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Introduction

This resource contains a sequence of self-contained activities. These are designed for easy use with groups of Year 11 learners. Each activity can be used as a stand alone or part of a sequence.

The activities are flexible to accommodate use in:
- PHSE lesson
- Tutor period or programme
- Citizenship or Careers lesson
- Small group or mentoring situation

Aims

- To increase awareness of the benefits of staying on in learning
- To know what support is available through Education Maintenance Allowance (EMA)
- To enable learners to plan for their personal and economical well-being
- To develop and apply financial literacy skills
This material has been cross referenced to the PHSE curriculum at Key Stage 4 and will secure coverage of:

Attainment target
1. a, d, e, f, g
2. a
3. a, d, i

(Please find details below)

**Knowledge, skills and understanding**

Pupils should be taught:

1.
   a) To be aware of and assess their personal qualities, skills, achievements and potential, so that they can set personal goals.
   d) To recognise influences, pressures and sources of help and respond to them appropriately.
   e) To use a range of financial tools and services, including budgeting and saving, in managing personal money.
   f) About the options open to them post-16, including employment and continuing education and training, and about their financial implications.
   g) To use the careers service to help them choose their next steps, negotiate and plan their post-16 choices with parents and others, develop career management skills, prepare and put into practice personal action plans.

2.
   a) To think about the alternatives and long and short term consequences when making decisions about personal health.

**Breadth of study**

4.

During the key stage, pupils should be taught the knowledge, skills and understanding through opportunities to:

   a) take responsibility [for example, by representing the school to visitors at outside events].
   d) make real choices and decisions [for example, about their priorities, plans and use of time; about their choices post-16, with regular review and support].
   i) prepare for change [for example, in relation to progression to further education].

**Prior Knowledge**

There is no specific prior knowledge required. The learning will draw on a range of learner experiences and perceptions.
The LSC has produced a new DVD Called ‘You Decide’. The DVD is designed to be used in conjunction with of this resource or as a stand alone tool for schools, colleges, Work Based Learning Providers, Connexions Services and individuals. It is in a modular format which enables the tutor/teacher to choose the module that is the most relevant to the lesson or situation rather than showing the whole DVD at one time. The DVD has been made with young people as models and is in a format that has been tested with this age group and approved by them. The DVD could be ordered for young people to take home as a resource.

The modules are as follows

**Module 1**
Find out what people like you are thinking and saying. 
“You Decide” – Why stay in learning?

**Module 2**
Find out what you might want to do at 16.

**Module 2.1**
What’s it like in post 16 learning?
Profiles of 4 learners
- Leah – E2E
- Patrick – National Diploma
- Lydia – A levels
- Tim – National Diploma

**Module 2.2**
Where do you want to be in 5 years time?
“You Decide”
- Sofa kids – trigger questions

**Module 3**
Find out how the EMA can help you and how to apply.

**Module 3.1**
You find out
Overview – what is EMA

**Module 3.2**
You apply – part A (Learner)
Instructions for learner to complete form and where to go for more information.

**Module 3.3**
You apply – Part B (Adult)
Instructions for adult to complete form and where to go for more information.
Session Sequence

Sequence 1  Introduction – post 16 options
Sequence 2  Choices – benefits and influences
Sequence 3  EMA leaflet – Get in the know
Sequence 4  Banking – choosing and opening a banking account
Sequence 5  Applications – understanding application forms
Sequence 6  Advice and Guidance – getting help and support

Learning Styles

The activities have been designed to cater for a range of teaching and learning styles. Lessons have been structured into short blocks to facilitate a range of approaches. Extension activities or follow up work have also been offered including self-supported study. Most activities are flexible enough to allow for whole class, small group or individual approaches to teaching.
Learning Objective:
By the end of this lesson the learner will have a broad knowledge of the range of post 16 options available to them.

Activity
View module 1 DVD ‘You Decide’ and/or Why stay on in learning.
Invite the Connexions personal advisor or careers lead to provide a presentation to learners on their options post 16.

