7 Shopping and Money

About this unit

The aim of this unit is to help students find out more about their rights and responsibilities as consumers, and understand some of the legal and moral issues that affect the way they spend their money. It also looks at taxation and the way this money is spent.

Key Curriculum Links

These links cover only the Key Concept and Range & Content sections of the national curriculum for citizenship. The Key Processes and Curriculum Opportunities covered will vary depending on how this resource is used.

Citizenship KS3, Key Concepts

1.2 Rights and responsibilities:

a Exploring different kinds of rights and obligations and how these affect both individuals and communities.

Contents

7.1 When can you ask for your money back? **4**

7.2 Should there be age restrictions on what people can by? **14**

7.3 Is buying stolen or counterfeit goods wrong? **23**

7.4 Is VAT fair? **32**

7.5 Is money the most important thing? **39**

7.6 Where do our taxes go? **52**

7.7 Should you give away money you don't need? **64**

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7 Shopping and Money

Key Curriculum Links

Citizenship KS3, Range & Content

a political, legal and human rights, and responsibilities of citizens
b how economic decisions are made, including where public money comes from and who decides how it is spent.

Citizenship KS4, Key Concepts

1.2 Rights and responsibilities:

a Exploring different kinds of rights and obligations and how these affect both individuals and communities.

Citizenship KS4, Range & Content

a the economy in relation to citizenship, including decisions about the collection and allocation of public money.
b the rights and responsibilities of consumers, employers and employees.

Opportunities for Active Citizenship

From activity 7.2, students develop a campaign either introducing new, higher or lower age-restrictions for certain goods. They could contact local politicians or shopkeepers to get involved in the campaign. Alternatively if they know of shops selling goods to people under-age they could look to address this.

Activity 7.7 could be used to initiate a project where students start their own charity or find a charity they are particularly interested in to support.

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7.1 Shopping and Money

When can you ask for your money back?

Activity 7.1 When can you ask for your money back?

Learning Outcomes

Key Learning Outcome **The learner has:**	**Evidence**
Demonstrated the ability to identify an example of when you can and can't ask for a refund in a shop.	Participated in role plays and written down the law in different situations.
Other Learning Outcomes **The learner has:**	**Evidence**
Acquired an understanding of consumer rights.	Participated in role plays and written down the law in different situations.

Key Words

- **Consumer:** a person who buys something
- **Purchase:** something you buy
- **Refund:** when you get your money back
- **Contract:** a business agreement that's legal

Resources

- Role plays, pp. 8-11
- Answers to Role Plays and Further Questions, p. 12
- Shopping catalogues

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7.1 Shopping and Money

When can you ask for your money back?

Additional Resources

Resource	Source
A collection has a number of short videos when you search 'consumer rights'.	www.bbc.co.uk/apps/ifl/learningzone/clips/
Episodes of the consumer show 'Don't Get Screwed' may be available on the BBC iPlayer.	www.bbc.co.uk/iplayer

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Activities

	Activity	Resources
Starter	Ask students to imagine they have just been given £200 to spend. Get them to list what they would buy - they could use catalogues to help them. Ask them what they would do in the following situations: ■ A product is faulty ■ Something gets damaged on the way home ■ You decide you don't want something you bought ■ You bought the wrong size of clothing or shoes. Students write down what they would do. They will revisit this later.	Shopping catalogues

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7.1 Shopping and Money

When can you ask for your money back?

Activities

	Activity	Resources
Main Activity 1	Divide the students into pairs and give them the role play cards. Ask them to act out the situations. At the end of each role play, ask: ■ Is a shop allowed to do that? Give students the correct answer and ask: ■ Do you think that is fair? Why or why not? Go over the law in some other situations such as: ■ If you change your mind and don't like the trainers when you get home ■ You make a mistake about the size ■ You damage them yourself. Ask: ■ Do you think this is fair? Why or why not?	Role plays, pp. 8-11 Answers to Role Plays and Further Questions, p. 12

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7.1 Shopping and Money

When can you ask for your money back?

Activities

	Activity	Resources
Main Activity 2	Either individually or in pairs, ask students to use the information they have gathered from the previous activity to develop their own role play about returning goods and consumer rights. They could focus it on being a customer who knows their consumer rights and a shop assistant who doesn't (or is being a bit dodgy!) There is an opportunity here for students to incorporate any previous experiences they may have had. Give students the chance to perform their role play for the whole group. They could check to see if they have their facts correct and give feedback on how well the role was played.	
Plenary	Ask students to revisit the situations identified at the beginning of the lesson and write down what their rights would be in these situation.	
Further/ Additional Activities	Students could produce a guide for other young people on their consumer rights when buying goods.	

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7.1 Shopping and Money

When can you ask for your money back?

Information Point

There is an opportunity here to explain what citizens can do if they are not satisfied with the way a problem about faulty goods is dealt with.

- In the first place, ask to speak to the shop manager or someone more senior
- If you are still not satisfied, write, warning them that you will try to recover the money by taking your case to the small claims court. You can get more details from you local county court (it's under 'Courts' in the phone book), or from your local Citizens Advice Bureau or consumer advice centre (also in the phone book)
- Most towns also have a Trading Standards Office which will give free advice on a range of consumer problems.

Internet Research

Q1 What rights do you have if you are buying on an internet auction?

To find the answer, go to www.adviceguide.org.uk, then on 'consumer affairs' and on 'buying on internet auction sites'.

Q2 What rights do you have if you are buying from a private ad in the paper?

To find the answer, go to www.adviceguide.org.uk, then on 'consumer affairs' and on 'frequently asked questions about consumer affairs'.

Q3 What can you do to make a complaint a successful one?

To find some answers, go to www.consumerdirect.gov.uk and click on 'Making a complaint' in the 'Consumer Issues' section.

Visitor Opportunity

There is an opportunity here for students to meet and question someone who deals with trading standards in their local authority. You can find your local trading standards office by going to www.tradingstandards.gov.uk and entering your postcode.

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7.1 Shopping and Money

When can you ask for your money back?

Role Plays

Situation 1

Shop assistant: Can I help you sir/ madam?

Shopper: Yes, I bought these trainers in your shop last week. When I took them home, I found there was a mark on one them and I can't get it off. Look...
(Shop assistant tries madly but fails to get mark off).

Shop assistant: What do you want me to do about it, sir/ madam?

Shopper: I'd like my money back, please...

Shop assistant: Did you buy them in the sale sir/ madam?

Shopper: Yes.

