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# **GCSE LEARNING FOR LIFE AND WORK**

**SECOND EDITION**

**Amanda McAleer  
Michaela McAllister  
Joanne McDonnell**  
Editor:  
**Dr Alan McMurray**

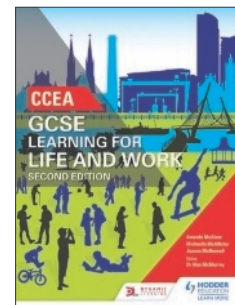
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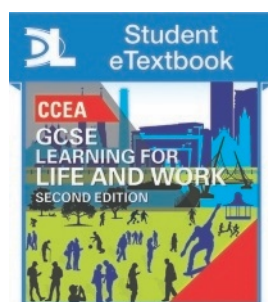


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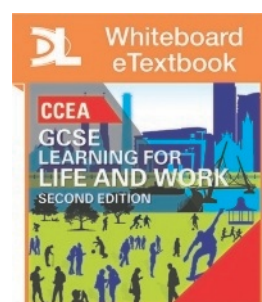
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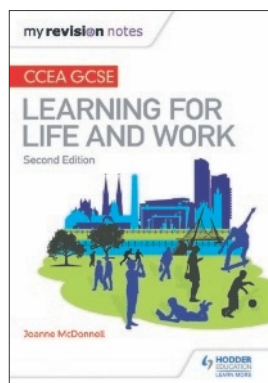
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## LOCAL AND GLOBAL CITIZENSHIP

## Section 1 Diversity and inclusion: challenges and opportunities

Build subject knowledge through clear and detailed coverage of the **key content** structured around the specification.

**Key content**

- ▶ benefits and challenges associated with expressions of cultural identity, including influences on a young person's sense of cultural identity
- ▶ causes and consequences of prejudice and discrimination in society
- ▶ benefits, challenges and impacts of immigration on communities, society and the economy, including reasons for immigration and ways governments can support migrants
- ▶ ways to promote inclusion in society through laws, policy, communication and education in schools, communities and the workplace
- ▶ causes and consequences of conflict at local, national and global levels
- ▶ ways to resolve conflict between opposing groups and countries peacefully, including the role of the United Nations

This section explores how an individual's cultural identity is expressed. It explores the causes and consequences of different types of prejudice and discrimination and how this affects society. Furthermore, it examines the changing social landscape of Northern Ireland and in particular focuses on the benefits and challenges of immigration to communities, society and the economy. Northern Ireland has witnessed some population changes in recent years and as a result it is very important that society acts to ensure there is inclusion. This is vital in law-making, policy-making and even in our schools. Finally, this section aims to allow you to understand the causes and consequences of conflict and the various methods that can be used to resolve conflict.

### What are the benefits and challenges of expressions of cultural identity?

Our identities as individuals are shaped by our experiences, our backgrounds and other factors such as the homes we live in, the communities we belong to and the schools we attend. Cultural identity forms an important part of a person's image of who they are. It is how they identify with being part of a group culture. They have a shared cultural identity with others in the group.

People can gain a sense of belonging to the group by being able to identify with the group's culture. Our cultural identity is formed by the language, beliefs, traditions and customs of the society we live in. Culture relates to your 'way of life' and is learned. Northern Ireland is often perceived as having only two cultures (**Catholic** and **Protestant**). This perception tends to ignore the many ethnic minority groups which live in Northern Ireland. These include Chinese, Indian, Polish, Pakistani, Romanian, Filipino and African people and others. Society in Northern Ireland is culturally **diverse** and **multicultural**.

**Key terms** are highlighted throughout and defined in the glossary, enhancing students' vocabulary and understanding.



## Influences on a young person's cultural identity



▲ Today, Northern Ireland is a culturally diverse society.

## UNIT 1 LOCAL AND GLOBAL CITIZENSHIP

There are a number of factors that can influence the cultural identity of an individual or group, some of which are shown in the table below.

<b>Family</b>	Children learn from watching and imitating their parents and family circle, and are taught family values at home. Family is one of the most important factors that influence a young person's identity.
<b>School</b>	Young people gain knowledge and skills at school where they will also celebrate certain cultural events and learn how to interact with adults and peers. School teaches young people about culture and any particular school values.
<b>Peer group</b>	Friends can be a powerful influence on cultural identity influencing, for example, the way young people dress, the music they listen to, sports teams they support and events they attend.
<b>Religion</b>	Most children learn about religion at home and at school. Religious culture may centre on events and traditions in the calendar which can influence a young person's way of life, such as Lent or Ramadan.
<b>Media</b>	Television programmes, social media, or the way the news is reported can influence a young person's culture. Magazines can influence fashion trends.
<b>Nationality</b>	Your nationality can have a broad range of impacts on your culture including the food you eat, the language you speak, your religion and values.
<b>Heritage (history)</b>	Many cultures will follow historic traditions and hold festivals to celebrate and remember significant events that have occurred. Cultural traditions are passed on from generation to generation.
<b>Sexuality</b>	A person's sexual identity is how a person defines themselves as male, female or both, and their sexual orientation. This can influence their cultural identity by influencing their attitudes, behaviors and the groups they identify with in wider society.
<b>Race</b>	A person of a certain race may self-identify with a racial group which shares a common heritage and culture. This influences their cultural identity and how they perceive themselves in wider society.

- ▲ Many factors can influence the cultural identity of a young person. These influences on cultural identity are also likely to influence peoples' views and attitudes towards others from a different culture. In some cases they may have negative effect by reinforcing a group's cultural identity leading to the exclusion or marginalisation of others. In other cases these influences may be positive and promote respect for other cultures and diversity and inclusion in society.

### Expressions of cultural identity

People express their cultural identity in different ways. These include music, dance, art, drama, poetry, sport, language, traditional dress, food, religious beliefs, political views, symbols, flags, parades and marches. People may not always consciously think about expressing their cultural identity but you could probably guess which culture they might identify with from these expressions of identity.

Prepares students for assessment with skills-building activities.

