hide their emotions or "be tough" because of harmful stereotypes about what it means to be a man. This can stop them from asking for help or speaking openly about their feelings. We will also look at the rising rates of poor mental health in boys and young men and discuss ways we can support each other and create a more understanding, respectful environment where everyone feels safe to talk.

### Agree or Disagree?

- "Boys shouldn't cry." \_\_\_\_\_
- "Real men don't talk about their feelings." \_\_\_\_\_
- "Mental health struggles are a sign of weakness." \_\_\_\_\_
- "There's more pressure on girls than boys." \_\_\_\_\_

Where do these ideas come from?

---

Do you think they're true or harmful?

---



## Toxic masculinity

= harmful beliefs like “boys must be tough,” “emotion is weakness,” or “violence proves strength



## Peer pressure

being pushed to act a certain way to “fit in’



## Key statistic:

Suicide is one of the leading causes of death in males under 25

Many boys don’t seek help for emotional problems

In small groups, look at the **scenarios** involving three boys struggling with mental health due to peer pressure or toxic masculinity.

Scenario		
Jay is afraid to tell his friends he’s struggling with anxiety in case they call him weak.	Leo is told by his dad to “man up” when he says he’s stressed about exams	Sam avoids therapy because he thinks only girls go to counselling
What toxic messages are present here?		
How might Jay/Leo/Sam be feeling?		
How could friends, school, or society respond in a better way?		



## Mental Health Allies





Come up with **3 ways** your year group or SPH, can create a more open and supportive culture around boys' mental health.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Bring together all the class's ideas to design a powerful and informative poster that raises awareness about boys' mental health.

--

KQ	What are support systems and how do they help us?
----	---------------------------------------------------

	To understand what support there is for your mental health
	To be aware of when you might need to seek support for your mental health
	To know who we can speak to and where we can get support from
RRR 	

In this lesson, we will learn about support systems and how they can help us look after our mental health. We will explore the different types of support available—such as friends, family, teachers, and mental health organisations—and talk about how they can make a positive difference when we're struggling. We will also look at signs that might show someone needs help, and how to recognise when we should speak up for ourselves or others. By the end of the lesson, we will know where we can go for support and who we can talk to if we ever need help.

**Isolation:** The state of being physically and/or emotionally distant from people or places.

Mind Map what might happen if someone feels isolated for a long time?



### The Effects of Isolation

Being isolated for a long time can harm both your mental and physical health. It can make you feel lonely, anxious, or low, and affect your sleep, energy, and ability to focus.

Without support from others, people may develop unhealthy habits and find it harder to stay well. Over time, the longer someone feels alone, the harder it can be to reconnect with others.



### **Support systems**

- **Formal support:** trained professionals (e.g. GP, counsellor, social worker)
- **Informal support:** friends, family, teachers, community

### **Benefits of a support system**

- **Emotional support-** This can reduce anxiety and feelings of loneliness as well as provide comfort
- **Improved mental health-** Feeling connected and valued by others contributes to overall mental well-being.
- **Increased self-esteem-** Feeling supported and accepted helps them believe in their abilities.
- **Better decision-making-** Supportive relationships provide different perspectives and advice, helping you make more informed choices.
- **Academic success-** Academic help can lead to more motivation and a positive attitude toward learning.
- **A sense of belonging-** Feeling connected can reduce feelings of isolation and increase overall happiness

### **Case Study – Callum**

Callum has recently started at a new school after moving cities with his family. He's finding it hard to make friends and often eats lunch alone. At home, he hasn't said much to his parents, but they've noticed he's become quieter and doesn't want to go to school. Callum

often feels anxious and overwhelmed but isn't sure who to talk to. He's starting to feel like things won't get better.

**How is Callum feeling right now?**

**What signs show that Callum might need help?**

**Who in Callum's life could he talk to first?**

**What support services are available in school?**

**If Callum needs more help, who else could support him?**

**What small steps could help Callum feel more connected**

### **Checkpoint/Knowledge quiz**

#### **1. What is a negative thought?**

- a) A thought that makes you happy
- b) A thought that leads to positive action



- c) A thought that brings you down or damages your self-esteem
- d) A thought about others

**2. How can negative thinking affect your mental health?**

---

**3. What does “reframing a thought” mean?**

- a) Ignoring your feelings
- b) Turning a negative thought into a more balanced or positive one
- c) Copying what your friend thinks
- d) Letting thoughts control you

**4. Give one example of a helpful way to reframe this thought: “I’m useless at everything”**

---

**5. Which of the following is a common stigma about mental health?**

- a) People with mental health problems are weak
- b) Mental health affects everyone
- c) Seeking help is brave
- d) Talking about your feelings is healthy