Extension Activities:
- Discussion about realities of life after school are young people in the DVD realistic about their aims
- Discussion about how qualifications are linked to earnings
- Follow up DVD with queries about what they want to do after leaving school
- Follow up the presentation by allowing/encouraging learners to research the various options available to them through their careers library or on-line resources www.connexions.gov.uk
- Use Fast Tomato www.fasttomato.com or other e-learning software to research and plan post-16 options
- Photocopy and distribute worksheet 1 on post-16 options
- Ask learners to interview/research by asking a range of people what post-16 routes they took. Compare and contrast case-studies
- Invite past learners in to talk about their post-16 routes and options and their experiences in FE/WBL/School Sixth Form
- Make links to any careers conventions or jobfinder events, sixth form open evenings or taster sessions/events taking place in your college or work based learning provider
- Make a link to learners individual learning plans

Resources:
- DVD ‘You Decide’
- Worksheet 1 –Post-16 options
- Fast Tomato or similar software
- Careers Library
- Connexions
- The learner’s individual learning plan
- Many work based learning providers and colleges will offer information, advice and visits on request
Complete the spider diagram below

**Work-Based Learning**
I could study at:

__________________________

__________________________

__________________________

Types of apprenticeships that interest me:

__________________________

__________________________

__________________________

**School Sixth Form**
I could study at:

__________________________

__________________________

__________________________

Types of courses that interest me:

__________________________

__________________________

__________________________

**Entry to Employment (e2e)**
I could do e2e at:

__________________________

__________________________

__________________________

Types of work-related training I would like to try:

__________________________

__________________________

__________________________

**FE College or Sixth Form College**
I could study at:

__________________________

__________________________

__________________________

Types of courses that interest me:

__________________________

__________________________

__________________________

To find out more about my options at 16 I can:

_________________________________________________________________

_________________________________________________________________
Session 2

Choices, Benefits and Influences

Learning Objective:
By the end of this lesson the learner will have a more detailed understanding of the local post-16 routes and choices available and an understanding of the benefits of staying in learning.

Show module 2 of DVD ‘You Decide’, 2.1 What’s it like in post 16 learning? and 2.2 Where do you want to be in 5 years time?

Activities:
- Use DVD to show different experiences of post 16 options
- Discuss ideas of how they can be helped to follow their chosen paths
- Brainstorm or mind-map the post-16 options and routes that are available to the student (individual, group or paired activity)
- Using worksheet 1 (either completed from the previous session or as a prompt for this session) identify the most likely local providers of Work-Based Learning, FE/Sixth Form or School Sixth Form.
- In pairs or small groups, ask the learners to identify/discuss 3 or 4 advantages of one of these routes of learning. Are there any disadvantages?
- In a plenary activity, pool the discussion of the advantages (and any disadvantages) of each route so that all routes are considered
- Worksheet 2 True/False activity and answer sheet

Extension Activities:
- Review and compare the prospectuses of each local learning provider
- Invite representatives from Work-Based Learning and FE sectors to do a short presentation to the learners
- Make links with Connexions Personal Advisor and advice and guidance services

Resources:
- DVD ‘You Decide’ Module 2
- Worksheet 1: Post –16 options
- Worksheet 2: True/False quiz
- Connexions
- Prospectuses/marketing materials
- FE/WBL provider representatives
True or False Quiz

Answer true or false to the following statements (delete as appropriate):

1. It pays to stay on in learning as you are more likely to get a better paid job when you finish

2. The majority of 16 year olds stay on in learning after Year 11

3. You can only receive EMA if you study A Levels

4. Staying on into post 16 learning is just more of the same old thing. It is just an extension of school

5. The only choice is to stay on full time or get a job

6. Apprenticeships are just cheap labour for employers

7. There is no financial incentive to stay on at college or work based learning (e2e or plp) when I could be earning

8. You can’t get Education Maintenance Allowance if you go into Work Based Learning

9. Around 50% of young people are likely to be able to get an Education Maintenance Allowance to help meet the expenses of staying in learning

10. You can get EMA if you stay in post 16 study at special school

11. Apprenticeships are only for people who didn’t do well in their GCSEs

12. If you get an EMA your family will lose out on benefits

13. University is only for the most able 20% of learners

14. You can only get into higher education (university) if you have good A level results

15. FE and HE are the best days of your life
Research shows that graduates can earn 70% more than people who study only the GCSE level. Graduates earn an average of £605 per week compared to £355 for people who have only GCSE level qualifications. (Source: Labour Force Study Spring 03).

