



Using your skills assignment: Your own home

About this assignment

In this assignment you can work out some of the costs of setting up and running a home for the first time. Your task is to help a friend find a rented home and work out whether he can afford it.

In **Part 1**, you will think about some of the decisions you need to make to choose a suitable home. You can also work out some of the costs involved when you first agree to rent it.

In **Part 2**, you will look at some of the costs of running a home. These will include bills and house insurance. The two parts of the assignment are:

- Part 1 Choosing the right place and working out the 'upfront costs'
- Part 2 Working out the 'running costs'

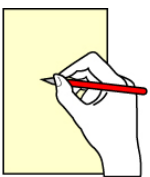
In this assignment you will practise your skills in:

- deciding what calculation you need to make
- multiplying and dividing amounts of money
- using a table to find information
- rounding to work out approximate amounts.

How to work through this assignment



This symbol means there are questions for you to think about. You may want to talk about them with someone else. You do not need to write down an answer unless you think it will help you.



This symbol shows there is a task for you to complete.



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Part 1: Choosing the right place – working out the ‘upfront costs’

Part 1

This part will help you to develop and practise your skills in problem solving.

Before you do the maths...

In the local paper you look at some adverts of properties in your town. Think through which key decisions you need to make to choose a suitable home.

Source material

property listings

| PROPERTY TO LET | ACCOMMODATION TO LET |
|---|--|
| <p>A. TERRACED house Newtown, 3 beds, lounge, kitchen, bathroom, £630 pcm excluding outgoings – Tel: 01937 442806</p> <p>B. FLAT, centre Newtown, 3 beds, lounge, dining room, kitchen, bathroom, £525 pcm excluding outgoings – Tel: 01937 442806</p> <p>C. TO RENT, central Newtown, large 3 bedroom victorian flat, sunny courtyard, garden, £570 pcm – Tel: 01937 649327</p> <p>D. NEWTOWN, ground floor self contained 1 bed flat, gch, town centre with off street parking. References and deposit required. £500 pcm – Tel: 01397 645298</p> <p>E. TWO bed refurbished terraced house in Newtown, gch, off road parking, £600 pcm – Tel: 01397 881475</p> | <p>F. ROOM to rent in shared 3 bed house, Newtown, non smoker, £70 pw – Tel: Dave on 01397 743827 or 07785 617954</p> <p>G. FLAT SHARE, Newtown, nonsmoker, no DSS, £75pw incl bills – Tel: 07782 413146</p> <p>H. ROOM to rent in shared house, 3 miles from Newtown, no DSS or pets, £80pw –Tel: 01397 845772</p> <p>I. FLAT SHARE, Newtown outskirts, gch, shared kitchen and lounge, £80pw + shared bills Tel: 01397 552879 after 6 pm</p> <p>J. HOUSE SHARE 1 bed available in lovely house in central Newtown. Working person only please, £85 pw, deposit required Tel: 01397 882704</p> |



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Choosing rented accommodation



What do you think is the important information in these adverts?

First, check you understand what the abbreviations in the adverts stand for:

pw per week
pcm per calendar month

If you pay your rent weekly, there will be 52 payments each year.

'Per calendar month' means that you pay the same amount each month. There will be 12 payments each year.



Task A

What does your friend need to think about to help him choose where to live? Make a note of the points you think are important. You could talk them through if you are working with someone else.

Problem solving helps you to be confident in using your maths skills in everyday life. Thinking through situations and making decisions often has to be done before you start calculations.

Here are some notes about your friend.

Your friend is 21 years old. He has been living at home with his parents but feels it is now time to move out and get a home of his own. He finished college a couple of years ago and has had a variety of part-time, temporary jobs. He recently started a new, permanent job. He knows that he will need to find rented accommodation at first.



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Task B

What's included in the rent?

The rent charged may include other costs such as the gas bill. Whether other bills are included will make a lot of difference to whether you are able to afford the home.

(1) What sort of bills are the adverts talking about when they mention 'bills' or 'outgoings'? Make a list of what these may be.

(2) Now look at each advert and put it into one of these three groups (use the letters by the adverts to help you do this):

- Places where bills are included in the rent
- Places where bills are NOT included in the rent
- Places where the advert does not tell you this.

In the next task you are going to start making some calculations.

In some formal assessments, like the National Numeracy Test, you may not be able to use a calculator. However when you are doing a real-life task, it is often useful to use a calculator. Use one for the rest of this assignment if you want to.