**6. How can media sometimes reinforce harmful stereotypes about mental illness?**

---

**7. Why is it important to safeguard your mental health?**

- a) To avoid getting in trouble
- b) To maintain healthy thoughts, emotions, and wellbeing
- c) Because only adults have mental health
- d) To stop feeling anything at all

**8. List one healthy strategy that can help protect your mental health.**

---

**9. How does toxic masculinity affect boys’ mental health?**

- a) It encourages boys to open up
- b) It makes boys feel free to express emotion

- c) It pressures boys to hide emotions and “be tough”
- d) It helps boys feel more accepted



**10. Who are two people or services you could turn to for support with your mental health?**

---



**Reflect on what you’ve learned in this unit: how has your thinking developed, and what would you still like to explore further?**



	To research and match potential careers with your individual strengths and interests, creating a personal career profile or action plan.
	

In this lesson, we will explore the importance of understanding our own strengths, skills, and interests when thinking about future careers. You will reflect on what you enjoy, what you are good at, and what motivates you, and learn how these personal qualities can help guide career choices. We will look at a range of career options and how they align with different personality types and skill sets.

**Why is it helpful to complete a self-assessment when thinking about careers?**

- a) To find out which jobs pay the most
- b) To understand your strengths, interests, and how they relate to different career paths
- c) To discover the day-to-day duties of specific jobs
- d) To compare employee benefits

**What should you focus on most when choosing a career that suits you?**

- a) The job title
- b) How well-known the company is
- c) Your personal skills, strengths, and interests
- d) How close the job is to your home

**If you enjoy talking to people and supporting others, which career might be a good match for you?**

- a) Computer programmer
- b) Social worker
- c) Financial analyst
- d) Graphic designer

**If you notice a gap in your skills while exploring career options, what should you do?**

- a) Focus only on what you are already good at
- b) Research how to improve that skill and make a plan
- c) Pick a completely different career
- d) Wait until you get a job to learn the skill

**Which tool is most useful for helping you match your skills and interests to possible careers?**

- a) Labour market data

- b) Your CV
- c) A career self-assessment quiz
- d) A job application form

Complete the table by rating your top strengths (1–10) and listing at least one career that matches each skill or interest. Use your own knowledge or career websites like BBC Bitesize Careers, Prospects, or National Careers Service for inspiration.

Strength/interest	Rating	Career
Working with children		
Solving problems		
Being creative		
Helping others		
Talking and presenting		
Organising and planning		
Enjoying science		
Enjoying computers		
Interested in fashion		
Enjoying animals		

### My Career Investigation

Choose **one career** from your table above that stands out to you.

- Why does this career appeal to you?

---



---

- What skills do you already have that match this job?

---



---

- What is one step you could take this year to learn more about this career?

---



---

Based on your strengths and interests, what career would you most like to explore? What are you already doing that prepares you for this path, and what is one new thing you could do to help you move closer to it?




---


---

---

---

---

KQ	Why is Work Experience important and how do I find a placement?
	To understand why work experience is important for career development and gaining employability skills.
	To recognise how volunteering or work experience can build confidence and help you discover what you enjoy.
	To identify and research local work experience or volunteering opportunities that match your interests and career goals

<div> <div>RRR</div>  </div>	
---------------------------------------------------------------------------------------------------------------	--

In this lesson we, we will learn about the value of work experience and how it can help us develop important skills for future careers. We will explore how gaining experience in a real workplace or through volunteering can boost our confidence, improve our employability, and help us make informed decisions about our career paths. We will also look at practical ways to find and apply for work experience opportunities that match our interests and goals.

What do you think “work experience” is?

---

Why might it be helpful for your future career?

---

Where have you seen someone doing a job that interests you?

---

Work experience is a short-term placement in a real workplace. It helps you learn about careers and gain transferable skills like communication, timekeeping, and teamwork. Many industries—like teaching, healthcare, and engineering—value this experience when you apply for jobs or courses.

Even if you can’t get a placement in your dream job, you can still build relevant skills in similar workplaces. For example, if you want to work in medicine, volunteering at a care home or dental practice is still valuable.

Match **your favourite school subject** to a possible **career sector**. Use the table below to guide you and write down 2 possible ideas.

Subject	Related workplaces
Art and Design	Design studios, galleries, branding companies
English	Newspapers, radio, publishing, libraries
Drama	Theatres, events teams, talent agencies
Science	Pharmacies, research labs, hospitals

History	Museums, archives, National Trust
PE	Sports clubs, fitness centres, physiotherapy
Maths	Accountancy firms, banks, insurance companies
Computing	IT support teams, coding start-ups, app developers

1. \_\_\_\_\_
2. \_\_\_\_\_

Write **3** reasons why work experience is important.

Use sentence starters such as:

- Work experience helps me to...
- It shows employers that I...
- It helps me decide...