#### Activity



#### Factors that influence your cultural identity

- 1 Reflect on your own culture. Which of the factors in the table to the left have had the most impact on your culture? Rank the factors from 'most significant impact' to 'least significant impact'. Explain why you have ranked them as you have.
- 2 Explain how each of the factors in the table has influenced your cultural identity.

There are occasions when cultural groups want to more openly express their cultural identity. This may be part of a celebration of their culture. There are worldwide religious festivals such as Christmas, Hanukkah, Ramadan and Diwali. Secular cultural celebrations include the National Day of Reason which is held by humanists. Other celebrations include the Chinese New Year, Hogmanay, the Notting Hill Carnival and Gay Pride. Different cultures around the world also express their cultural identity when holding memorial and commemoration events.

Engage students with a bank of up-to-date **case study** material.

### Case study Diwali

Diwali is the Hindu festival of lights and it is celebrated throughout the world by thousands of people from different cultures. It is a festival that celebrates family and friends and it is a time to reflect on the past and look forward to the future with hope for a peaceful world. Diwali also celebrates different historical events and stories are told to symbolise the victory of light over dark, knowledge over ignorance, good over evil and hope over despair.

As Diwali approaches, people clean their homes to remove bad luck in the upcoming year. On Diwali night families gather for a feast and stay up late, celebrating with the help of fireworks and gifts. Hindus believe that the Hindu goddess of good luck visits homes that are brightly lit. Children make small clay lamps called 'diyas' to bring the good luck goddess to their home so they can receive new clothes and toys. One family may have many thousands of these little diyas decorating their home.



Different cultural groups in Northern Ireland also share many of the celebrations, memorials and commemorations that take place across the world. In addition to these, two major communities in Northern Ireland (Catholic/Republican/Nationalist and Protestant/Loyalist/Unionist communities) have their own types of cultural celebrations (hereafter these groups will be simply referred to as Catholic and Protestant communities but it should be noted that they are also associated with these other labels). Many Catholics celebrate their culture with festivals, for example, Feile an Phobail, and Gaelic sporting competitions such as the Ulster championship, or by holding a parade on the feast day of the Irish patron saint, St. Patrick. Many Protestants celebrate their culture by holding Orange Order marches and parades, the main one being on 12<sup>th</sup> of July each year.

### Activity Cultural celebrations



- 1 In small groups, discuss and agree one cultural celebration to research. Write down three research questions. Research these questions as individuals, then share and discuss your findings, to create a presentation.
- 2 In your groups, show your presentation to the class.

Icons help identify **activities** that build key skills and personal capabilities. Covering communication, using Mathematics, problem solving, using ICT, working with others and self-Management.



## Benefits associated with expressions of cultural identity

People like to express their cultural identity as it gives them a sense of belonging to, or solidarity with, a group. The need to 'belong' and to be accepted by others is human nature, so is one of many things that are common across cultures. Activities shared by cultures build relationships between those with a common identity and can therefore be enriching for individuals. This can also create greater harmony and cohesion in society as a whole.

## Multicultural societies

Many countries are multicultural, which means that different cultural groups are living together. This is the result of immigration as people move from their country of origin to another country. This has happened in many countries throughout the world, such as America, Canada, Britain, and Germany. Each of these countries is now culturally diverse because of the different groups of people living there.

Northern Ireland has also developed into a multicultural society and is enriched by the wide variety of food, language, sport and music that different cultures have brought. Languages spoken in Northern Ireland now include Polish, Russian, Mandarin and Cantonese, and on the high-street there are supermarkets and restaurants from India, Asia, Poland and the Mediterranean.

## Understanding cultural differences

Living in a society that contains different cultures can bring many benefits and opportunities. As

people learn about one another's cultures they develop mutual understanding, which can help to break down barriers as people grow to trust and tolerate the culture of others. When different cultures participate in society and share cultural experiences it helps to promote inclusion and respect within that society.

## Celebration and tourism

The image below shows Culture Night when around 80,000 people visited Belfast city centre in September 2016. This was a celebration of food, music, dancing and festivals from all of the cultures in Northern Ireland. This event was a celebration of diversity and vibrancy in the city.

Cultural events such as Culture Night and Belfast Mela, an annual festival of World cultures, also bring economic benefits to Belfast as they attract tourists who spend money in the city's shops and restaurants during the festivals. Northern Ireland's tourist industry has grown rapidly, and cultural events and festivals are one of the factors boosting tourism and visitor-spend in Northern Ireland.

## Challenges associated with expression of cultural identity

As well as benefits, there are many challenges that can be faced when people express their cultural identity. Expressions of cultural identity can create strong bonds amongst people within a group, but this can lead to this group of people being less likely to integrate with the rest of society. People may promote negative values, behaviours and attitudes against others. This can result in intolerance, mistrust, stereotyping, **prejudice** and **discrimination** between different groups.



▲ Young people enjoying Belfast Culture Night, September 2016.

### Activity



### Expressions of cultural identity

- 1 Choose one cultural group in Northern Ireland. Using the internet, carry out research to see how this group have organised events to celebrate their culture. Report back on your findings to the class and explain how the cultural events benefitted the people who participated in them.
- 2 Read through the text, make a list of the benefits associated with expressions of cultural identity.



## Global conflicts

While the reasons for global conflict are complex it is likely that cultural differences between groups can reinforce divisions and contribute to tension and conflict. When cultural expressions are viewed negatively this can lead to **segregation**, division and the **marginalisation** of groups in society. This has been seen in the

Israeli–Palestinian conflict as well as here in Northern Ireland and in other countries.

Prejudice, **racism**, discrimination, **sectarianism**, segregation and exclusion can occur when one cultural group perceives themselves as superior to another. Hatred between cultural groups has resulted in major conflicts in the world, including the Rwandan **genocide**, 1994 and the Bosnian genocide, 1992–95.

### Case study Rwandan genocide, 1994

The genocide that took place in Rwanda was a result of tension and rivalry between two groups: the Hutus (majority) and the Tutsis (minority). Animosity had grown between the two groups since colonial times. The Tutsis were considered to be superior and so they had better educational opportunities, jobs and privileged positions in society for many years during the Belgian control of Rwanda. The Hutus were discriminated against, which caused inequality and resentment between the two communities.