Renting – what you pay to start with

Landlords usually expect to be paid something '*in advance*'. This means that your friend will need to pay some rent before he can move in.

Also, landlords usually ask for a deposit. This can be the same as one or two months' rent.



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Task C

Look again at the adverts. Choose two or three of places which you think might be suitable for your friend. He thinks he can pay up to £370 per month in rent.

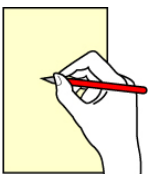
Work out the 'upfront costs' to rent each of the properties you've chosen.

The upfront costs will be made up of:

- the deposit
- the first instalment of rent in advance.

Assume that 1 month's (or 4 weeks') rent is needed as a deposit.

Tip: If the rent shown is for the whole property (one of those in the 'Property to Let' section) remember to notice how many bedrooms it has! Your friend will only need to pay for his share.



Task D

Your friend works out how much he thinks he can save each week towards paying the 'upfront costs'. He wants to save up the money as quickly as he can. He thinks he can save about £100 per week as he is still living with his parents.

Work out how long it will take him to save the upfront costs you worked out for each of the options you chose in Task C.

*Tip: Remember he will need enough money to cover **all** of the cost. He might need to save up for an extra week and have slightly more than he needs.*



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In Part 2 we are going to look at some of the ongoing costs of having your own home. These are sometimes called the 'running costs'. You will work out what electricity and house insurance might cost.



How did you get on with Part 1?

Task A

Possible suitable properties:

Some of the key things your friend may need to consider to help him choose a suitable property to rent are:

- *The cost of rent both per week and per month*
- *What's included in the cost given? Does it include the cost of bills?*
- *How much can your friend afford to pay in rent?*
- *Where is the accommodation?*
- *Does he prefer to live on his own or to share with others?*
- *Does he have friends who would share a house with him?*
- *Does he have people who can provide a reference for him?*
- *Has he got money to pay a deposit?*
- *Who can and can't apply for specific properties (e.g. some say 'working people only' or 'no DSS' – What are your friend's circumstances?) Is there an age limit? Does the landlord want families only, etc?*
- *What facilities are there?*
- *What condition is the accommodation in? Is it clean, with good decoration etc?*

You may have some of the same ideas on your list.

You may have some other points. Why not talk to a tutor or a friend? Compare your ideas.

Thinking about your choice of properties

You might have looked at the rooms in shared houses or flats. (Look at the 'Accommodation to Let' section). You might decide this would be better for him, as he's only recently started earning a regular wage.

He might consider sharing a whole house or flat with friends. (Look at the 'Property to Let' section). He would then pay for his room only.



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Task B

(1) The bills that your friend will need to pay might include:

- Electricity
- Gas
- Water and sewerage
- Council Tax
- Phone
- Internet / broadband
- TV and/or satellite packages
- House insurance (especially 'contents insurance')

You may have thought of some others. For further information about budgeting and about bills, see the suggestions for links to other sources of information and practice at the end of Part 2.

(2) **The adverts in the table below are coded to show if the bills are included or not, using these colours:**

- Bills included in the rent
- Bills NOT included in the rent
- Those which don't tell you if bills are included or not



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The words highlighted in yellow show the important information.

| | |
|---|---|
| <p>A. TERRACED house Newtown, 3 beds, lounge, kitchen, bathroom, £630 pcm excluding outgoings – Tel: 01937 442806</p> | <p>F. ROOM to rent in shared 3 bed house, Newtown, non smoker, £70 pw – Tel: Dave on 01397 743827 or 07785 617954</p> |
| <p>B. FLAT, centre Newtown, 2 beds, lounge, dining room, kitchen, bathroom, £520 pcm excluding outgoings – Tel: 01937 442806</p> | <p>G. FLAT SHARE, Newtown, nonsmoker, no DSS, £75pw incl bills – Tel: 07782 413146</p> |
| <p>C. TO RENT, central Newtown, large 3 bedroom victorian flat, sunny courtyard, garden, £570 pcm – Tel: 01937 649327</p> | <p>H. ROOM to rent in shared house, 3 miles from Newtown, no DSS or pets, £80pw –Tel: 01397 845772</p> |
| <p>D. NEWTOWN, ground floor self contained 1 bed flat, gch, town centre with off street parking. References and deposit required. £500 pcm – Tel: 01397 645298</p> | <p>I. FLAT share, Newtown outskirts, gch, shared kitchen and lounge, £80pw + shared bills Tel: 01397 552879 after 6 pm</p> |
| <p>E. TWO bed refurbished terraced house in Newtown, gch, off road parking, £600 pcm – Tel: 01397 881475</p> | <p>J. HOUSE SHARE 1 bed available, lovely Newtown central house, working person only please, £85 pw inc, deposit required Tel: 01397 882704</p> |



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Task C

The **upfront costs** for each choice are shown in the table below:

Find the answers to the ones you chose.