---



---



---



---



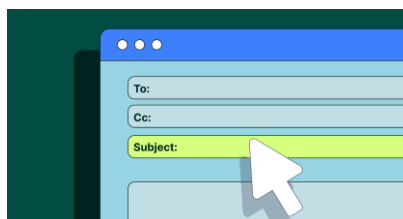
---



---

Discuss and write down:

1. A job sector you're interested in \_\_\_\_\_
2. A local business, shop, or service in that sector \_\_\_\_\_
3. How you could contact them (e.g. email, phone, visit in person) \_\_\_\_\_
4. What skills you hope to gain \_\_\_\_\_



## Email Etiquette



**Look at this example email and improve it.**

To: hello@localbusiness.com

Subject: Work experience

Hi,

Can I do work experience with you? Let me know.

Cheers,

Jayden

**Now rewrite it professionally. Use this structure:**

- Greeting
- Who you are
- Why you're interested in them
- What dates you're available
- Thank them and sign off politely

To:

CC:

Subject


### **Reflection**

How can you make a good first impression when asking for work experience?

---

What is one place you might contact this term for a placement?



RRR 	
------------------------------------------------------------------------------------------	--

In this lesson, we will explore the different reasons why people might choose to borrow money or take out a loan. We will look at everyday situations such as paying for education, buying a car, or covering emergency expenses, and discuss when borrowing might be necessary or helpful. You will also learn what factors should be considered before taking out a loan, including interest rates, repayment terms, and affordability. By the end of the lesson, You will understand the potential risks and responsibilities involved in borrowing money and how to make informed financial decisions in the future.

**Buy Now or Save Up?** Which would you choose?



### Why Do People Borrow Money?

People borrow money for many different reasons. Sometimes it is to pay for important things like a house, a car, or university tuition. Others may borrow money in an emergency, such as when something breaks at home and needs fixing straight away. Some people borrow to help manage their monthly spending or to buy something they need before they have saved enough money.

There are different ways to borrow money, such as through banks, credit cards, or payday lenders. Banks usually offer loans with lower interest rates, while credit cards allow you to borrow smaller amounts for everyday spending. Payday lenders often give out quick loans, but they usually charge very high interest, which can make them expensive.

When you borrow money, you must pay back more than you borrowed — this extra amount is called **interest**. The longer it takes to repay, the more interest you might end up paying. If you don't repay a loan on time, it can lead to serious problems like extra charges, damage to your credit score, or even legal action. That's why it is important to think carefully before borrowing and only take out loans you can afford to repay.

Jade (17) wants to go to college but needs to pay for travel and books.	Tariq (22) just got a job and needs a car to commute.	Sarah (45) had an emergency boiler repair but doesn't have savings.
Why does this person need to borrow money?		
What kind of loan would be best?		
What should they consider before borrowing?		

### The Loan Lab: Borrowing Options Comparison

You have been given 3 borrowing options. Read each profile carefully, then work together to answer the questions underneath each one.

#### Loan Option 1 – Low-Interest Bank Loan

- Amount borrowed: £2,000

- Interest rate: 3% per year
- Repayment term: 2 years
- Late payment consequences: Small monthly fee added and may affect your credit score

What are the **advantages** of this type of loan?

---

What are the **risks or disadvantages**?

---

Would you choose this option? Why or why not?

---

#### **Loan Option 2 – Credit Card**

- Amount borrowed: Up to £1,000
- Interest rate: 20% per year if not repaid monthly
- Repayment term: Flexible (you pay what you can each month)
- Late payment consequences: High interest added, late fees, damage to credit score

What are the **advantages** of using a credit card?

---

What are the **risks or disadvantages**?

---

Would you choose this option? Why or why not?

---

### Loan Option 3 – Payday Lender

- Amount borrowed: £500
- Interest rate: 100% or more
- Repayment term: 1 month
- Late payment consequences: Very high charges added quickly, serious debt risk

What are the **advantages** of this loan (if any)?

---

What are the **major risks or concerns**?

---

Would you choose this option? Why or why not?

---

### Reflection

Why is it important to understand borrowing before making financial decisions?



---



---

What advice would you give someone thinking about taking out a loan?

---

---

KQ	What are the effects of being in debt?
	To know the difference between high risk and low risk loans
	To consider the social, emotional and physical effects of being in debt

	To be aware of how we can avoid debt
RRR 	

In this lesson, we will explore the different effects that being in debt can have on a person's life. We will learn how to tell the difference between high-risk and low-risk types of borrowing, and why some loans can lead to more serious financial problems than others. You will also consider how being in debt can affect someone socially, emotionally, and even physically — including feelings of stress, anxiety, and isolation. Finally, we will look at practical ways to avoid getting into debt, such as budgeting, saving, and borrowing responsibly.