Shop assistant: Ah, there we are then. I'm sorry, but you can't get your money back if you bought them in a sale... Goodbye

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7.1 Shopping and Money

When can you ask for your money back?

Role Plays

Situation 2

Shop assistant: Can I help you sir/ madam?

Shopper: Yes, I bought these trainers in your shop last week. When I took them home, I found there was a mark on one them and I can't get it off. Look...
(Shop assistant tries madly but fails to get mark off).

Shop assistant: What do you want me to do about it, sir/ madam?

Shopper: I'd like my money back, please...

Shop assistant: You'll have to take it up with the factory that made them - sir/ madam. It's nothing to do with us... Goodbye

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7.1 Shopping and Money

When can you ask for your money back?

Role Plays

Situation 3

Shop assistant: Can I help you sir/ madam?

Shopper: Yes, I bought these trainers in your shop last week. When I took them home, I found there was a mark on one them and I can't get it off. Look...
(Shop assistant tries madly but fails to get mark off).

Shop assistant: What do you want me to do about it, sir/ madam?

Shopper: I'd like my money back, please...

Shop assistant: I'm afraid I can't give you your money back, sir/madam... but I can give you a credit note for the same amount. So you can buy some different trainers or something else from our shop – whenever you like, doesn't have to be today... Here (writing note and handing it over)... Goodbye.

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7.1 Shopping and Money

When can you ask for your money back?

Role Plays

Situation 4

Shop assistant: Can I help you sir/ madam?

Shopper: Yes, I bought these trainers in your shop last week. When I took them home, I found there was a mark on one them and I can't get it off. Look...
(Shop assistant tries madly but fails to get mark off).

Shop assistant: What do you want me to do about it, sir/ madam?

Shopper: I'd like my money back, please...

Shop assistant: I'm afraid I can't give you your money back, sir/madam... but I can swap the trainers you bought for a pair of identical ones (without the mark on, of course!)... Here (gets new trainers and hands them over)... Goodbye

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7.1 Shopping and Money

When can you ask for your money back?

Role play answers

Situation 1
You are entitled to a full refund if you want one - unless the fault was pointed out or was something you should have seen when you bought it. It makes no difference that these are sale goods.

Situation 2
You are entitled to a full refund if you want one. You bought the goods from the shop and your contract was with them

Situation 3
You are entitled to a full refund if you want one. You don't have to accept a credit note if you don't want to.

Situation 4
You are entitled to a full refund if you want one. You don't have to accept replacement goods if you don't want to.

Further information
Can I get my money back if:

- You change your mind and don't like the trainers when you get home
- You make a mistake about the size
- You damage them yourself.

Legally, the answer is no to all three. The contract places some responsibilities on the buyer too and there are circumstances where the buyer has no real grounds for complaint. These include situations where:

- The trader pointed out the fault at the time of purchase
- The buyer made an examination of the goods at the time of purchase and should have seen the fault
- The buyer has damaged the goods
- The buyer made a mistake – eg in the size or colour – when purchasing the goods.

In practice, however, the trader may well be prepared to give you a credit note in some of these situations.

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7.2 Shopping and Money

Should there be age restrictions on what people can buy?

Activity 6.2 Should there be age restrictions on what people can buy?

Learning Outcomes

Key Learning Outcome **The learner has:**	**Evidence**
Demonstrated the ability to identify two reasons why it is a good thing to have age-related restrictions on buying certain goods.	Participated in discussion on age restriction of goods.
Other Learning Outcomes **The learner has:**	**Evidence**
Demonstrated the ability to identify the age-restrictions of three goods.	Completed card sorting activity and participated in discussion.
Demonstrated the ability to give their opinions on the age-restrictions of goods.	Participated in discussion on age restriction of goods.

Key Words

- Restriction: a limit
- Law: a rule of a country
- Welfare: help or support from the council or government

Resources

- 'Fine for underage fireworks sale' news article, p. 18
- Good and Age cards, p. 19
- Age-restrictions answers, p. 20
- Age-restrictions opinion spectrum, p. 21 or Unit 7 PowerPoint Presentation

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7.2 Shopping and Money

Should there be age restrictions on what people can buy?

Additional Resources

Resource	Source
This short clip looks at whether young people are aware of age-restrictions (NB smoking age limit is out-dated – now 18).	www.bbc.co.uk/learningzone/clips/the-law-and-young-people/4835.html

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Activities

	Activity	Resources
Starter	Give out the 'Fine for underage fireworks sale' news article. Students read the article and in pairs or as a group. Ask: ■ Is it fair that this businessman was fined? Should the punishment have been stricter/more lenient? ■ Is it fair that the council use 15 year old volunteers to discover business's selling goods to children under age? ■ Is it fair that young people are not allowed to buy such things? ■ Should fireworks be banned completely if they are dangerous?	'Fine for underage fireworks sale' news article, p. 18

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7.2 Shopping and Money

Should there be age restrictions on what people can buy?

Activities

	Activity	Resources
Main Activity 1	Give your students a set of goods and age cards each. Students then stick the age cards in the centre of a large piece of paper and stick the goods cards around them. They then match the goods with the ages. Explain that they can match the goods with more than one age if they think age restrictions differ (eg for DVDs). Feedback their answers and get them to make any corrections/additions in a different colour using the answer sheet to guide you.	Goods and Age cards, p. 19 Age-restrictions answers, p. 20
Main Activity 2	Ask students, in pairs or groups to consider each of the goods' age restrictions and whether they are too high, too low, just right or whether there should be no age restriction. Students can place each of the goods cards in the appropriate place on the Age-restrictions opinion spectrum. Alternatively, the cards could be stuck on board using the PowerPoint presentation and discussed to decide their final position as a group'. Go through each of the goods with the whole group and discuss their answers. Ask: ■ Are there other things that you think shops should not be allowed to sell to children or teenagers? If so, what are they? ■ What should the age limit be? ■ Does trying to protect young people from drinking and gambling work? Does it make these things seem more attractive?	Age-restrictions opinion spectrum, p. 21 or Unit 7 PowerPoint Presentation

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7.2 Shopping and Money

Should there be age restrictions on what people can buy?