(A) **TERRACED** house Newtown, 3 beds, lounge, kitchen, bathroom, £630 pcm excluding outgoings – Tel: 01937 442806

Deposit + rent in advance

| | |
|------------------------|---------------|
| £630 deposit | |
| + £630 rent in advance | = £1 260 |
| £1 260 ÷ 3 people | = £420 |

(F) **ROOM** to rent in shared 3 bed house, Newtown, non smoker, £70 pw – Tel: Dave on 01397 743827 or 07785 617954

| | |
|-----------------------|---------------|
| £70 x 4 weeks | = £280 |
| | deposit |
| + £70 rent in advance | = £350 |

(B) **FLAT**, centre Newtown, 3 beds, lounge, dining room, kitchen, bathroom, £525 pcm excluding outgoings – Tel: 01937 442806

Deposit + rent in advance

| | |
|------------------------|---------------|
| £525 deposit | |
| + £525 rent in advance | = £1 050 |
| £1 050 ÷ 3 people | = £350 |

(G) **FLAT SHARE**, Newtown, nonsmoker, no DSS, £75pw incl bills – Tel: 07782 413146

| | |
|-----------------------|---------------|
| £75 x 4 weeks | = £300 |
| | deposit |
| + £75 rent in advance | = £375 |

(C) **TO RENT**, central Newtown, large 3 bedroom victorian flat, sunny courtyard, garden, £570 pcm – Tel: 01937 649327

Deposit + rent in advance

| | |
|------------------------|---------------|
| £570 deposit | |
| + £570 rent in advance | = £1 140 |
| £1 140 ÷ 3 people | = £380 |

(H) **ROOM** to rent in shared house, 3 miles from Newtown, no DSS or pets, £80pw –Tel: 01397 845772

| | |
|-----------------------|---------------|
| £80 x 4 weeks | = £320 |
| | deposit |
| + £80 rent in advance | = £400 |



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(D)

NEWTOWN, ground floor self contained 1 bed flat, gch, town centre with off street parking. References and deposit required. £500 pcm – Tel: 01397 645298

*Deposit +
rent in
advance*

$$\begin{aligned} & \text{£500 deposit} \\ & + \text{£500 rent in} \\ & \text{advance} \quad = \text{£1 000} \\ & \\ & \quad \quad \quad = \text{£1 000} \end{aligned}$$

(I)

FLAT share, Newtown outskirts, gch, shared kitchen and lounge, £80pw + shared bills Tel: 01397 552879 after 6 pm

$$\begin{aligned} & \text{£80} \times \text{4 weeks} = \text{£320} \\ & \quad \quad \quad \text{deposit} \\ & \\ & + \text{£80 rent in} \\ & \text{advance} \quad = \text{£400} \end{aligned}$$

(E)

TWO bed refurbished terraced house in Newtown, gch, off road parking, £600 pcm – Tel: 01397 881475

*Deposit +
rent in
advance*

$$\begin{aligned} & \text{£600 deposit} \\ & + \text{£600 rent in} \\ & \text{advance} \quad = \text{£1 200} \\ & \\ & \text{£1 200} \div \text{2} \\ & \text{people} \quad = \text{£600} \end{aligned}$$

(J)

HOUSE SHARE 1 bed available, lovely Newtown central house, working person only please, £85 pw, deposit required Tel: 01397 882704

$$\begin{aligned} & \text{£85} \times \text{4 weeks} = \text{£340} \\ & \quad \quad \quad \text{deposit} \\ & \\ & + \text{£85 rent in} \\ & \text{advance} \quad = \text{£425} \end{aligned}$$

How did you get on?

You may have worked your calculation out slightly differently. If you have a tutor or a friend you could talk to, share your calculations with them and see what they think.

Where rent is paid weekly, the 'upfront' costs may be less but rent is paid each week so the next payment comes sooner!



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Task D

The number of weeks it will take your friend to save the costs for each of the options is in this table.