When the Belgians relinquished their control, the Hutus took their place in the independent Rwanda. The Tutsis lost their privileged position and against the backdrop of growing economic problems the decision was made that Rwanda would be better if the Tutsis were wiped out. Racist hate-propaganda was used to incite people to murder. Posters and leaflets were distributed which dehumanised the Tutsis. This led to the genocide of the Tutsi population in 1994 in which 800,000 people were killed. However, some reports put this figure at 2 million.

### Case study Bosnian genocide, 1992–95

The main rivals in the conflict in Bosnia were Serbs (Orthodox Christians), Croats (mostly Roman Catholic), and Bosniak Muslims. As with so many conflicts, there was a complicated set of causes which led to these events. Croats and Muslims wanted independence whereas Serbs wanted to be part of a dominant Serbian state, a 'Greater Serbia'. Political tensions built between the ethnic groups as areas once controlled by Yugoslavia (Slovenia, Croatia and Bosnia–Herzegovina) struggled for independence. Alongside this political tension, differences in religious identity were present in the antagonisms which dominated the Balkan states. Religious identity became intertwined with national identity and so to be Orthodox was to be Serbian.

In April 1992, the government of the Yugoslav republic of Bosnia–Herzegovina declared its independence from Yugoslavia. Over the next several years, Bosnian Serb forces, with the backing of the Serb-dominated Yugoslav army, targeted both Bosniak and Croatian civilians for atrocious crimes. The conflict that erupted came after years of ethnic divisions. The Serbs are accused of carrying out acts of 'ethnic cleansing' against the Croats and Bosniaks during this period.

## Conflict in Northern Ireland

Northern Ireland is now multicultural, however, there are two major cultural groups – Catholics and Protestants – that have long-established and separate traditions, based on religious and political views. Many Catholics consider themselves to be Irish and are nationalistic in their political view. Many would like to see a united Ireland which is independent from the United Kingdom. In contrast, many Protestants consider themselves to be British: they are unionist in their political view and want to remain part of the United Kingdom.

Differences between these groups have led to sectarian conflict which has gone on for many years. A segregated education system exists in Northern Ireland, so most Catholics and Protestants attend different schools and live in separate communities. There continues to be disagreement between both groups over flags, versions of the past, symbols, memorials, marching and commemorating the past. An ongoing challenge for successive governments in the UK is to create a shared and more cohesive society in Northern Ireland.

### Activity



#### Challenges associated with expressions of cultural identity

- 1 Research recent newspaper articles which cover tension created by cultural identity in different countries including Northern Ireland.
- 2 Analyse the reasons why there had been tension.
- 3 Describe the actions taken by individuals, society and government to try to resolve the conflict.

## PERSONAL DEVELOPMENT

## Section 6 Making informed financial decisions

**Key content:**

- ▶ managing a budget
- ▶ the consequences of poor budgeting
- ▶ making financial decisions based on research, advice and the credibility of information
- ▶ protecting against fraud and identity theft
- ▶ making financial decisions, and advantages and disadvantages of consumer choices
- ▶ the advantages and disadvantages of using comparison websites for car and home insurance, electricity, gas and oil
- ▶ sources of financial advice and consumer protection including relevant consumer legislation

This section looks at how a person could make more informed financial decisions. It looks at consumer choices including quality versus price, cash versus credit and buying versus renting. It investigates the merits of a budget, managing a budget and the consequences of poor budgeting. The section explores making a whole range of financial decisions based on research, advice and information. Ways of assessing the credibility of financial information, particularly understanding how to detect bias and non-bias information, is also explored. Methods for protecting against fraud and identity theft when paying electronically are covered as well as online scams which are now becoming increasingly common. The section concludes by examining the advantages and disadvantages of using financial comparison websites and outlines sources of financial advice in relation to the Consumer Credit Act and the Sale of Goods Act.

**How can consumers manage a budget?**

**Budgets** are an invaluable tool for managing finances. They are used by governments and businesses to manage **income** (money coming in) and **expenditure** (spending) on a weekly, monthly and yearly basis. A budget is a money plan and can be used on a smaller scale by individuals to manage their own finances. This section looks at what information a budget contains, how to stick to a budget, the advantages of using one and the consequences of not.

**Making and using a personal budget**

There is no right or wrong way to make a budget, but most contain a list of all available income and all expenditures whether necessary or optional. Necessary spending includes things that we need, for example, rent or food. When essential things have been paid for, the money left (**disposable income**) can be used for things we want, like new clothes or a holiday. As we get older, sources of income and expenditure change (e.g. mortgage repayments or car repairs).

## How can consumers protect against fraud and identity theft?

**Identity theft** happens when **criminals** access enough information about someone's identity (such as their name, date of birth, current or previous addresses) to commit identity fraud. Identity fraud can be described as the use of a stolen identity in criminal activity to acquire goods or services by deception.



▲ Online identity theft is on the rise.

Criminals commit identity theft by stealing your personal information. This is often done by taking documents from your rubbish, theft of credit or debit cards or by making contact with you and pretending to be from a legitimate organisation.

With the ownership and use of credit and debit cards and **contactless payments** increasing, identity theft and crime is on the rise.

### What is meant by contactless payment?

Contactless is a fast, easy and secure way to pay for purchases costing £30 and under. Contactless payments are becoming increasingly common on a range of devices including:

- ▶ debit and credit cards
- ▶ stickers
- ▶ key fobs
- ▶ wearable devices, such as watches and wristbands
- ▶ mobile devices (with Apple Pay being the most popular), such as smartphones and tablets

The contactless device contains an antenna so that when it is touched against a contactless terminal, it securely transmits purchase information. No PIN is needed.

You can tell if you have a contactless card if you see the logo on the front or back of your card.



▲ Contactless payment can be made with a debit or credit card.



▲ The contactless payment icon found on credit and debit cards with contactless capability.

## Protecting yourself against identity theft and fraud when using credit or debit and contactless payment methods

Criminals are using increasingly sophisticated methods of obtaining personal details to commit identity theft and fraud, but there are small steps that can be taken to protect yourself.