Activities

	Activity	Resources
Plenary	Ask students to imagine an 'opinion line' across the classroom with one corner being 'strongly agree' the opposite corner being 'strongly disagree'. Read out the statements below and ask students to move to a point on the line to show their opinion. Ask students to justify their position. ■ 'Age-restrictions are a good thing' ■ 'People should be able to buy what they like when they are ready' ■ 'Computer games should have stricter age-restrictions' ■ 'There should be no legal age restrictions. Parents should decide what children buy up to the age of 14.'	
Further/ Additional Activities	Students to could develop a campaign either introducing new, higher or lower age-restrictions for certain goods. They could contact local politicians or shopkeepers to get involved in the campaign. Alternatively if they know of shops selling goods to people under-age they could look to address this.	

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7.2 Shopping and Money

Should there be age restrictions on what people can buy?

Information Point

There is an opportunity here to explain what can happen to shops that break the law on under-age sales. Shops may be fined, or, in certain circumstances, lose their licence to sell certain items, eg alcohol. Trading standards departments in many local authorities conduct checks on sales of tobacco, alcohol, fireworks and solvents, using teenage volunteers as 'spies'. To find out about schemes in your area, go to your local authority website and click on 'trading standards' and 'under-age sales'.

Internet Research

Q1 How can you report a shop that is selling things to under-age children or teenagers without anyone knowing it is you?

To find out the answer, go to www.consumerdirect.gov.uk

Visitor Opportunity

There is an opportunity here for students to meet and question someone who deals with young people trying to buy goods that they are too young for, such as a local shopkeeper.

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7.2 Shopping and Money

Should there be age restrictions on what people can buy?

Fine for underage fireworks sale

A businessman has been fined £500 for selling fireworks to an underage teenager in Edinburgh.

Satinder Singh, owner of Khalsa Superstore on Longstone Road, pleaded guilty to selling to persons under the age of 18 in November 2008.

The sale was made to a volunteer who was 15-years-old, during the annual fireworks test purchase project carried out by Edinburgh City Council.

He was one of four retailers, out of 20, who failed the test purchasing.

Singh's case was heard at Edinburgh Sheriff Court in Edinburgh on 4 December.

Environmental officers said last year's 20% failure rate 'represented a disappointing increase' in the failure rate compared with previous years.

Robert Aldridge, Edinburgh City Council's environment Leader, said: 'I am very concerned that some of the retailers that we tested, sold fireworks to young people regardless of age.

'This behaviour is totally unacceptable. Fireworks can cause serious injury and even kill so we must ensure that they are not being sold illegally to children.

'I hope these fines will serve as a stark warning that retailers must abide by the legislation.'

Story from BBC NEWS:
http://news.bbc.co.uk/go/pr/fr/-/1/hi/scotland/edinburgh_and_east/8411745.stm
14/12/2009

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7.2 Shopping and Money

Should there be age restrictions on what people can buy?

Goods cards

DVDs	**Lottery tickets / scratch-cards**	**Solvents**
Beer	**Cigarettes**	**Fireworks**
Knives	**Air-guns**	**Video games**

Age cards

12	**15**
16	**18**

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7.2 Shopping and Money

Should there be age restrictions on what people can buy?

Age-restriction answers

DVDs: 12, 15, 18 depending upon rating – also applies to hiring

Cigarettes: 18

Lottery scratch-cards: 16

Fire-works: 18

Solvents: 18 - including substances such as butane gas, lighter fuel, aerosols, antifreeze, and solvent-based glues or adhesives

Knives: 18 – but does not apply to folding pocket knives with a blade of less than 3 inches

Beer: 18 – but children aged 16 and over may purchase and consume beer or cider with a meal in a pub or restaurant.

Air-guns: 18 to buy one. Under 14 year olds must be supervised by someone over 21 when using one.

Video games: 12, 15, 18 depending upon rating – also applies to hiring. They are rated by the BBFC like films. However they often also have a PEGI rating from a European voluntary body which are legally enforceable like the BBFC ratings.

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7.2 Shopping and Money

Should there be age restrictions on what people can buy?

Age-restrictions opinion spectrum

TOO HIGH
TOO LOW
JUST RIGHT
SHOULD BE NO AGE RESTRICTION

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7.3 Shopping and Money

Is buying stolen or counterfeit goods wrong?

Activity 7.3 Is buying stolen or counterfeit goods wrong?

Learning Outcomes

Key Learning Outcome **The learner has:**	**Evidence**
Demonstrated the ability to identify two reasons why it is wrong to buy stolen or counterfeit goods.	Participated in discussion on stolen and counterfeit goods and produced a poster.
Other Learning Outcomes **The learner has:**	**Evidence**
Demonstrated the ability to identify three types of goods which are commonly counterfeited.	Participated in discussion on counterfeit goods.
An understanding of why buying stolen or counterfeit goods is a criminal offence.	Participated in discussion on stolen and counterfeit goods.

Key Words

- **Crime:** something forbidden by the law
- **Offence:** another word for a crime
- **Theft:** stealing
- **Counterfeit:** fake
- **Pirated:** to break the law by copying something
- **Copyright:** owning copyright of something means other people should not copy it without permission

Resources

- What should Daryl do?, p. 28
- Stolen Goods Arguments cards, p. 29
- Fake Goods Arguments cards, p. 30

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7.3 Shopping and Money

Is buying stolen or counterfeit goods wrong?

Additional Resources

Resource	Source
A short trailer about pirated films being against the law.	http://www.youtube.com/watch?v=byRI0cRd3Z0

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7.3 Shopping and Money

Is buying stolen or counterfeit goods wrong?

Activities

	Activity	Resources
Starter	Read through the story 'What should Daryl do?' with the students. Ask: ■ What should Daryl do? ■ Is buying a bike you think is stolen fair? ■ Why should he buy it? Why shouldn't he buy it? ■ Is buying a bike you think is stolen legal?	What should Daryl do?, p. 28
Main Activity 1	Give out the Stolen Goods Arguments cards and ask students to sort them into ones that are reasons for thinking it is okay to buy stolen goods and ones that are reasons for thinking it is wrong. Ask students to choose the card that best represents their own thinking about this issue. Encourage students to reflect upon the general issue of buying stolen goods: ■ In general, do you think it is wrong to buy things that you think have been stolen? Why or why not? Share the details from the information point.	Stolen Goods Arguments cards, p. 29

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7.3 Shopping and Money

Is buying stolen or counterfeit goods wrong?

