



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

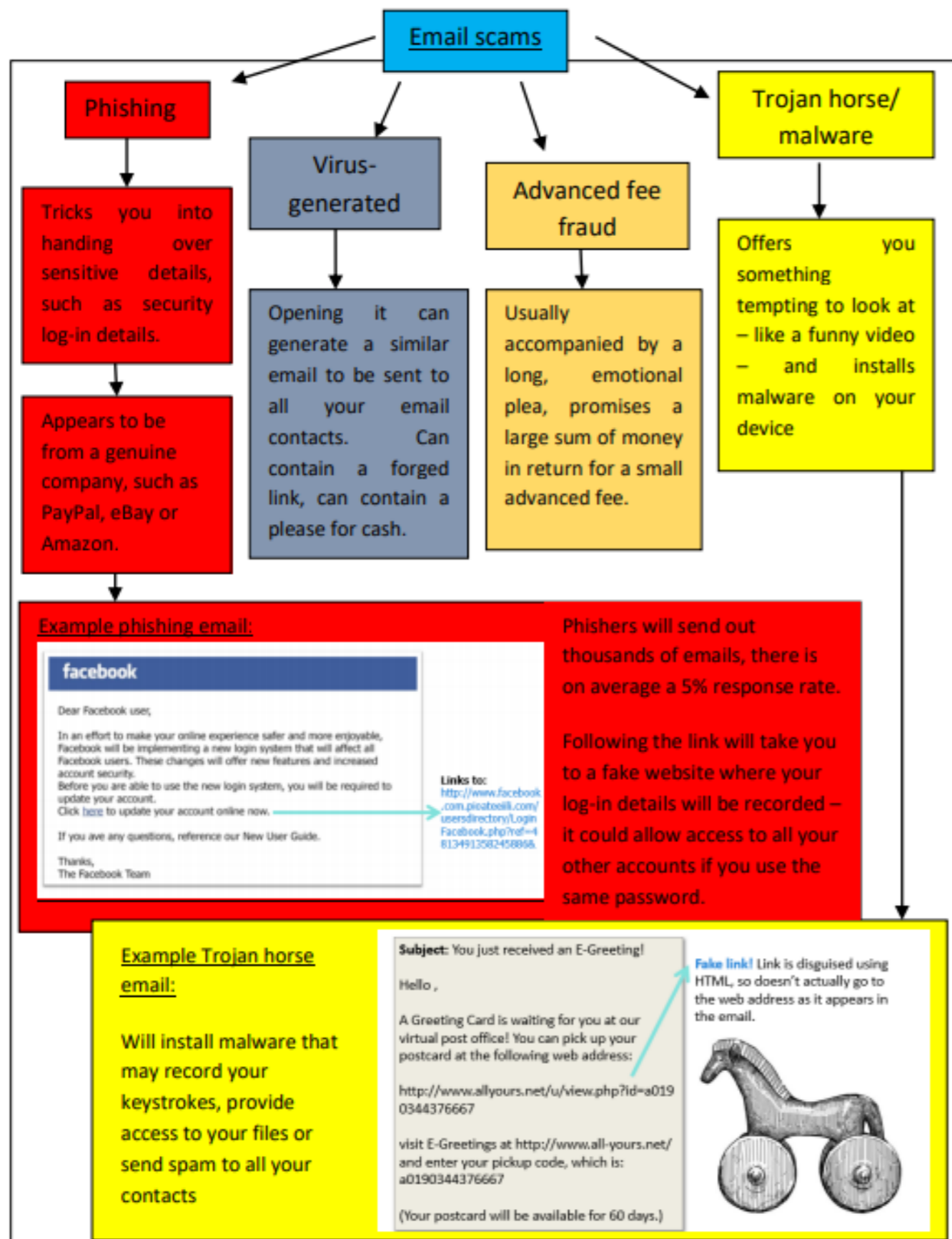
1. A clear goal
2. Hard work
3. Perseverance
4. Resilience
5. Confidence

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

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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