- ▶ Don't throw away anything with your name, address or financial details on it without shredding it first.
- ▶ If you receive an **unsolicited email** or phone call from what appears to be your bank or building society asking for your security details, never reveal your full password, login details or account numbers. Be aware that a bank will never ask for your PIN or for a whole security number or password.
- ▶ If you are concerned about the source of a call, wait five minutes and call your bank from a different telephone making sure there is a dialling tone.
- ▶ Check your bank statements carefully and report anything suspicious to the bank or financial service provider concerned. Sometimes criminals will start by taking out minimal amounts that could easily be missed.
- ▶ Know when your bank or credit card statement is due and if it doesn't arrive, tell your service provider.
- ▶ If possible, set your account preferences to only receive online statements.
- ▶ If you move house, ask Royal Mail to redirect your post for at least a year.
- ▶ Never keep your PIN saved on your phone, or close to where you keep your cards.
- ▶ Shred documentation containing PIN codes or online banking login details.
- ▶ Immediately report the loss of any payment method or device to the bank or credit provider.
- ▶ If possible, securely protect your contactless device with a PIN.
- ▶ Carry your contactless payment methods securely when shopping.
- ▶ When using the pin or contactless facility while shopping, do not hand over your card to the shop assistant. The technology is designed so that you are the only person that handles the card or device.
- ▶ Take measures to cover or disguise the PIN you type in when using chip and pin facilities or ATMs.



▲ Online banking on a mobile device. ▲ Contactless payment devices. ▲ Cover your PIN.

### Protecting yourself when online banking

More and more people are turning to the internet to bank. As a result losses from online banking fraud rose by 48 per cent in 2014 compared with 2013. The rise can be attributed to the increased use of computer malware and fraudsters trying to trick people out of their financial details. When banking online you should:

- ▶ beware of scam emails asking you to divulge your username and passwords
- ▶ have a secure password that cannot be easily guessed
- ▶ always type in the URL instead of searching for it to ensure you are on the correct webpage

- ▶ install free **security software** offered by most banks such as Trusteer Rapport
- ▶ make sure that your computer has up-to-date software, **anti-virus**, **anti-spyware** and a **firewall**.

#### Activity



#### Protecting against



#### fraud and identity theft

- 1 Debit and credit card fraud can take place by **shoulder surfing** and **card skimming**. With a partner, discuss and write down what you think is meant by each of these terms.
- 2 Suggest six ways that you can protect yourself against identify theft when using a debit card.



## Protecting yourself against identity theft and fraud shopping online

A 2015 Sales Index (IMRG Capgemini eRetail Sales Index) estimated that 27% of retail sales now take place online – and forecasted 11% growth in 2016. Customers often have to trust websites to protect personal data and payment details, in order to protect them from identity theft and fraud. There are several steps that can be taken to minimise the risk of identity theft and fraud when shopping online.

- ▶ Make sure the retail stores you buy from are legitimate. As far as possible always manually type URLs. Simply searching for a store can lead to you visiting unauthentic websites.
- ▶ Use a credit card rather than a debit card as some credit cards will protect you against fraud. It is more difficult to recover lost funds on a debit card.
- ▶ Use PayPal or Google Wallet or similar software. Repeatedly typing in credit and debit card numbers increases the risk of theft.
- ▶ Before typing in payment details, make sure you have a secure connection. Look for the image of a lock in your browser window, an address that starts with 'https' (rather than 'http'), the wording 'Secure Sockets Layer' (SSL), or a pop-up box that says you are entering a secure portion of the website.
- ▶ Create strong passwords that include upper and lower case letters, numbers, symbols and punctuation marks, and update them regularly to help prevent hacking, particularly on

websites that have stored your credit or debit card information.

- ▶ Protect against **Malware (malicious software)** by regularly updating your browser, operating system and security software. Setting your browser security high enough to detect unauthorised downloads and using pop-up blockers will also help.

## Investment scams

Many of us receive **spam** (or junk) email on a daily basis, which clutters our inboxes. Much of it is unwanted junk sent to many email addresses at once. Unfortunately, criminals are using email to try and scam unsuspecting victims. Scam emails can take many forms, for example, you could receive an email from someone pretending to be a distant relative offering you a share in an inheritance.

Some of these junk emails are known as **phishing emails**. Phishing is a method used by criminals to access valuable personal details, such as usernames and passwords, which can then be sold on, making money for the criminals. Very often the emails appear to be authentic and from legitimate organisations, but embedded links within the message direct you to a hoax website where login or personal details are requested. Common phishing emails include:

- ▶ emails pretending to be from a bank or trusted establishment, such as PayPal or Apple
- ▶ emails pretending to be from HM Revenue and Customs (HMRC) about tax refunds.

**From:** Revenue & Customs [<mailto:philatelics.ries@r&c.gov.uk>]  
**Sent:** 28 March 2016 10:36  
**To:** Mr Jones  
**Subject:** Revenue & Customs tax refund



### Tax Refund - Act Now

Dear Mr Jones

Our records show that you have made an overpayment on your income tax for year ending 2015. Revenue & Customs have issued a I29 form to issue a repayment for the overpayment of **£656.30**. Please click on the link below to reclaim your overpaid tax.

[Get Started](#)

For security reasons we will record your IP address, time and date. Please insure all information is input correctly or you may be liable to a penalty fee and possible criminal prosecution and legal action.

Revenue & Customs

- ▲ A phishing email claiming to be from a revenue and customs department.

## Protecting yourself against scam emails

These small steps can be taken to ensure that you are not caught out by an email scam.

- ▶ Do not open emails sent from an unrecognised email address.
- ▶ Ignore emails where the sender's email address does not correspond to the trusted organisation's website address.
- ▶ Do not respond to threatening emails saying, for example, 'act immediately or your account will be closed'.
- ▶ Disregard emails that ask you to give personal details.
- ▶ Disregard emails that contain spelling and grammatical errors.
- ▶ Do not click any links contained within suspicious emails.
- ▶ Do not reply to the senders of suspicious emails.
- ▶ Ignore any attachments that come with suspicious emails.