Activities

	Activity	Resources
Main Activity 2	Ask your students to guess the 'top ten' most commonly faked types of goods on sale. They are designer clothing, watches, perfume, cosmetics, alcohol, CDs and DVDs, video-tapes, computer software, vehicle parts and DIY tools. Encourage students to think about the legal and moral aspects of buying fake goods: ■ Why do you think people buy fakes? ■ Do you think there is anything wrong with this? Why or why not? Give out the Fake Goods Arguments cards. Ask students to decide which of the reasons on the cards, if any, is a good reason for not buying fakes. Feedback their ideas.	Fake Goods Arguments cards, p. 30
Plenary	Ask students to design a poster to discourage young people from buying stolen or fake goods. The poster should include two reasons not to buy them.	
Further/ Additional Activities	It may be more beneficial to focus the lesson only on stolen goods rather than both stolen and fake goods so that more discussion can take place. As a further activity students could put together an assembly presentation or leaflet to explain to other students the reasons not to buy stolen or fake goods.	

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7.3 Shopping and Money

Is buying stolen or counterfeit goods wrong?

Information Point

There is an opportunity here to explain the law on buying stolen goods. Section 22 of the Theft Act 1968 states that a criminal offence is committed where: a person handles stolen goods if knowing or believing them to be stolen goods s/he dishonestly receives the goods; or dishonestly undertakes or assists in their retention, removal, disposal or realisation by or for the benefit of another person; or if s/he agrees to do so.

This offence is punishable by a term of up to 14 years imprisonment.

There are many different kinds of counterfeit goods. Fakes that can be dangerous range from cosmetics that cause skin rashes to fake car parts that can cause accidents. A lot of fake goods fund drug dealers and other organised crime. It is illegal to apply a registered trade mark to goods, or to make an exact copy of the goods that have the benefit of a registered trade mark registration, without the permission of the trade mark owner. Even where goods are not subject to a trade mark registration, it is still sometimes possible to bring an action against someone making copies of them, or attaching marks to goods, without the permission of the person already trading in those goods and associated marks. Copyright may exist in certain goods, eg, artistic designs on clothing, computer programmes, CDs, DVDs and other electronic media – 'infringement of copyright' is where such goods are copied without the permission of the copyright owner.

Pirated discs, tapes, sound tracks and any other device on which information is recorded or stored by electronic or mechanical means fall under the Forgery and Counterfeiting Act 1981.

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7.3 Shopping and Money

Is buying stolen or counterfeit goods wrong?

Internet Research

Q1 How can you recognise a fake/pirate games CD?

To find out, go to http://www.elspa.com and click on 'anti-piracy', then 'enforcement guide'.

Visitor Opportunity

There is an opportunity here for students to question a police officer about cases of handling stolen goods they have dealt with and what has happened to the people involved.

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7.3 Shopping and Money

Is buying stolen or counterfeit goods wrong?

What should Daryl do?

Daryl cycles everywhere on his bike; to school, to football, to friends' houses, to the shops, everywhere. His mum doesn't drive so it is that or getting the bus. He loves his bike which he saved up for months for. He did a paper round and other odd-jobs to get the money.

One day after school he popped into the local grocery store to get a drink. He left his bike up against the window without locking it. It was what he always did. It was his neighbourhood after all.

Unfortunately on that particular day he was unlucky and when he came out and the bike was nowhere to be seen. He contacted the police but they said there was little they could do as there were no witnesses. The police officer told him that he should have locked it as lots of bikes were being stolen in the area at that time.

The next day at school his friend, Carl, asked him why he was in such a mood. He said he was angry about his bike being stolen and annoyed at himself for not locking it up. Carl told him about a market close by his cousin had mentioned to him where loads of stolen bikes ended up for sale.

That Saturday Daryl went with Carl to the market looking for his bike. They didn't find it but Daryl didn't really expect to as the thieves would be smarter than to sell it at a market so close to where they stole it. However he did find a bike just like his one. If anything it was newer and in better condition. It was only £50 and his bike had cost him £240. He had enough money as he had continued his paper round (much easier by bike!).

He knew the bike was stolen but he had has his bike stolen. What should Daryl do?

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7.3 Shopping and Money

Is buying stolen or counterfeit goods wrong?

Stolen goods argument cards

It's a lot cheaper than buying things at full price

You could get into trouble if you were caught

The person who they were stolen from might be really upset – eg a child, or a really old person

It's just encouraging people to steal

You might not be able to afford the full price

It wasn't you who stole it

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7.3 Shopping and Money

Is buying stolen or counterfeit goods wrong?

Counterfeit goods argument cards

They might be dangerous

You are encouraging people to commit crime

A lot of them are sold by drug addicts to feed their habit

You could be putting ordinary shop-keepers out of business

You can't get your money back if anything goes wrong

People who make the real thing will lose out

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7.4 Shopping and Money

Is VAT fair?

Activity 7.4 Is VAT fair?

Learning Outcomes

Key Learning Outcome **The learner has:**	**Evidence**
Shown knowledge of two items on which VAT is payable and two on which you do not have to pay VAT.	Completed VAT quiz and participated in discussion.
Other Learning Outcomes **The learner has:**	**Evidence**
Demonstrated the ability to calculate VAT.	Calculated VAT on different items.
Demonstrated the ability to identify two arguments either for or against VAT being fair.	Completed VAT quiz and participated in discussion.

Key Words

- **Tax:** money paid to the government
- **VAT:** a tax paid on most goods and services
- **Net price:** the price you pay before tax (Value Added Tax)
- **Gross price:** the total price you pay

Resources

- Catalogues
- Pay VAT?, p. 36 or Unit 7 PowerPoint Presentation
- Pay VAT? answers, p. 37

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7.4 Shopping and Money

Is VAT fair?

Additional Resources

Resource	Source
To find more information on VAT click on 'Money, Tax and Benefits', then 'Types of Tax', then 'VAT'.	www.direct.gov.uk
Further information on income tax and national insurance.	www.money.citizenshipfoundation.org.uk

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7.4 Shopping and Money

Is VAT fair?

Activities

	Activity	Resources
Starter	Give out the catalogues and ask students to choose two or three items they would like to buy if they had the money. Select some of these items, find out the price and ask students where the money goes when they buy something like this, eg the shopkeeper, the manufacturer. If they don't mention the government, introduce the idea of VAT.	Catalogues
Main Activity 1	Taking one of their selected items, ask students to work out how much VAT is payable using a calculator or the facility on a mobile phone. The sum they should do is: Price x 0.175 = Amount of VAT For example, if an item were £20, the calculation would be: £20 x 0.175 = £3.50 Repeat the calculation with some of the other items students would like to buy. Ask: ■ Are you surprised at how much money you pay for goods is VAT?	

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7.4 Shopping and Money

Is VAT fair?