### Debt or Dilemma?



High Risk   Unsure/it depends   Low Risk

- Taking out a credit card at 18 \_\_\_\_\_
- Borrowing £5 from a friend for lunch \_\_\_\_\_
- Getting a payday loan for £500 \_\_\_\_\_
- Student loan for university \_\_\_\_\_

### Understanding Debt

Debt is when you owe money to someone else — usually a person, bank, or company — and you must pay it back, often with extra money called *interest*. People borrow money for different reasons, like paying for a car, going to university, covering emergency costs, or buying something they can't afford right away.

Not all debt is bad. Some borrowing, like a student loan or mortgage, is considered *low-risk* if it's affordable and paid back over time. But some types of borrowing, like payday loans or

borrowing from loan sharks, are *high-risk* because they charge very high interest and can quickly lead to bigger problems.

If debt gets out of control, it can affect your mental health, relationships, and ability to afford everyday essentials. That's why it is important to understand how borrowing works, know the risks, and avoid taking on debt you can't afford to repay.

**Scenarios:**

Lee has taken out three payday loans to cover bills but can't keep up repayments.	Amira borrowed from a friend but is avoiding them because she can't pay it back	Jason is scared to tell his parents he owes £200 and is skipping school to avoid being asked.
What are the emotional or social effects in this situation?		
What could this person do differently?		
How can they seek help or avoid further debt?		

**The Debt Spiral**





## Positive Money Pathway

Can you flip the spiral! Create steps that people can take instead of falling into debt.

Things to think about: Budgeting, saving for emergencies, asking for help, Using credit responsibly







## Reflection – Advice to My Future Self

Write a short letter to your future self. Include:

- [illegible]

KQ	What are the dangers of gambling?
----	-----------------------------------

	To understand the different types of gambling
	To be aware of the social, moral and emotional effects of gambling
	To know how to get help if we care concerned about the effects of gambling
RRR 	

In this lesson, we will learn about the different types of gambling, from traditional forms like betting shops and casinos to online gambling and gaming-related gambling such as loot boxes. We will explore the social, moral, and emotional effects gambling can have on individuals, families, and communities — including the risks of addiction, financial difficulties, and damaged relationships. You will also discuss why gambling can be especially harmful to young people and how it can sometimes start in small or hidden ways.

### Gambling or not?

Buying a lottery ticket	<b>Y/N</b>
Playing bingo with friends	<b>Y/N</b>
Buying loot boxes in a game	<b>Y/N</b>
Entering a raffle at school	<b>Y/N</b>
Betting on sports online	<b>Y/N</b>

### What is gambling?

Gambling is when you risk money (or something of value) on an event with an uncertain outcome, hoping to win something. This includes betting, lotteries, scratch cards, casino games, and even loot boxes in video games. While it may seem fun or harmless, gambling can lead to serious problems for some people.

Match each gambling type to its example in the chart below

Gambling type	Example
Online betting	Buying a loot box in FIFA
Casino gambling	Placing a bet using an app
Gambling in gaming	Placing money on a football team to win
Sports betting	Playing roulette or blackjack

How can gambling affect someone emotionally?

---



---

What impact could it have on their friendships or family?

---



---

Why might people keep gambling even when it becomes a problem?

---



---

**Read the following fictional situation in and respond.**

*Alex has started spending lots of time on betting apps and has lost £300 in the last month. He is borrowing money from friends and hiding his phone when asked what he is doing. He says he “just needs to win big once.”*

**Questions:**

- What signs show Alex’s gambling is becoming harmful?

---

- How might his behaviour affect his mental health or friendships?

---

- What advice would you give him?

---

- Where could Alex go for help?

---

## **Reflection**

One thing I've learned today is that gambling can affect people by

---

If I or someone I know ever needed support, I would go to

---

**Checkpoint/Knowledge quiz**

1. List **two** of your personal strengths or interests. How might each one link to a possible future career?

---

---

2. Why is it important to think about what motivates and inspires you when choosing a career path?

---

3. Name **two** places you could contact to get work experience or volunteering opportunities in your area.

---

---

4. How can doing work experience help you develop employability skills? Give **two** examples.

---

---

5. Give **two** different reasons why someone might need to borrow money.

---

---

6. What is one thing you should consider before taking out a loan, and why is it important?

---

7. Explain the difference between a high-risk loan and a low-risk loan, giving one example of each.

---

---

8. Describe **two** possible effects of being in serious debt on someone's life.

---

---

9. List three types of gambling and explain why each one might be harmful.

---

---

---

10. If someone you know was worried about their gambling habits, what advice or support could you offer them?

---

---

---



**Reflect on what you've learned in this unit: how has your thinking developed, and what would you still like to explore further?**

[illegible]

---

---

---