(A)

TERRACED house
Newtown, 3 beds, lounge,
kitchen, bathroom, £630
pcm excluding outgoings –
Tel: 01937 442806

£420

5 weeks

(4 weeks – £400)

(F)

ROOM to rent in shared 3
bed house, Newtown, non
smoker, £70 pw – Tel:
Dave on 01397 743827 or
07785 617954

£350

4 weeks

(3 – £300)

(B)

FLAT, centre Newtown, 3
beds, lounge, dining room,
kitchen, bathroom, £525
pcm excluding outgoings –
Tel: 01937 442806

£350

4 weeks

(3 weeks – £300)

(G)

FLAT SHARE, Newtown,
nonsmoker, no DSS,
£75pw incl bills – Tel:
07782 413146

£375

4 weeks

(3 weeks – £300)

(C)

TO RENT, central
Newtown, large 3 bedroom
victorian flat, sunny
courtyard, garden, £570
pcm – Tel: 01937 649327

£380

4 weeks

(3 weeks –
£300)

(H)

ROOM to rent in shared
house, 3 miles from
Newtown, no DSS or pets,
£80pw – Tel: 01397
845772

£350

4 weeks

(3 weeks – £300)



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(D)

NEWTOWN, ground floor self contained 1 bed flat, gch, town centre with off street parking. References and deposit required. £500 pcm – Tel: 01397 645298

£1 000

10 weeks

$(10 \times £100) = £1\ 000$

(I)

FLAT share, Newtown outskirts, gch, shared kitchen and lounge, £80pw + shared bills Tel: 01397 552879 after 6 pm

£400

4 weeks

$(3 \text{ weeks} - £300)$

(E)

TWO bed refurbished terraced house in Newtown, gch, off road parking, £600 pcm – Tel: 01397 881475

£600

6 weeks

$(6 \times £100) = £600$

(J)

HOUSE SHARE 1 bed available, lovely Newtown central house, working person only please, £85 pw, deposit required Tel: 01397 882704

£425

5 weeks

$(4 \text{ weeks} - £400)$

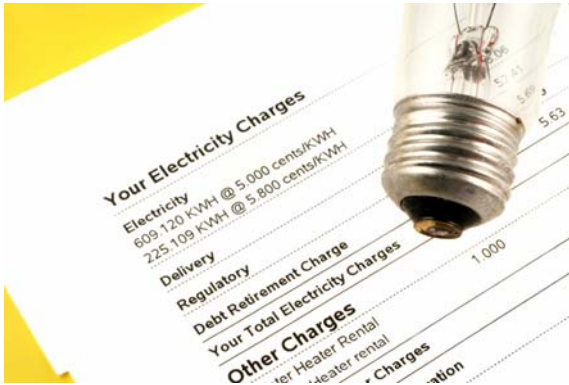
Now print out Part 2 of this assignment, which follows.



Part 2: Working out the 'running costs'

Part 2 looks at some of the costs of running a home.

Shared bills



Imagine your friend ends up living in a house shared with two other housemates.



How could he and his housemates share the bills between them?

How could he make sure he saves enough money to pay his share?

You are going to help your friend work out how much he needs to save each week for the costs of electricity.

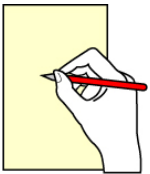
Here are some notes he has written about possible costs. He has based these on talks with friends living in a shared house.



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| Month | Bill amount: |
|-------|--------------|
| Feb | £240 |
| May | £150 |
| Aug | £120 |
| Nov | £210 |

These amounts are based on paying for the electricity by *quarterly* bills. The bills will come four times a year. Each bill covers 13 weeks, or three months



Task A

Work out roughly how much your friend should save *each month* towards the cost of *his share* of the bills.

Use the rough guide in the table above.

In the next task you are going to help your friend think about the cost of house insurance and how it works.

Before you do the maths...

House contents insurance

There are two main types of house insurance:

- **Buildings insurance** Usually the landlord will insure the building if you live in rented accommodation.
- **Home contents insurance** However, they do not usually insure any of the contents of the property that belong to their tenants (e.g. furniture, personal items and decorations or improvements).

Tenants usually take out contents insurance to protect personal belongings in case they are damaged or stolen.



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You have got a quote from a well-known insurance company. The company provides the option to pay either:

- a one-off payment, or
- several instalments, to help spread the cost.

They are also offering your friend three different policies to choose from:

| | Excess | Payment in instalments | One-off payment |
|-----------------|--------|---------------------------|-----------------|
| Policy 1 | £100 | £8.00 x 9 Deposit: £40 | £99.60 |
| Policy 2 | £150 | £7.50 x 9 Deposit: £40 | £94.90 |
| Policy 3 | £200 | £7.00 x 9 Deposit: £40 | £90.20 |



Look at the table and find where the information about the different payments options is shown. What is the main difference between Policies 1, 2 and 3?