If in doubt about an email at all, it is best to report it and send it immediately to your junk or spam folder.

Source A shows how easy it is to be caught out by a phishing scam.

**Sources** provided throughout to help place learning into a real-life context.

**SOURCE A** Belfast Telegraph, February 2016.

### Money returned to internet banking scam pensioner Michael McCartan

A Belfast pensioner who was cruelly duped of nearly £1,000 in an **internet banking** scam has claimed victory over the faceless thieves who stole his money. Michael McCartan has received all of the money back that was taken from his and his wife's Christmas pension payments in a cyber con.

Danske Bank - where Mr McCartan had banked with for over 46 years - initially told him that it would not refund the stolen £970 as he had failed to protect himself sufficiently from online criminals. But after the bank managed to recover most of the money stolen from the 72-year-old in what it described as 'complex case of fraud', Danske has made up the balance.

The money was taken from Mr McCartan's bank in several transactions after he was stung in the phishing scam around December 16 last year. Scammers used his bank details to buy concert and flight tickets and to move money within Western Union in the US.

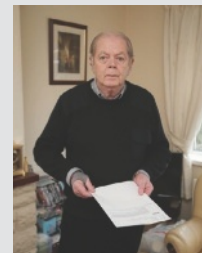
Phishing is a growing online crime in Northern Ireland where the victim receives an email purportedly from a reputable company in order to get them to reveal confidential details, such as bank information or address online, which are then fraudulently used. Mr McCartan mistakenly updated his bank account details to what he believed was a genuine request to update his Amazon account or it would be suspended.

'I'm delighted with the news,' Mr McCartan, who cares for his bed-bound wife Eileen, told Radio Ulster's *On Your Behalf*.

'Danske hasn't really told me the full story but the manager asked me to come down and meet her and the branch manager. They went through the whole thing with me, that some of the money had been recovered, that they were working on transactions and were hopeful that these could be recovered but in the meantime that it was within the branch manager's remit to make up the shortfall and give me all the money back.'

Danske Bank said: 'We can confirm that Mr McCartan has had lost funds credited to his account. This was a complex case of fraud, and like all other such cases, it was reviewed on an individual basis by the bank.' Mr McCartan was initially told by Danske Bank that his money would not be refunded as he had failed to protect himself sufficiently from online criminals.

Last month a spokesman said: 'Every case is looked at on its own merits. Unfortunately, under the terms and conditions of his account, this customer is not entitled to a refund from the bank because by giving away his card details he effectively authorised the transaction.' However, Mr McCartan had referred his complaint to the Financial Ombudsman as he claimed that Danske should have picked up on unusual purchases on his account.



▶ Michael McCartan in his Dunmurry home.

### Activity Phishing scam

PS

1 Study Source A.

- a What steps could Mr McCartan have taken to protect himself online?
- b On this occasion, Mr McCartan was reimbursed. Do you think he should have been reimbursed? Give two reasons for your answer.

## What are the advantages and disadvantages of consumer choices?

A **consumer** is someone who buys goods and services to use personally. There are a range of choices and decisions that consumers have to make on a daily basis. This section explores three consumer decisions that many of us will face in our lives. The issues that will be investigated are:

- 1 **quality versus price**
- 2 **cash versus credit**
- 3 **buying versus renting.**

### Quality versus price

Everyone wants to get the best possible value for their money. It is often thought that the more something costs, the better quality it will be and the longer it will last, but this is not necessarily the case.

If you needed to purchase a tin opener would you buy product A or B? Ask yourself why. Your answer could be an indication of whether you prioritise quality or price.

It is not always the case that something more costly is of higher quality. For example, if you were considering laying a wooden floor; using bamboo would be a cheaper alternative to common hardwoods, and it is just as durable, stylish and easy to maintain.

When making this type of consumer decision it is important to know how much you can afford, then shop around to get the best possible quality for your budget.



▲ Product A, priced at £1.75.

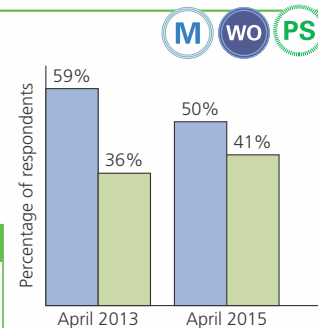


▲ Product B, priced at £6.80.

### Activity Quality versus price

A recent survey by IGD Shopper Vista stated that a record number of shoppers (41%) said that quality was the most important factor when shopping for food and groceries. Fewer people cited price as their priority in 2015 when compared to 2013. Copy and complete these tables to suggest the advantages and disadvantages of shopping for price versus quality when purchasing groceries.

Advantages of shopping for price	Advantages of shopping for quality
Disadvantages of shopping for price	Disadvantages of shopping for quality



▲ **Source A** A graph showing the most important factor when food and grocery shopping. Price is shown in blue; quality is shown in green.

## Cash versus credit

Most retailers or service providers have facilities to pay by cash or by credit or **debit card**. But what do these terms mean?

### Credit

Credit is a term used to describe obtaining goods or services without paying for them immediately. There are a number of different types of credit, which include loans, **credit cards** and store cards.



▲ Commonly used credit cards

## Credit cards

Credit cards are a commonly accepted form of payment for goods and can also be used to withdraw cash from ATMs. Organisations such as MasterCard and Visa agree to give people credit up to an agreed limit and, in turn, send out monthly bills stating a minimum amount to be repaid. If credit card bills are paid off in full each month then there is little or no charge for the consumer. However, if the consumer fails to pay off the full balance then they are charged interest on the money they owe, which adds to their debt. Some credit cards can be useful when purchasing items online as they offer the consumer more protection. For example, if something you bought online was not delivered, the credit card company would issue a refund.

### Debit cards

When debit cards are used they take out (debit) the value of the goods or services from the bank account that is linked to the card. When using a debit card it is possible to spend more money than is in the linked account. This would mean that the consumer would go into their overdraft.

The table below lists the advantages and disadvantages of paying for goods or services by cash and credit.

