

Friday 2<sup>nd</sup> October 2020 – PSHE 2

LO: To understand the terms interest, loan and debt and how money can make us feel.

Read the second case study and again, consider how the families are feeling at different stages of the story using the vocabulary list and write out your ideas.

Last year, Kaye's mum, Julie, had a well-paid job as an accountant, which provided enough money to pay the bills, the rent on their flat, and for some luxuries like holidays. She also saved money for emergencies.

Then Julie unexpectedly lost her job and it took a long time to find another one, so she used up her savings and then fell behind on rent payments. She got a new job, but it pays a lot less than her old one and doesn't quite leave her with enough to pay the rent and bills, and for essentials like food. There's certainly no extra money available for anything else.

Julie knows that her daughter is now missing out on some of the things her friends are able to enjoy, such as school trips, new clothes, and cinema visits.

Julie and Kaye have started arguing a lot and neither of them sleep very well. Kaye has started getting bad headaches from stress and tiredness. She has had to miss a lot of school. She doesn't understand why their life has changed, because her mum has another job. She doesn't really understand about debt.

Julie has had to take days off work to look after Kaye and is worried about losing her job again. She knows that they could lose their home if she falls behind on her rent payments.

- Key Vocabulary
- Angry
  - Relieved
  - Guilty
  - Anxious
  - Cheerful
  - Hateful
  - Joyful
  - Calm
  - Exhausted
  - Thankful
  - Positive
  - Contented
  - Sad
  - Depressed
  - Panicked
  - Jealous
  - Burdened
  - Worried
  - Ashamed

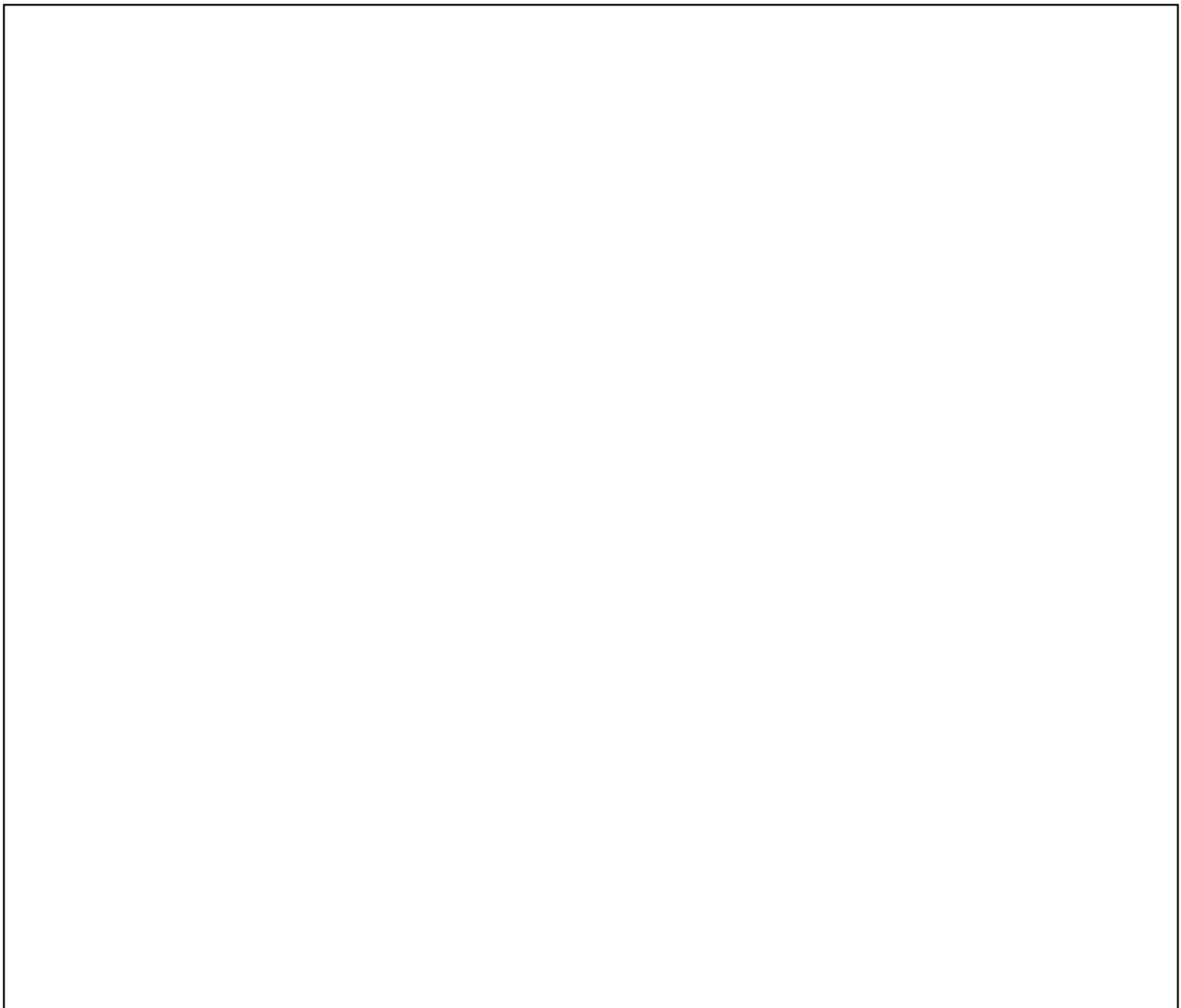
Families Feelings

Friday 2<sup>nd</sup> October 2020 – PSHE 3

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When there are money worries in a family, there is not much that children can do to help or fix the problem. However, there are ways in which they can help themselves and other family members deal with the worry.

How do you think the children and families in these 2 case studies can try and deal with the difficulties they are in? Not down your ideas here:

A large empty rectangular box with a thin black border, intended for students to write their ideas and responses to the question above.