Most insurance policies have an 'excess'. This is the amount of money that you need to pay out of any claim you make before the company pays you the rest.

For example if an insurance policy has an excess of £20 and you claim for the loss of an item worth £100:

They would ask **you** to pay £20 (the excess)

They would then pay £80 (£100 – £20)



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Task B

Use the table above to answer these questions:

- (1) Which of the policies has the highest 'excess'?
- (2) If a person made a claim on Policy 2 for an item worth £400, how much would they receive from the insurance company?
- (3) If they choose Policy 1 and decided to pay by instalments, how much will their first payment be?

Tip: Look for the 'deposit'.

- (4) Which is cheaper with this company: paying for the insurance by instalments or making a one-off payment?



How did you get on with Part 2?

In this section you can check your answers.

There are also ideas for finding further information and practice.

Shared bills

Your friend and his housemates could share each bill equally between them when it arrives. There are three housemates, so they would divide each bill by 3 to find out how much each person would pay.

A different way of doing this would be if they agree between them who will pay which bill(s) – BUT what if the bills are for very different amounts? Could they make this fair?

One way your friend could make sure he has enough money to pay his share of the bills, is to save a regular amount each time he gets paid. This will mean he has money to pay the bills when they arrive.



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Task A

Your friend will need to divide the costs by 3 to find out his share of each bill:

| | Bill amount | | Amount per person |
|-----|-------------|---------------|-------------------|
| Feb | £240 | $£240 \div 3$ | £80 |
| May | £150 | $£150 \div 3$ | £50 |
| Aug | £120 | $£120 \div 3$ | £40 |
| Nov | £210 | $£210 \div 3$ | £70 |

He can then work out how much he will pay over the whole year:

| | | | |
|--------------|--|--|-------------|
| TOTAL | | | £240 |
|--------------|--|--|-------------|

This means he will pay about £240 per year for electricity.

Divide £240 into 12 monthly payments.

| | Amount per person | | Savings put aside each month |
|--------------|-------------------|---------------|------------------------------|
| TOTAL | £240 | $240 \div 12$ | £20.00 |

Maybe he should put aside a bit more than this per month to be sure he has enough to pay? If he only saves £20 per month and the bill is more than he expected, then he might still be short of money to pay his share.

You might recommend him to save £25 a month in his 'bill fund' to be on the safe side.

Tip: The electricity costs are more at some times of the year than others. Let's think about the monthly costs in the different quarters across the year:



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| | Bill | Per person | | Savings each month | Rounded up |
|-----|------|------------|--------------|--------------------|------------|
| Feb | £240 | £80 | $£80 \div 3$ | £26.67 | £27 |
| May | £150 | £50 | $£50 \div 3$ | £16.67 | £17 |
| Aug | £120 | £40 | $£40 \div 3$ | £13.33 | £14 |
| Nov | £210 | £70 | $£70 \div 3$ | £23.33 | £24 |

(rounded **up** to the next whole £)

So, if he puts aside £25 per month every month, he is likely to always have enough.

Task B

- The policy with the highest excess is Policy 3 (£200 excess).
- If a person made a claim on Policy 2 for an item worth £400:
They would pay the £150 excess.
The insurance company would pay **£250** ($£400 - £150 = £250$)
- If they choose Policy 1 and decide to pay by instalments:
Their first payment be $£8.00 + £40.00 = \mathbf{£48}$

| | Excess | Instalments | One-off |
|-----------------|--------|----------------------------------|---------|
| Policy 1 | £100 | $£8.00 \times 9$ Deposit: £40 | £99.60 |

- Which is cheaper with this company: paying for the insurance by instalments or making a one-off payment?

Let's look at Policy 1 and work out how much you pay altogether when you choose the 'payment by instalment' option:

| | | | | |
|---------------|------------------------------------|---------------|---|-------------|
| For Policy 1: | There are 9 instalments of £8 each | $£8 \times 9$ | = | £72 |
| | plus a deposit of £40 | | | £40 |
| | | | | £112 |

If you pay as a one-off payment, it costs £99.60.

So, paying as a one-off payment is cheaper.