Advantages	Disadvantages
<b>Cash</b>	
can make <b>budgeting</b> and accounting easier	less convenient, as you might have to search for an ATM
handing over cash tends to lead to less spending	if you lose your wallet or purse, any cash in it might never be returned
less likely to be subject to <b>identity fraud</b>	carrying a large amount of cash can make you a target for criminals
<b>Debit cards</b>	
more convenient than cash	can lead to overspending if not managed carefully
can track spending with online banking	can be subject to criminals stealing account information or identity fraud
can be used to shop online	some retailers and ATMs charge for using a debit card
can be replaced if lost or stolen	doesn't have same payment protection as a credit card
<b>Credit cards</b>	
more convenient than cash	can lead to overspending if not managed carefully
credit can be easily obtained	can lead to debt
can track spending online	some companies charge a monthly fee
buyer protection means you are less likely to be subject to online scams	can be expensive if <b>interest rates</b> are high
can be replaced if lost or stolen	credit cards can be an easy target for criminals
good credit history can make it easier to obtain a loan or mortgage	onus is on customer to resolve any credit history disputes

▲ Advantages and disadvantages of cash, debit cards and credit cards as methods of payment.



## Activity



## Cash versus credit



- 1 'Using a credit card is useful when you are short of money.' Do you agree or disagree with this statement? Justify your answer.
- 2 Look at the following statistics from [uk.creditcards.com](http://uk.creditcards.com), a website containing consumer credit and debt statistics:
  - 75% of all spending in the UK retail sector was made using plastic cards as of the end of November 2013.
  - During November 2015, domestic spending on debit cards amounted to £38.9 billion, compared to £34.9 billion spent in November 2014.
  - a Do you think the UK could soon become a cashless society.
  - b In pairs, consider the advantages and disadvantages of a cashless society. Draw up a table to list your findings.

## Buying versus renting

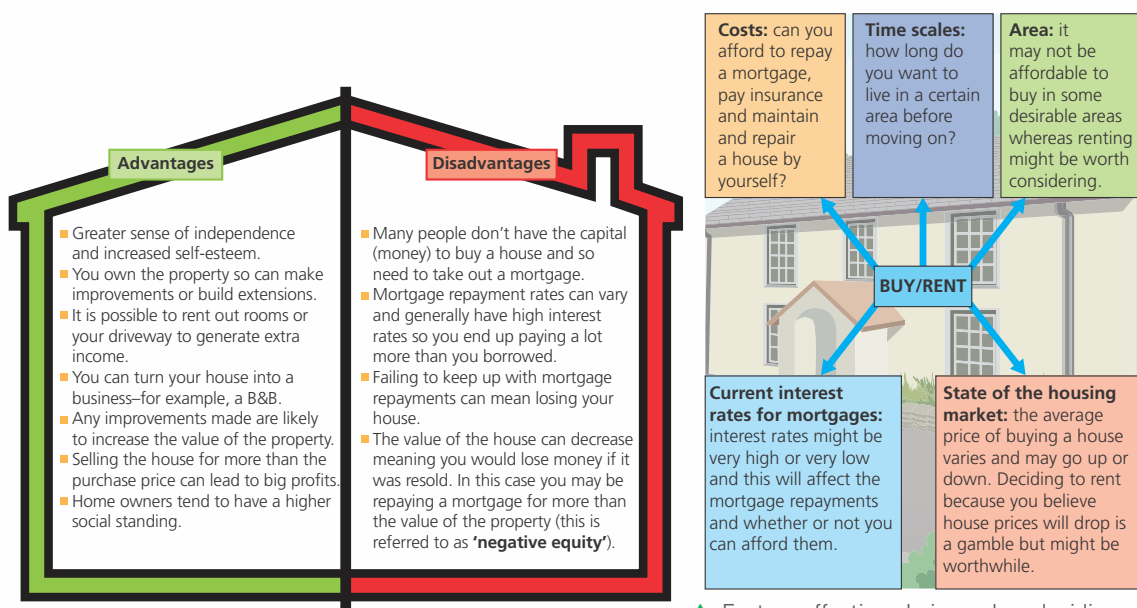
Generally it is possible to rent most goods such as televisions, fridges or cars if you don't have enough money to buy them outright. There are advantages to renting goods, for example paying a few pounds a week to rent a television means you don't have to worry about it breaking down as the rental company would replace it. However, it also means that you do not own the item and so would lose out on any potential profits, should you ever need to sell it.

The decision to buy or rent is an important one when it comes to accommodation or housing.

Many people aspire to own their own home, but for many it makes more economic sense to live in rented accommodation. Numerous factors affect decision-making when it comes to buying or renting accommodation and some of these are shown in the diagram on the right.

Buying a house or property can be very stressful and can take several months to complete. It involves numerous parties other than the buyers and sellers, including estate agents, surveyors and solicitors. Buying is a long-term commitment and carries with it many advantages and disadvantages, as shown in the diagram below.

Clear and **colourful diagrams** aid understanding, cater for different learning styles and act as useful revision aids.



▲ Advantages and disadvantages of buying a house.

▲ Factors affecting choices when deciding to buy rent accommodation.

## Section 3 Rights and responsibilities of employers and employees

### Key content:

- ▶ the employment contract and terms and conditions of employment
- ▶ employee and employer responsibilities
- ▶ codes of conduct in the workplace
- ▶ developing positive working relationships, including respectful interactions and managing conflict
- ▶ the causes and consequences of employees' work-related stress
- ▶ ways of dealing with work-related stress
- ▶ the role and impact of trade unions and their impact in the workplace
- ▶ the impact on employers and employees of not meeting their responsibilities

This section examines the workplace – the relationship between employer and employee set out in the contract of employment and the consequences when both sides uphold, or fail to uphold, their individual responsibilities. The importance of a code of conduct so that employees know what to expect, is also outlined.

Working environments can be very positive places if successful working relationships are maintained. This topic examines how this can be achieved. When problems exist in a workplace they can take the form of employee stress, and the causes and consequences of this are also explored as well as ways to deal with the problem.

Finally, the role of trades unions and their impact in the workplace is also examined.