As at November 2004 around 82% (nationally) stay in education and training so if you drop out, you are in the minority (DfES national statistics 2005)

EMA is available on a wide range of further education courses and work based programmes, e2e and programme led pathways up to and including level 3, AS/A2, GCSEs, GNVQs, NVQs and other vocational course

There is a vast array of courses available in FE and work based learning, from practical, work-based vocational to academic studies

There are lots of alternatives, including work with training, part time study, short courses, block or day release

Employed apprenticeships received a wage as well as opportunities to learn a craft through work-based training. Non employed apprentices can earn through EMA and by keeping an entitlement to benefits.

Statistics show that the more you learn the more you earn. Further qualifications enhance your earning power later on

EMA is available for those remaining in learning at school sixth form, FE College or sixth form college. It is also available for those who choose the work based learning route through e2e or plp

The EMA is available to only 16 or 17 year olds whose family falls within the income threshold (currently up to £30,810 which is around 50% of the population)

All post 16 learning, including SEN learners can apply for EMA

There are 2 levels of apprenticeship – Advanced Apprenticeship can be studied at Level 3 and 4 – equivalents to A level

Entitlement to EMA has no impact on benefits or any earnings you get from a part-time job

The government has a target that 50% of young people will go to university by 2010

Whilst the majority do enter after A levels there are many other routes into HE including studying NVQ’s or by having a BTEC national diploma

Many people say this – you will have to judge for yourself!

Worksheet 2 True or False Quiz – Answer Sheet

1. True
   Research shows that graduates can earn 70% more than people who study only the GCSE level. Graduates earn an average of £605 per week compared to £355 for people who have only GCSE level qualifications. (Source: Labour Force Study Spring 03).

2. True
   As at November 2004 around 82% (nationally) stay in education and training so if you drop out, you are in the minority (DfES national statistics 2005)

3. False
   EMA is available on a wide range of further education courses and work based programmes, e2e and programme led pathways up to and including level 3, AS/A2, GCSEs, GNVQs, NVQs and other vocational course

4. False
   There is a vast array of courses available in FE and work based learning, from practical, work-based vocational to academic studies

5. False
   There are lots of alternatives, including work with training, part time study, short courses, block or day release

6. False
   Employed apprenticeships received a wage as well as opportunities to learn a craft through work-based training. Non employed apprentices can earn through EMA and by keeping an entitlement to benefits.

7. False
   Statistics show that the more you learn the more you earn. Further qualifications enhance your earning power later on

8. False
   EMA is available for those remaining in learning at school sixth form, FE College or sixth form college. It is also available for those who choose the work based learning route through e2e or plp

9. True
   The EMA is available to only 16 or 17 year olds whose family falls within the income threshold (currently up to £30,810 which is around 50% of the population)

10. True
    All post 16 learning, including SEN learners can apply for EMA

11. False
    There are 2 levels of apprenticeship – Advanced Apprenticeship can be studied at Level 3 and 4 – equivalents to A level

12. False
    Entitlement to EMA has no impact on benefits or any earnings you get from a part-time job

13. False
    The government has a target that 50% of young people will go to university by 2010

14. False
    Whilst the majority do enter after A levels there are many other routes into HE including studying NVQ’s or by having a BTEC national diploma

15. Neither
    Many people say this – you will have to judge for yourself!
Learning Objective:
By the end of this lesson the learner will have an understanding of the Education Maintenance Allowance

Show Module 3.1 DVD ‘You Decide’

Activities:
• Give learners a copy of the EMA leaflet ‘Get in the Know’
• Direct learners to the EMA website www.directgov.uk/ema
• Ask Learner to answer the following questions:
  1. What is EMA?
  2. What do you need to send when you apply for EMA?
  3. The leaflet has real life examples of people who have accessed EMA. Choose one to explain how EMA has helped that learner
  4. When is it best to apply for EMA?
  5. When is the first EMA payment made?
  6. What triggers a bonus?