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For further information about the topics covered in Part 1 (choosing accommodation and upfront payments), visit these websites:



Money Made Clear (Financial Services Authority)

www.moneymadeclear.fsa.gov.uk/guides/home/living_on_your_own.html

www.moneymadeclear.fsa.gov.uk/guides/home/renting_a_home.html

For further information about topics covered in Part 2 (budgeting, paying bills or house insurance), visit these websites:



Money Made Clear (Financial Services Authority)

www.moneymadeclear.fsa.gov.uk/guides/home/living_on_your_own.html#money – budget calculator

Money Matters to Me: www.moneymatterstome.co.uk

www.moneymatterstome.co.uk/5-Spending-and-budgeting/Sub1/PayingTheBills.htm

www.moneymatterstome.co.uk/Interactive-Workshops/UnderstandYourHomeBills.htm

www.moneymatterstome.co.uk/Interactive-Workshops/ReadingYourMeters.htm

What about Money: www.whataboutmoney.info.uk

www.whataboutmoney.info/life_stage_guides/getting_a_place/#watch

www.whataboutmoney.info/spending_money/running_a_home/

UK Power: www.ukpower.co.uk/tools – smart meter calc; running cost calc; energy tracker calc

Direct.gov: www.direct.gov.uk

www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/RentingAHome/index.htm

www.direct.gov.uk/en/HomeAndCommunity/SocialHousingAndCareHomes/CouncilRentAndOtherCharges/DG_10029761 – insuring your council home



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For further practice with calculations relating to paying bills or different methods of payment, or to budgeting and running a household, visit the Move On website:



Hot Topic: Managing Money www.move-on.org.uk/ilr_php/numeracy/money.php

Hot Topic: Budgeting

Including **MiniTask: Working out household expenditure** www.move-on.org.uk/ilr_php/hottopics/e3/bud/e3/res/docs/Mini_task_budgeting1_Feb08.pdf

Apply Your Skills: Working out a first budget www.move-on.org.uk/ilr_php/hottopics/e3/bud/e3/res/docs/get%20on.pdf

For practice with the skills of multiplying and dividing, rounding or calculating with money, visit the following websites:



Move On

Practice on multiplying and rounding with money:

Mini Task: 'Ordering Supplies' on the Learner Route

BBC Skillswise

Factsheets and worksheets on multiplying and dividing:

www.bbc.co.uk/skillswise/e3/numbers/wholenumbers/multiplicationanddivision/index.shtml

Factsheets and worksheets on rounding and estimating:

www.bbc.co.uk/skillswise/e3/numbers/wholenumbers/roundingandestimating/

Key Skills 4 U

Activities in the *Supporting Level 1* section on:

- 'Reading tables/ charts' (Interpreting information, p1)
- 'Identifying suitable calculations' (Interpreting information, p3) and
- 'Calculations involving money' (Carrying out calculations, p3)

www.keyskills4u.net/ict_main.asp?userVals=aspID=592427!aspLevel=3!aspGuest=1!aspUserName=tmp19011045582&engineName=engine_1



Using your skills assignment: Your own home

The skills you have practised in this assignment will help you to:

- research information about accommodation and the costs of running a home
- look at information presented in tables and decide between different options
- compare costs using different payment options
- plan for changes in your financial circumstances.

When do you think you will be applying these skills?

What next?

If you want to gain a numeracy certificate, try a progress check or sample test on this route. If you have any skills gaps, work through the other resources to build your skills at this level in preparation to take the qualification.

If you decide you would like a literacy certificate, try the mini-test on the English Learner Route to find the best level to start at.

You can work through the resources on the route to build your skills in preparation for taking the test.

Find out more about the National Qualifications at Entry 3 level by visiting:
http://www.move-on.org.uk/ilr_php/resources/qualifications_e3.html

To find out about a financial capability qualification, go to www.fin-lit-qualifications.org.uk.



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Note for tutors – skills developed in this assignment:

Financial Capability Framework:

B(c) 2 Recognise household expenses and regular financial commitments

B(e) 4 Use simple budgets to begin to plan ahead with spending

Using the following skills from the Adult Numeracy Curriculum:

HD1/E3.1 Extract numerical information from lists, tables, diagrams and simple charts

N2/E3.3 Understand decimals up to two decimal places in practical contexts

N2/E3.4 Use a calculator to calculate using whole numbers and decimals to solve problems in context

N1/E3.7 Approximate by rounding to the nearest £10

Working towards N1/L1.8 Approximate by rounding

N1/E3.4 Multiply numbers by single digit numbers

N1/E3.6 Divide numbers by single digit numbers