### What is a contract of employment?

A **contract of employment** is an agreement between an employer and their employee, outlining the employment relationship. Employment contracts do not need to be in writing to be legally valid, but there are benefits to having a written contract, such as, it outlines what would happen if either the employer or employee wanted to end the working relationship. A written contract also gives both the employer and employee certain guidelines in the working relationship. A working relationship begins at the acceptance of the contract of employment by the employee.

Most employees are legally entitled to a 'written statement of particulars', stating the main terms and conditions of employment, within two calendar months of starting work. This should include details such as the rate of pay, holidays and working hours. An existing contract of employment can be amended only with the agreement of both parties.

### Activity



#### The importance of the contract of employment

- 1 Search YouTube at [www.youtube.com](http://www.youtube.com) for the clip 'Is a verbal job offer legal?' produced by ACAS (Advisory, Conciliation and Arbitration Service).
  - a State what the acceptance of a job offer means for an employee.
  - b State what is meant by the term 'conditional offer'.
- 2 Explain, in no more than 20 words, why a contract of employment is important for employees and employers.
- 3 In pairs, discuss whether you think a contract of employment needs to be written. Give reasons for your answer.

## What are employee and employer responsibilities?

In a working relationship and as part of the contract of employment, both employers and employees have **responsibilities** to themselves and to each other. A responsibility is something we have to be aware of and live up to if we are to be successful in employment both as employees and as employers.

## Employers' responsibilities

Every employer has a responsibility to the workforce to ensure all employees are:

- ▶ paid for the work they do
- ▶ safe in work
- ▶ given opportunity for promotion
- ▶ entitled to holidays
- ▶ protected from discrimination
- ▶ shown consideration for personal matters.

SALARY ADVICE					
00023	Mrs M Noggin			30/09/16	
Payment	£	Deductions	£	Totals	£
Basic Pay	3,323.68	PAYE Tax	954.13	Gross Pay	4,280.81
Tax Subs	954.13	Nat. Ins.	326.68	Tax. Gross	4,280.81
				Tax Paid	954.13
				N.I.	326.68

Breakdown of deductions from pay

July 2016						
Sun	Mon	Tue	Wed	Thur	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Annual leave, consideration for personal matters



Freedom from discrimination



Proper lifting techniques



Safety at work



Visual display unit

### Activity



### The importance of health and safety in employment

1 Design a poster using ICT for one of the jobs listed below, highlighting health and safety issues a worker may come across in their workplace:

- a architect
- b chef
- c bus driver

2 Present your poster to a partner explaining why the health and safety issues on the poster are important for that particular worker.

▲ Employers' responsibilities to employees.

## The real Living Wage

As part of their responsibility to pay employees, employers must also consider the rates of payment. For example, they should consider whether the use of zero hour contracts is fair and appropriate and whether staff are entitled to the minimum wage or the real Living Wage.

**SOURCE A** National Living Wage and the National Minimum Wage hourly rates from 1 October 2016. The rates are re-calculated every year and announced in November. The current rates can be found at [livingwage.org.uk](http://livingwage.org.uk).

Year	25 and over	21 to 24	18 to 20	Under 18	Apprentice
October 2016 (current rate)	£7.20	£6.95	£5.55	£4.00	£3.40

**SOURCE B** Article on the living wage from [www.livingwage.co.uk](http://www.livingwage.co.uk)

## What is the living wage?

- The real Living Wage is independently-calculated each year based on what employees and their families need to live.
- The current UK Living Wage is £8.45 an hour.
- The current London Living Wage is £9.75 an hour.
- Employers choose to pay the real Living Wage on a voluntary basis.
- The rates apply to all workers over 18, recognising that young people face the same living costs as everyone else.
- The real Living Wage that meets the cost of living enjoys cross-party support, with public backing from successive London Mayors and MPs across the four nations of the UK.
- Paying a wage that is enough to live on is good for business, good for the individual and good for society.
- The Living Wage Employer Mark and Service Provider Recognition Scheme provide an ethical badge for responsible pay.

## What are the benefits?

### Good for business

By paying the real Living Wage employers are voluntarily taking a stand to ensure their employees can earn a wage that is enough to live on. That basic fairness is at the heart of what our campaign is trying to achieve and why great businesses and organisations choose to go further than the government minimum. Many employers also report wider business benefits as a result of investments in staff pay.

An independent study found that more than 80% of London Living Wage employers believe that implementing the real Living Wage had enhanced the quality of the work of their staff. Two-thirds of employers reported a significant impact on recruitment and retention within their organisation, while absenteeism had fallen by 25% on average. 70% of employers felt that the Living Wage had increased consumer awareness of their organisation's commitment to be an ethical employer.

### Good for individuals

For people who are paid the real Living Wage it means the difference between just getting the government minimum and earning enough to afford the things you need to live, like a decent meal, a warm home and a birthday treat for your children.

Full-time employees earning the real Living Wage earn £45 a week more than those on the government minimum, and £95 a week in London.

Many employees also report improved job satisfaction. An independent study found that 75% of employees reported increases in job quality as a result of receiving the Living Wage. 50% of employees felt that the Living Wage had made them more willing to implement changes in their working practices; enabled them to require fewer concessions to effect change; and made them more likely to adopt changes more quickly.

### Good for Society

Low pay makes it difficult for employees to find time for community and family life. The causes of poverty are complex and in order to improve lives there should be a package of solutions across policy areas. The Living Wage can be part of the solution.

## How is it different from the government's 'national living wage'?

In April 2016 the government introduced a higher minimum wage rate for all staff over 25 years of age inspired by the Living Wage campaign – even calling it the 'national living wage'.

However, the government's 'national living wage' is not calculated according to what employees and their families need to live.

The real Living Wage rates are higher because they are independently-calculated, based on what people need to get by. That's why we encourage all employers that can afford to do so to ensure their employees earn a wage that meets the costs of living, not just the government minimum.

## Activity



### The real Living Wage

Working in small groups, use Source B to design a presentation about the real Living Wage.

You could use the following as headings for your presentation:

- What is the Living Wage?
- Why is the Living Wage good?
- Why is it important to know about wages?