Extension Activities:
• Design a poster to attract young people’s attention to EMA and encouraging them to apply
• Visit the website www.directgov.uk/ema to find out more about EMA
• Take the leaflet home and discuss EMA and your post-16 options with your parents
• Order a DVD of your own and take home to parents

Resources:
• DVD – ‘You Decide’
• EMA Leaflet – ‘Get in the Know’ supplied free to all schools on request. Extra copies can be ordered by phoning 0845 602 2260 or email dfes@prolog.uk.com quoting reference 2006/07 leaflet LSC-P-NAT-060002
• Leaflets in other languages, Braille and large print are also available from 0870 900 6800 or visit the website for further information
• Aid-Memoire (aid for practitioners working with young people) from dfes@prolog.uk.com ref LSC-P-NAT-060055
1) EMA is a weekly payment to help learners with the costs of staying on at school, entering the college route enrolling onto an e2e course becoming a Programme Led Apprentice

2) With your completed application form you will need to send: proof of your own bank account; evidence of household income

3) See ‘Get in the Know’ Leaflet
   1. ‘Mum’s a single parent and EMA means that I don’t have to rely on her so much for money. That’s definitely a good thing’
   2. ‘Now I’m at college, I’m receiving EMA, which really helps me out. I’ve got a part time job but I don’t have to work so many hours, so I’ve got more time to concentrate on my studies’
   3. ‘Without EMA, I’d definitely be struggling. It’s taken the pressure off financially – and the bonuses have been a big incentive for me to go to college regularly’
   4. ‘I have a little boy who’s two years old, so EMA has been extra helpful for me as I have more expenses than some of my friends’
   5. ‘When I claimed other training allowances they were taken off my Income support. Now I get a much better deal as I get EMA and all my Income Support as well’
   6. Bonuses are triggered by progression in the young persons learning programme

4) Young people should apply as soon as possible. It is usual that evidence of household income for the previous tax year is available (TCAN or P60) around May or June but application forms are available earlier.

Please note some young people who want to enrol on the e2e/PLA route, before September of the same year, may need to use the household income evidence relating to the existing tax year. If in doubt call the help line

5) A young person will get a Notice of Entitlement (NOE) once the application has been assessed and agreed. The learners should present the NOE as soon as they enrol with the school/College/Learning Provider. Encourage learners to do this as they may loose out on money.
Learning Objective:

By the end of this lesson the student will understand the main steps needed for opening a bank account

[Note: having your own bank account is essential for EMA as payment is made directly to the young person’s account. It is often found that bank accounts were a common stumbling block on applications for EMA]

Activities:

- Using a map of your local area, mark on it the location of banks, building societies and post offices where you could open an account.
- Using worksheet 3 sequence the statements into the appropriate order.

Extension Activities:

- Invite a representative from local banks, building societies or post offices where you could open an account.
- Encourage learners to visit some local banks, building societies, and post office to collect information on bank accounts. In small groups, review the choice and offers available to young people in the area.

Resources:

- Copies of local map (not supplied)
- Worksheet 3
- Local banks, building societies or post offices — representative literature
- FSA website - www.fsa.gov.uk/consumer/consumer_
## Selecting and Opening a Bank Account

Cut along the dotted lines. You have ten different statements. Put the statements into a sensible order. Write the numbers 1 to 10 on the appropriate statements. 1 is the first action you would take.

<table>
<thead>
<tr>
<th>Check that the bank account can process BACS payments. (BACS payments are electronic payments rather than using cheques.)</th>
<th>Find names and addresses of all the banks, building societies and post offices in your chosen area.</th>
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<tr>
<td>Number ____</td>
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<tr>
<th>Talk to friends and family about their bank accounts.</th>
<th>Ask at the counter of the banks, building societies and Post Office for leaflets about different bank accounts.</th>
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<tr>
<th>Read and compare the information provided by banks and building societies</th>
<th>Find out what documents you will need to open a bank account. You usually need evidence to prove who you are and where you live.</th>
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<tr>
<th>Keep all details of your bank account in a safe place.</th>
<th>Take the evidence into the bank, building society or post office.</th>
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<tr>
<th>Think about where a bank account would be most useful. • Near home • Near college/school • In the nearest town centre</th>
<th>If necessary ask for further advice: • Ask at the bank or Post Office counter • Ask your parents • Ask your teacher • Ask a Connexions PA</th>
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Learning Objective:
By the end of this lesson the student will have a better understanding of the process of form filling by modelling, based upon EMA application.

[Note: All schools will have request application form via prolog .....]

