



## Living in the Wider World—Developing Skills

**Employability** – the quality of being suitable for paid work  
**Communication skills** - being able to share ideas and feelings effectively  
**Personal presentation** – the way you present yourself in everyday situations.  
**Teamwork skills** – qualities and abilities that allow you to work with others  
**Technological literacy** – the ability to use a number of devices and software apps  
**Problem solving skills** – ability to think things through and solve problems  
**Interpersonal skills** – the ability to communicate and interact well with other people  
**Positive attitude** - a state of mind that expects good results and recognises opportunities  
**Leadership skills** – strengths that help you lead and guide people and situations  
**Self-management and organisation** – being able to efficiently manage your time, equipment and work.  
**Literacy and numeracy** – the ability to use maths and language, both written and verbal.  
**Initiative and enterprise skills** – being creative, looking for things that need to be done without being asked.

**Entrepreneur** – a person who takes on financial risk in setting up a business and strives for success

**Aspiration** – working to achieve full potential and beyond.

**Career** – an occupation taken for a long time



### 5 Qualities Kids Need to

### FOLLOW THEIR DREAMS

1. A clear goal
2. Hard work
3. Perseverance
4. Resilience
5. Confidence

The TEACHER Next Door

#### Banking and Saving

**current account-** a bank or building society account that lets you manage your day-to-day spending

**savings account-** an account for you to put money in and earn interest

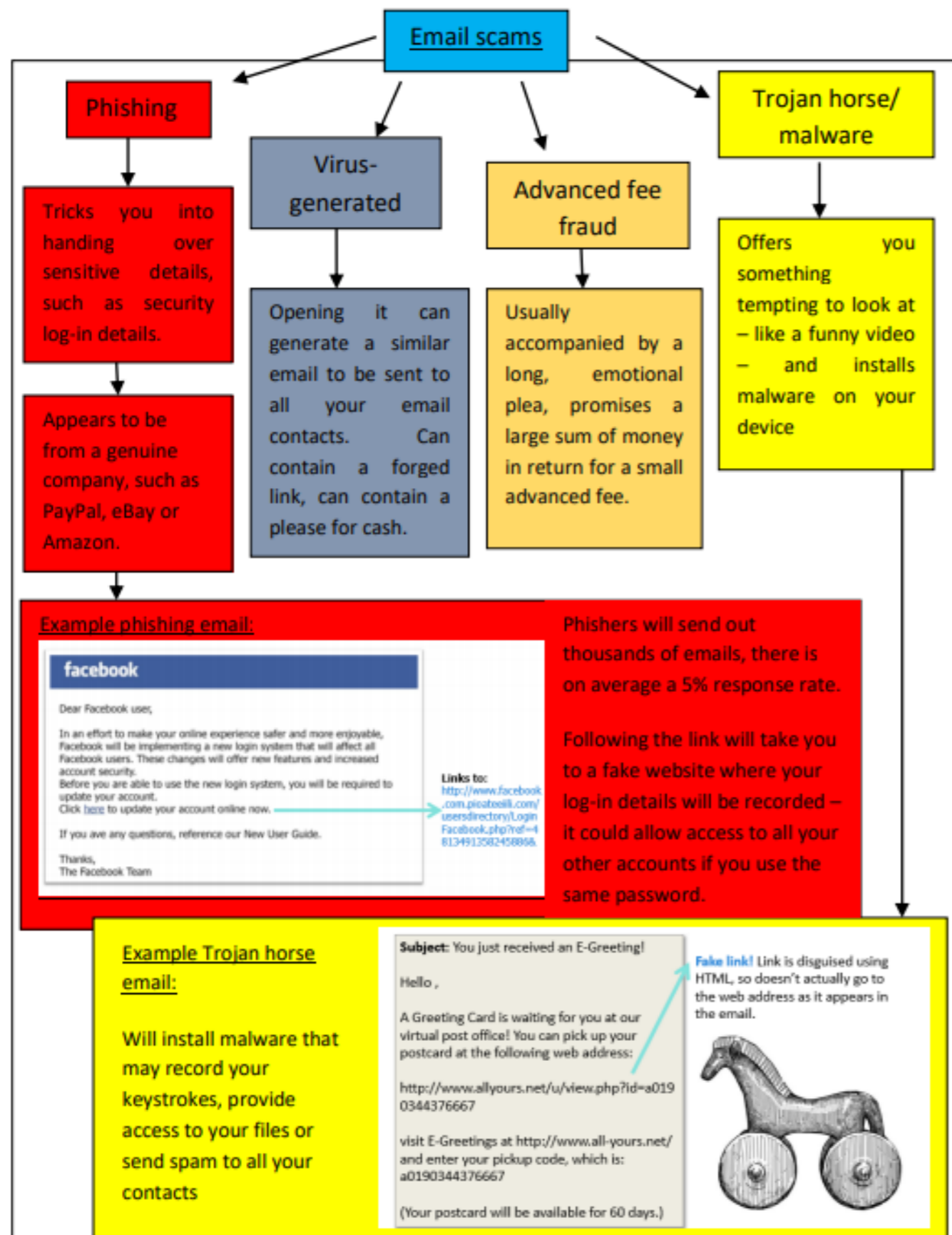
**credit card-** lets you borrow money from a bank or a building society, which you can use to pay for expensive goods and services up front

**ATM machine-** an automated teller machine (ATM) is an electronic banking outlet that allows customers to complete basic transactions such as withdrawing money

**PIN number-**a four digit personal identification number

**ISA-**individual savings account

# Living in the Wider World—Developing Skills



**Current account** – a person’s main account, usually where most of their transactions are paid into and out of (**Transaction** – buying or selling something)

**Savings account** – a bank or building society account designed to hold money to save, not to spend, often pays more interest on money held

**Interest** – money paid by a bank at a particular rate

**Budgeting** – monitoring and planning your income and outgoings each week / month

**Income / Outgoings** – money earned / money spent

**Fraud** – criminal deception which aims to earn financial gain

**Loans** – money lent by an external company, where you pay interest to them for doing so

**Credit Card** – issued by a bank / building society allowing the user to use borrowed money

**Debit Card** – issued by a bank / building society allowing the user to access money in an account

**Ethical Finance** – investing money in ethical companies, not in companies which exploit environmental or human interest

**Consumer Rights** – laws which protect people buying and selling goods

**Paypal** – electronic commerce company which moves payments between parties using online fund transfers