Activities

	Activity	Resources
Main Activity 2	Give students the quiz 'Pay VAT?' to complete or do this as a class using the PowerPoint presentation. Go through the answers and for each one ask: ■ Do you think it is fair to have/not to have a tax on x? Why or why not? Encourage them to reflect upon the rights and wrongs of VAT as a tax: ■ Overall, do you think VAT is a fair tax? Why or why not? Allow time – where possible – for students to share and discuss their ideas. They may need prompting on the key issues of it being an indirect tax and therefore does not depend on how rich or poor you are as well as children having to pay it on certain goods they buy.	Pay VAT?, p. 36 or Unit 7 PowerPoint Presentation Pay VAT? answers, p. 37
Plenary	Call out the names of goods and students have to decide whether VAT is payable or not. Alternatively a student could pick goods from the catalogue and the other students have to say whether VAT is payable.	
Further/ Additional Activities	A further activity around taxation could be to look at the amount of income tax people pay depending on their salaries. Ask students whether they feel the progressive income tax we have in the UK is fairer than a fixed rate. There is an income tax calculator at http://listentotaxman.com/.	

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7.4 Shopping and Money

Is VAT fair?

Information Point

There is an opportunity here to explain what VAT is, how it works and where the money raised through VAT goes. VAT is a tax that you pay when you buy certain goods or services. It is often included in the price of the goods or service you buy, so you don't always know you are paying it. Most retail prices on bills and receipts include VAT, it is not shown separately – though some may have a line under which they show the VAT element. This doesn't mean you're being charged extra, it just shows how much of the price is made up of tax.

Occasionally companies advertise goods and services without the VAT so it can come as a surprise when it is added.

When someone charges you VAT they multiply the original ('net') price of the item or service by the VAT rate to calculate the amount of VAT to charge. They then add the VAT amount to the net price to give the 'gross' price - the price you pay.

The standard rate in the UK is 17.5% - nearly a fifth. A reduced rate of 5% is payable on certain goods – such as children's car seats and domestic fuel or power. Then there are some goods on which you don't pay any VAT at all, such as food, books, newspapers and magazines, children's clothes and equipment for disabled people.

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7.4 Shopping and Money

Is VAT fair?

Pay VAT?

		Yes	No
1	Bread	☐	☐
2	CD's and DVD's	☐	☐
3	Wheelchairs	☐	☐
4	MP3 Players	☐	☐
5	Comics	☐	☐
6	T-shirts	☐	☐

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7.4 Shopping and Money

Is VAT fair?

Pay Vat? answers

1. Bread – **no**
2. CDs and DVDs – **yes**
3. Wheelchairs – **no**
4. MP3 players – **yes**
5. Comics – **no**
6. T-shirts – **tricky**: no, if they are children's clothing, but yes if they are children's clothing that could be worn by a small adult!

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7.5 Shopping and Money

Is money the most important thing?

Activity 7.5 Is money the most important thing?

Learning Outcomes

Key Learning Outcome The learner has:	Evidence
Demonstrated the ability to give their opinion on an economic issue.	Complete 'What do you think about money?' card sort activity, participated in discussion on it and written their opinion on one issue.
Other Learning Outcomes The learner has:	**Evidence**
Demonstrated the ability to explain an idea of a financial and economic change they would make.	Participated in discussion on financial and economic change.

Key Words

- **Economy:** The production and consumption of goods and services and the supply of money
- **Financial:** Concerned with money matters.
- **Currency:** The system of money in use in a particular country.

Resources

- Money – what do you know? Quiz, pp. 42-43
- Money – what do you know? Answers, pp. 44-47
- What do you think about money? cards, p. 48
- What do you think about money? grid, p. 49
- 'Making Changes' support sheet, p. 50

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7.5 Shopping and Money

Is money the most important thing?

Additional Resources

Resource	Source
The Bank of England has a range of education resources relating to money including videos.	www.bankofengland.co.uk/education/filmsgames/index.htm
The Personal Finance Education Group can provide speakers for schools and has useful personal finance resources.	www.pfeg.org
Visa Budget Buddy game, produced with the Citizenship Foundation	http://www2.visaeurope.com/personal/youthprepaid/budgetbuddy.jsp

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7.5 Shopping and Money

Is money the most important thing?

Activities

	Activity	Resources
Starter	Students complete the 'Money – what do you know?' quiz individually or as a group. Go through the answers.	Money – what do you know? Quiz, pp. 42-43 Money – what do you know? Answers, pp. 44-47
Main Activity 1	Students read the 'What do you think about money?' cards and place them on the 'What do you think about money?' grid. There are no right or wrong answers as long as students can justify them. Go through each of the cards with the group asking students to explain their opinions.	What do you think about money? cards, p. 48 What do you think about money? grid, p. 49
Main Activity 2	Ask students: ■ If you could make one financial or economic change in our country, in the light of what we have been talking about, what would it be? Students can use the 'Making Changes' support sheet to help them come up with ideas. This can be carried out as an individual writing task, group or whole class discussion.	'Making Changes' support sheet, p. 50

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7.5 Shopping and Money

Is money the most important thing?

Activities

	Activity	Resources
Plenary	Students write down explanations for the position of their 'What do you think about money' cards on the grid.	
Further/ Additional Activities	To develop the main part of the lesson one of the cards or ideas from the 'Making Changes' support sheet could be used as a stimulus for a debate. Students could be divided into two opposing groups and given time to prepare. Using their one idea for a change from the second main activity students could write a letter to their local Member of Parliament putting forward their ideas with a detailed explanation or produce a petition to gain support for their idea in their community and send it to the Prime Minister. This can be done online using www.petitions.pm.gov.uk.	

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7.5 Shopping and Money

Is money the most important thing?

'Money, What do you know?' quiz sheet

Look at the quiz below – try and answer each of the questions about money.

Question	Your answer	Correct answer
1 What is the name given to the British currency? a) pound b) euro c) dollar	 a) b) c)	 a) b) c)
2 What currency is used in most European countries? a) franc b) mark c) euro	 a) b) c)	 a) b) c)
3 When money buys less than it used to, it is known as: a) consumption b) demotion c) inflation	 a) b) c)	 a) b) c)
4 Where are coins made in Britain? a) The Royal Mail b) The Royal Mint c) The Royal Armouries	 a) b) c)	 a) b) c)
5 From where does the pound sign, £, originate? a) From a Roman unit of weight, equal to a pound, known as a libra. b) From the word lucky, meaning good fortune c) From the time when our money was made up of pounds, shillings and pence, with each of these represented by a horizontal line.	 a) b) c)	 a) b) c)

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7.5 Shopping and Money

Is money the most important thing?