Show DVD ‘You Decide’ modules 3.2 and 3.3

Activities:
- Follow the steps in module 3.2 and 3.3 on the DVD and discuss easy and hard parts of the form
- Discuss ways of involving Parents and Carers
- Learners are to devise a top 10 tips for form filling, aimed at helping young people. For a more supported approach, offer these 5 as ‘starters’
- Use a black pen and write using block capitals
- Plan ahead so you can meet any deadlines
- Keep a spare piece of paper or post-it-notes handy to note down any extra bits of information or evidence you need and don’t already have to hand. Stick the post-its on your form and remove when you’ve found the missing information
- Always check your form thoroughly before you send it off
- Read each section or page of the form (and any linked guidance) ahead of filling the form in.
- Review the EMA application form. Complete Part A using the top tips as appropriate.
- Common mistakes made when filling out an application form are
  - Incorrect proof of income
  - Wrong tax year is used for Tax Credit Award Notice
  - Incorrect or missing Bank Details
  - Some essential parts of the form not completed
  - Application form not signed

How can these mistakes be avoided?

Extension Activities:
- Learners take forms home and complete applications with their parents/ careers.

Resources:
- DVD – ‘You Decide’
- EMA application forms – supplied free to schools or individuals. These can be obtained via the link of the website www.ema.dfes.gov.uk(link or by phoning 080 810 16219
- Top tips worksheet
Worksheet 4  Top Tips For Form Filling

1. 

2. 

3. 

4. 

5. 

6. 

7. 

8. 

9. 

10. 

Session 6

Seeking Advice and Support

Learning Objective:
By the end of this lesson the learner will have investigated different ways they can access advice and support to assist them with their post 16 choices.

Activity
• Using worksheet 5 read the scenarios and decide which source(s) of advice and support would best fit.
• Brainstorm the people or places where the young people could access help and support in their locality.
• In pairs or small groups, ask the learners to complete the agony cards with a question or problem that a young person might face in relation to their post 16 options. Swap these cards around and write a ‘solution’ on the reverse.
• Share your best problem/solution with your partner or another group

Extension Activities:
• Invite your Connexions Personal Advisor to make a presentation on getting help and support.
• Re visit the website
• Make links to appropriate mentor programme or schemes in the school
• Consider using the EMA helpline where the young person needs further support in completing their application form help line number

Resources:
• Worksheet 5 – seeking help and support
• Agony cards – Blank – worksheet 6
• DVD – ‘You Decide’
Read the examples below. Look at the list of sources of advice and support. Choose the most appropriate for each example. You will probably find that there are a few correct answers for each example.

1. Jasmin is 15 years old and her teacher has given EMA leaflets out in class. She finds it difficult to read English. Where can she go for help?

2. Jason wants to open a bank account but his parents have told him they do not have an account so he will not be allowed to open one. Who can Jason ask for advice?

3. Tom wants to go to the local college when he is 16. He wants to know the cost of travelling to and from the college every day. Where can he go to find out?

4. Claudette wants to study computers when she finishes school. Who can help her find out where there is a suitable computer course?

5. Shubana has decided that she wants to work with children. Her parents say that they cannot afford to keep her at school or college to get a qualification. Who can help Shubana understand the options she has?

6. Steve wants to work in the film industry but does not want stay in full time education. How should he research his career choices?

7. Mia knows that she wants to stay at school and study ‘A’ levels. Her parents are worried that it might be expensive. She is considering getting a part time job. Her parents have asked her to find out if there is any financial support available first. Who should Mia ask?

8. Sam is applying for EMA, the form is complicated. Who can Sam ask for advice?

9. Dagmar is not yet sure what she would like to do and her career advisor has suggested e2e. Where can she find out more about e2e?

10. Leigh would like to do an apprenticeship but there are no employed vacancies available. Programme led Pathway has been suggested as a possibility. Where can more information be found?
Sources of Advice and Support

- DVD ‘You Decide’
- Class teacher
- Connexions PA
- Careers teacher
- Local colleges
- Work Based Learning Providers
- Connexions office in town
- EMA web site - www.direct.gov.uk/ema
- The neighbourhood centre
- The train station
- The Bus station
- The library
- The internet
- Friends
- Parents
- EMA Helpline – 0808 10 16219
- The bank, building society or post office
### Sample: (reverse side shows solution)

**Problem:**
I have difficulty reading so struggle filling in forms.
**Sample: (reverse side shows problem)**
Solution:
Ask for help from your tutor, Connexions PA or staff at college you are applying to. They should be happy to help you.

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