## Employees' responsibilities

Every employee has responsibilities to their employer as laid out in the contract of employment. These are likely to be:

- ▶ Excellent attendance and punctuality – be at work every day and on time.
- ▶ Appropriate behaviour – be respectful and ready and willing to work at all times.
- ▶ Work efficiently – complete the tasks required using a high level of skill and commitment.
- ▶ Manage time – look for help and support when required.
- ▶ Be loyal and committed.
- ▶ Be honest.
- ▶ Make sure deadlines are met to the best of an individual's ability.
- ▶ Have a positive attitude and desire to work efficiently.

## What happens if employees and employers fail to meet their responsibilities?

The consequences of not meeting these responsibilities impact on both employers and on employees. Employees may feel uncomfortable or unhappy in the workplace if their colleagues are not meeting their responsibilities. This is because the work environment may become uncomfortable as targets are not being met and this could impact on the levels of motivation and productivity. For employers, this means that the workplace is not as efficient as it could be and it could impact negatively on profit or targets.

## Employees failure to meet responsibilities

If employees fail to meet any of their responsibilities they may be in breach of their contract of employment and they can be disciplined. Disciplinary action will depend on the seriousness of the breach in responsibility. The action is usually broken down into:

- ▶ verbal warning
- ▶ written warning (an employee may receive more than one, depending on the employer's policy)
- ▶ dismissal.

A less serious breach, such as being late for work on a few occasions, may result in an employer giving a verbal warning to the employee. A more serious breach, such as missing an important deadline, may result in a written warning being presented to the employee. A very serious breach, such as stealing or receiving a few written warnings, may result in the employee being dismissed.

### Activity



#### Employees failing to meet their responsibilities

Divide into pairs and devise a role-play situation that demonstrates disciplinary action between an employer and an employee. The degree and nature of the situation is to be decided by you and your partner. Act out your role play for the class.

Examples of situations:

- an employee has arrived late for work three times in a month
- allegations of an employee stealing.

# Glossary

**Budgeting** to create a document to predict or record income and expenses over a period of time

**Buy versus rent** A consumer decision whereby a consumer makes a decision to buy a property or rent it.

**Card skimming** When credit card information is stolen and used for criminal activity.

**Cash versus credit** A shopping decision based on whether a person should use their own cash or credit from a lender.

**Conflict** A serious disagreement or argument which can lead to a struggle or clash between opposing forces.

**Consumer** A consumer is someone who buys goods and services to personally use.

**Contactless payment** Contactless is a fast, easy and secure way to pay, for purchases costing £30 and under. It involves touching debit/credit cards, key fobs or smart phones to a terminal.

**Contract of employment** a document which contains terms and conditions of employment

**Credit** the term used to describe obtaining goods or services without paying for them in full immediately but instead paying for them over an agreed term

**Credit card** A card that allows the owner to purchase goods or services on credit.

**Debit card** When used, debit cards take money directly out of the users current account.

**Discrimination** to treat someone unfairly because of the group they belong to

**Diverse** a community containing people or groups with differences between them

**Exclusion** The act of leaving out, rejecting or refusing to consider.

**Identity fraud** The deliberate use of someone's identity to commit a financial crime.

**Identity theft** The deliberate use of someone's identity to commit a financial crime.

**Interest rates** An interest rate, or rate of interest, is the amount of interest due per period, as a proportion (usually percentage) of the amount lent, deposited or borrowed.

**Internet banking** Availing of banking services on the World Wide Web, for example checking a balance or transferring money.

**Malware** Short for malicious software.

**Multicultural** a society that is made up of a range of different cultural identities

**Nationalist** One of the two largest cultural/political groups living in Northern Ireland. Most Nationalists are from the Catholic community and wish to be politically linked to the Republic of Ireland.

**Phishing emails** Emails trying to encourage the receipt to divulge their financial details.

**Prejudice** having inaccurate or irrational opinions about others and making judgements (pre-judging) about an individual or group without reason

**Quality versus price** A shopping behaviour whereby a customer is torn between shopping for the quality of a product or by price.

**Racism** Prejudice, discrimination or antagonism directed against someone of a different race. It is based on the belief that one race is superior to another. This can also be because of ethnic origin, skin colour and language.

**Responsibilities** Duties that have to be completed because there is accountability and or expectation.

**Sectarianism** intolerance of other religious groups, which can lead to prejudice, discrimination and violence between religious groups

**Segregation** Setting something apart from others. It can be the separation of humans into ethnic, racial or religious groups in life.

**Shoulder surfing** Direct observation over someone's shoulder.

**Spam** Electronic junk mail.

**Unionist** One of the two largest cultural/political groups living in Northern Ireland. Most Unionists are from the Protestant community and believe in maintaining strong cultural/political ties between Northern Ireland and Great Britain.

**Unsolicited email** Unwanted emails sent to you without your consent.

**Work-life balance** Getting the correct amount of time spent on job activities and time spent with family, friends and enjoying leisure activities.

One of the aims of the CCEA GCSE Learning for Life and Work course is to provide students with opportunities to develop skills and personal capabilities. These are an important part of lifelong learning and will support students with progression to university, college or employment.

The student activities in the book are designed to support their development of skills and personal capabilities. Students will develop these alongside improving their knowledge and understanding of Learning for Life and Work topics and issues.

Opportunities to develop these are highlighted by symbols as shown below:



Communication



Using Mathematics



Problem Solving



Using ICT



Working with Others



Self-Management

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ISBN: 978 1510 403 376

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Cover artwork by Richard Wendt

Illustrations by Peter Lubach (cartoonist) and Mike Parsons at Barking Dog

Typeset in Caecilla 10/12 pt by Aptara Inc.

Printed by Ashford, Gosport, Hants.

# CCEA

## GCSE LEARNING FOR LIFE AND WORK

### SECOND EDITION

For the  
2017  
specification

**This sample chapter is taken from CCEA GCSE Learning for Life and Work, Second Edition. We are working closely with CCEA for endorsement of this Student Book to support the new specification.**

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#### About the authors:

The authors are all practising heads of department and experienced examiners.

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