'Money, What do you know?' quiz sheet

Look at the quiz below – try and answer each of the questions about money.

Question	Your answer	Correct answer
6 What does the phrase cashless society mean? a) When people pay for good electronically, rather than with notes and coins b) When people borrow more money than they can pay back c) When people's standard of living is very low	 a) b) c)	 a) b) c)
7 What are the main metals used in a pound coin? a) Copper and zinc b) Gold and silver c) Copper and gold	 a) b) c)	 a) b) c)
8 A woman goes into a newsagent to buy a newspaper. It costs 70p and she decides to pay for it with the loose change in her purse. How many 2p pieces can she give the shop assistant? a) 10 b) 20 c) As many as she likes	 a) b) c)	 a) b) c)
9 The 50p piece was introduced in Britain in 1971, when decimalisation took place. Which coin or note did the 50p piece replace? a) The ten shilling note b) The sixpenny piece c) The florin	 a) b) c)	 a) b) c)
10 How much would a pound 25 years ago buy today? a) 93 pence b) 58 pence c) 13 pence	 a) b) c)	 a) b) c)

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7.5 Shopping and Money

Is money the most important thing?

'Money, What do you know?' quiz sheet

Question	Correct answer
1 What is the name given to the British currency? a) pound b) euro c) dollar *The term pound originated as a measurement of weight, and was used to describe any object, such as a stone or piece of metal that could serve as a measure of a quantity, for example when weighing wheat.*	**a**
2 What currency is used in most European countries? a) franc b) mark c) euro *The euro was introduced in 2002, and adopted by some, but not all members of the European Union. Today, the euro is the currency of 13 European countries: Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, the Netherlands, Austria, Portugal, Slovenia and Finland.*	**c**
3 When money buys less than it used to, it is known as: a) consumption b) demotion c) inflation *There have been various points in history when inflation has been running at very high levels. One of the best known examples was in Germany in the early 1920s, just after the First World War. At its worst stage, in 1923, price at the end of a six month period were 135 times higher than they were at the start. More recently Brazil and Zimbabwe have suffered severe inflation. In 2007, Zimbabwe's inflation rate reached 2,200 per cent.* *The highest level of inflation reached in Britain in recent times was around 25 per cent in the mid 1970s. Today inflation is running at about 4 per cent*	**c**

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7.5 Shopping and Money

Is money the most important thing?

'Money, What do you know?' quiz sheet

Question	Correct answer
4 Where are coins made in Britain? a) The Royal Mail b) The Royal Mint c) The Royal Armouries *Today coins are made at the Royal Mint in Llantrisant, a few miles outside Cardiff in South Wales. Earlier sites of the Mint have been in the Tower of London and on nearby Tower Hill in London. The Royal Mint in Llantrisant also makes coins for many other countries. Banknotes are made under the control of the Bank of England at a factory in Loughton in Essex.*	**b**
5 From where does the pound sign, £, originate? a) From a Roman unit of weight, equal to a pound, known as a libra. b) From the word lucky, meaning good fortune c) From the time when our money was made up of pounds, shillings and pence, with each of these represented by a horizontal line. *A libra is an ancient Roman unit of weight equal to a pound. A libra was divided into 12 unciae - which is where we get the word ounces - although the pound weight that is used today is divided into 16 rather than 12 ounces.*	**a**

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7.5 Shopping and Money

Is money the most important thing?

'Money, What do you know?' answers

Question	Correct answer
6 What does the phrase cashless society mean? a) When people pay for good electronically, rather than with notes and coins b) When people borrow more money than they can pay back c) When people's standard of living is very low *There has been talk of a cashless society for some time, but a recent survey shows that 8 out of 10 people in the UK still like to carry cash at all times. However, from autumn 2007, a scheme will be rolled out throughout the country in which people can pay for small items under £10 with quick payment 'tap and go' cards.*	**a**
7 What are the main metals used in a pound coin? a) Copper and zinc b) Gold and silver c) Copper and gold *The last coins containing silver, in general circulation in Britain were produced in the late 1930s.*	**a**
8 A woman goes into a newsagent to buy a newspaper. It costs 70p and she decides to pay for it with the loose change in her purse. How many 2p pieces can she give the shop assistant? a) 10 b) 20 c) As many as she likes *Under British law, people may agree between themselves to pay for or sell goods and settle debts using any form of payment. However, money cannot be rejected - known as legal tender - if it is not above the following amounts:* *50p - up to £10 20p - up to £10* *10p - up to £5 5p - up to £5* *2p - up to 20p 1p - up to 20p* *Any amounts of one- and two-pound coins are legal tender.*	**a**

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7.5 Shopping and Money

Is money the most important thing?

'Money, What do you know?' answers

Question	Correct answer
9 The 50p piece was introduced in Britain in 1971, when decimalisation took place. Which coin or note did the 50p piece replace? a) The ten shilling note b) The sixpenny piece c) The florin *Decimalisation took place in February 1971, in order to bring Britain more in line with other European countries. It marked the change from pounds, shillings and 240 pence to the pound, to pounds and 100 pence to the pound - although decimal coins had been circulation for three years before this date.*	**a**
10 How much would a pound 25 years ago buy today? a) 93 pence b) 58 pence c) 13 pence *See above for information on inflation.*	**c**

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7.5 Shopping and Money

Is money the most important thing?

'What do you think about money?' cards

Card 1 Money is more important than friendship	**Card 8** If I won a million pounds, I would spend, spend, spend!
Card 2 When I am working, I would like to earn as much money as possible	**Card 9** People who work hardest should be paid the most.
Card 3 There should be a maximum, as well as a minimum wage. Some people earn too much money.	**Card 10** The world would be a better place if rich countries gave more money to those not so well off
Card 4 Rich people should be taxed much more heavily than they are now.	**Card 11** People in Britain should not be allowed to have more than one home
Card 5 If I became very rich, I would want to be able to leave all my money to my family and friends.	**Card 12** It is important to save for the future.
Card 6 If the money was good, I would be prepared to do a job that I didn't like.	**Card 13** We should never buy anything unless we have the money to pay for it.
Card 7 I tend to look up to people who have been financially successful.	**Card 14** If I was very rich, I would give a lot to charity..

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7.5 Shopping and Money

Is money the most important thing?

'What do you think about money?' Grid

Strongly agree	Agree
Disagree	**Strongly disagree**

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7.5 Shopping and Money

Is money the most important thing?

'Making Changes' Support Sheet

If you could make one financial or economic change in our country, in the light of what we have been talking about, what would it be?

Ideas:

- Everyone should earn the same amount of money
- Everyone should have to give 10% of their earnings to charity
- Those that earn over £100,000 should have to pay 50% of their wages in tax
- Everyone should be forced to save privately for their retirement
- The minimum wage should be higher.

For each one, consider:

- Why would you make those changes?
- What effect would those changes have on you and your family?
- What effect would those changes have on other people?

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7.6 Shopping and Money

Where do our taxes go?

Activity 7.6 Where do our taxes go?

Learning Outcomes

Key Learning Outcome **The learner has:**	**Evidence**
Demonstrated the ability to identify a social and/or economic benefit of giving extra funding to a government department.	Completed activity on which departments spend the most money and participated in discussion on this.
Other Learning Outcomes **The learner has:**	**Evidence**
Demonstrated the ability to identify the area they feel most public money should be spent on.	Completed decision making activity on which government department to give more money and written down their opinion on one department.
Shown knowledge of taxes and public spending.	Completed activities on government spending.

Key Words

- Tax: a compulsory payment of money to by a government to raise funds
- Public spending: Money spent by a government on goods and services for the people of the country.
- Chancellor of the Exchequer: The member of the UK government who is responsible for financial/economic decisions such as taxation.
- Tax evasion: Avoiding paying tax in a way that is illegal.
- Tax avoidance: Finding a legal way to pay less tax.

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7.6 Shopping and Money

Where do our taxes go?

Resources

- Which tax? activity sheet, p. 56
- Which tax? answers, pp. 57-58
- Spending taxpayers' money cards, p. 59

Additional Resources

Resource	Source
Videos, information and games relating to taxation can be found on this website.	Resources for teaching about economic issues and details of the 'Chance to be Chancellor' competition. These activities are adapted from this resource. – www.payingforit.org.uk
Information and games relating to taxation.	www.taxmatters.hmrc.gov.uk

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7.6 Shopping and Money

Where do our taxes go?

Activities

	Activity	Resources
Starter	Students complete the 'Which tax?' activity sheet and then guess which tax brings in the most money for the government. Go through the answers.	Which tax? activity sheet, p. 56 Which tax? answers, pp. 57-58
Main Activity 1	Ask students to place the 'Spending taxpayers' money' cards in the order they feel the government spends most money on to the least. Discuss the reasons for their answers. Go through how the government actually spends its money using the graph at http://www.hm-treasury.gov.uk/junebudget_diagrams.htm.	Spending taxpayers' money cards, p. 59
Main Activity 2	Divide the whole group into the 8 departments from the 'Spending taxpayers' money' cards. Each department comes up with arguments why they should get more funding. A student or the teacher can then take the role of Chancellor at a cabinet meeting where students discuss the next budget. Each department makes their case for more funding before the Chancellor makes a decision. The chancellor can increase funding for a department but must therefore reduce funding elsewhere. Alternatively, this could be carried out as a whole class discussion, rather than as individual departments, deciding which departments are most deserving of extra funding and reasons why.	

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7.6 Shopping and Money

Where do our taxes go?

Activities

	Activity	Resources
Plenary	Tell students they are the Chancellor of the Exchequer and they are going to increase tax and give some more funding to a department. Students decide which tax (from the starter) to increase and which department to give money giving their reasons. They should write down their decision.	
Further/ Additional Activities	Further activities on government and public spending can be found on the Paying For It website, www.payingforit.org.uk.	

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7.6 Shopping and Money

Where do our taxes go?

Information Point

There are a wide variety of taxes that are paid to central government, including:

- Income tax – an amount taken from someone's income.
- National insurance – paid by employees, employers and the self-employed.
- Inheritance tax – an amount taken from an inheritance over a certain amount
- Value added tax – a tax on consumer goods
- Excise tax – a tax on specific goods such as petrol/diesel, alcohol, tobacco, betting and vehicles
- Stamp duty – a tax on the transfer of ownership, for example on the purchase of a property
- Capital gains tax – a tax on the profit of companies.

You can find out more about the different types of taxes and who pays them at http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/index.htm.

Visitor Opportunity

The person in charge of the budget at your establishment could talk to students about budgeting and departments, including if possible how much is spent per student every year.

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Where do our taxes go?

'Which tax?' activity sheet

Using arrows match the tax to its definition. In the first column put a number to show which tax brings in the most money for the government. The first one has been done for you.

Income tax	A tax on the value of the money, property or possessions that someone leaves when they die.
Value-added tax (VAT)	A tax on property set by the local council, and used to pay for local services.
Corporation tax	Tax on goods such as fuel, alcohol, tobacco and betting.
Inheritance tax	A tax on money people receive from their earnings, savings, pensions and benefits.
National insurance contributions	Tax paid on profits from financial deals.
Council tax	A tax on many of the goods and services that we buy.
Capital gains tax	A tax based on a person's weekly income that is used to pay for benefits, the state pension and Jobseeker's Allowance.
Excise duties	A tax on company profits.

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7.6 Shopping and Money

Where do our taxes go?

'Which tax?' Answers

Income tax
A tax on money people receive from their earnings, savings, pensions and benefits

The amount of tax a person pays is based on their yearly income. Everyone is entitled to earn or receive a certain amount of money on which they pay no tax at all. This is called a personal allowance. It is currently (2007-8) £5,225.
Income above this is taxed at 10, 22, and 40 percent. Only high earners pay the 40 per cent tax rate.

Value-added tax (VAT)
A tax on many of the goods and services that we buy.

There is no VAT on essential items, such as food, water, children's clothing, books, papers and public transport. All other goods and services are taxed at 17.5 per cent.

Corporation tax
A tax on company profits

Large companies pay 30 per cent tax on their profits. For smaller companies, the rate is 19 per cent. There are many allowances companies can claim to reduce the tax they pay.

Inheritance tax
A tax on the value of the money, property or possessions that someone leaves when they die.

When a person dies, inheritance tax is normally paid only when the value of their assets (possessions, saving and property) is more than £300,000. Inheritance tax does not normally have to be paid, however, if the estate (the combined value of the assets) is being passed to their husband, wife or civil partner.

National insurance contributions
A tax based on a person's weekly income that is used to pay for benefits, the state pension and Jobseeker's Allowance.

Employers also have to pay NI contributions for each of their employees each week they earn more than the personal tax allowance.

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Where do our taxes go?

'Which tax?' Answers

Council tax
A tax on property set by the local council, and used to pay for local services.

Every dwelling has been put into one of seven bands from A to H (based on its sale value in 1992). Properties in Band H pay the highest Council Tax rate - and three times as much as those in Band A.

Capital gains tax
Tax paid on profits from financial deals.

A person can make a certain amount each year - tax free - on stocks and shares. However, tax must be paid when profits (the difference in the amount that the shares were bought and sold for) rises above a set level. In 2009-10 this was £10,100.

Excise duty
Tax on goods such as fuel, alcohol, tobacco and betting.

The excise duty on alcohol - wine, beer and spirits is based on the level of pure alcohol contained in the drink. This is why the excise duty on a bottle of whisky (usually 40 per cent proof) is much greater than the duty on a bottle of wine, with an alcoholic content of 12-13 per cent.

The excise duty on cigarettes is 24 per cent of the retail price, plus almost eleven pence per cigarette.

Sources of Government Revenue 2008-2009

Income tax	£157 billion
NI contributions	£98 billion
VAT	£83 billion
Corporation tax	£45 billion
Council tax	£25 billion
Fuel Duties	£25 billion
Alcohol Duties	£9 billion
Tobacco Duties	£8 billion
Capital gains tax	£3 billion
Inheritance tax	£3 billion

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7.6 Shopping and Money

Where do our taxes go?

'Spending taxpayers' money' cards

Health	**Defence**
Education and training	**Policing, public order and safety**
Unemployment benefit	**Transport**
Pensions	**International aid**

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7.7 Shopping and Money

Should you give away money you don't need?

Activity 7.7 Should you give away money you don't need?

Learning Outcomes

Key Learning Outcome The learner has:	Evidence
Demonstrated the ability to identify three vulnerable groups who need extra support.	Completed responsibility pyramid and participated in discussion on the outcomes.
Other Learning Outcomes The learner has:	**Evidence**
Demonstrated the ability to give an opinion on who should take responsibility for vulnerable groups.	Completed responsibility pyramid and participated in discussion on the outcomes.

Key Words

- **Charity**: an organisation set up to help others. Charities are not allowed to make profits and are run according to strict rules.
- **Donation**: a gift
- **Volunteer**: someone who works for other people or an organisation without being paid

Resources

- The man who threw his cash away, p. 66
- Whose responsibility? cards, p. 67

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Should you give away money you don't need?

Additional Resources

Resource	Source
Resources to support charitable giving and social enterprise in schools.	www.g-nation.co.uk

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7.7 Shopping and Money

Should you give away money you don't need?

Activities

	Activity	Resources
Starter	Read 'The man who threw his cash away' with the group. Ask: ■ Why do you think the man threw all this cash away? ■ What else could he have done with it, if he didn't want it? ■ Would he have been better off giving it to someone who really needed it? If so, who?	The man who threw his cash away, p. 66
Main Activity 1	Brainstorm with students kinds of people that they think really need money – eg old people, homeless, unemployed, sick, big families, etc. Write up their suggestions. Ask students to explain some of their choices.	

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7.7 Shopping and Money

Should you give away money you don't need?

Activities

	Activity	Resources
Main Activity 2	Give out the Give out the 'Whose responsibility?' cards and ask students to put them in order of who they think has most responsibility for helping people who are short of money. Ask: ■ Whose job is it to help people who need money? They can look at the specific kinds of people identified in the previous activity. ■ Would it sometimes be a bad idea to help people by giving them money? Give examples? ■ What kinds of needs people might have can be met by charities? Charities can't or don't help everyone in need, so should the government be expected to pick up their work? You could explain how some ground breaking charities were set up before it was thought the government should get involved eg Barnardos. ■ Could we ever get to a point in our society where nobody was in need?	Whose responsibility? cards, p. 67
Plenary	Ask students to imagine they have a £1000 to give to two vulnerable groups who require money. They decide who they would give the money to and why. This could be an individual written activity or sharing ideas as a group.	

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7.7 Shopping and Money

Should you give away money you don't need?

Activities

	Activity	Resources
Further/ Additional Activities	As an alternative to the starter ask students what they would do if they had a £10 million. ■ Would any of them give money to charity? Why/why not? ■ Which charities would they give to? Why? The theme of charities could be expanded asking students which they feel are best supported and why. The best supported charities in terms of donations in the UK in 2007 were (in order): ■ Supporting medical research ■ Religious charities/groups ■ Helping children ■ Donations to hospitals/hospices; ■ Overseas causes. This lesson could be used to initiate a project where students run their own charitable activity or find a charity they are particularly interested in to support. The Giving Nation resources could be used to support this.	

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Should you give away money you don't need?

Internet Research

Q1 Can you name some charities that help people with the following needs:

a aged?

b blind & partially sighted?

c disabled?

d housing?

e mental health?

To find the answers, go to www.charitychoice.co.uk and click on 'Charity category search'.

Q2 How do charities spend the money they raise?

To find the answer, go to www.g-nation.co.uk and click on 'Charities', then 'Charity works', then 'Make a difference'.

Visitor Opportunity

This is an opportunity to ask a representative from a local charity to come in and speak to students about the charity's work. National and international charities can also provide speakers for schools.

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7.7 Shopping and Money

Should you give away money you don't need?

The man who threw his cash away

20/06/06 Adapted from a story that appeared in The Daily Mail

The man who threw his cash away

A man went into the town centre at Aberystwyth and threw thousands of pounds into the air.

Passers-by dashed across the street to fill their pockets after the unidentified businessman shouted: Who wants free money'

People were seen scurrying to pick up the bank-notes – some on their hands and knees.

Stunned shop-keeper John Morris, 55, caught the chaos on the CCTV camera outside his fishing-tackle shop.

He said: 'I was standing in the door and suddenly I saw all these notes. I thought it was a joke - I couldn't believe it. The money landed on the floor and people were looking at it. Then they were bundling it in their pockets. I have never seen anything like it before'

The man, who was wearning a red Welsh rugby jersey disappeared as people dived in to grab the cash.

The polive confirmed a man from Aberystwyth had thrown a sum of money in the air before driving away. According to the police, the man told them: 'I just wanted to spead a little sunshine'.

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7.7 Shopping and Money

Should you give away money you don't need?

Whose responsibility? cards

GOVERNMENT
CHARITIES
FRIENDS
FAMILY
NEIGHBOURS

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