This assignment pack is designed for students and tutors working in open, flexible, or distance learning in Britain. Each of the six sections contains the following: (1) a detailed contents page that identifies the assignment under an activity heading, an individual title, and indication of the relationship to the City and Guilds of London accreditation system; (2) a variety of assignments; and (3) answers to the assignments for student self-checking. Skills the user needs before beginning are listed for each assignment. Each assignment is freestanding, though part of a thematic area. A signpost system guides the user through the pack; a key to the symbols is provided. The six sections, and representative assignment topics, are as follows: travel (making a hotel reservation, planning a route by rail, reading a pie chart); personal finances (planning a weekly/monthly budget, request for a car insurance quotation, filling in a motor accident report form); job seeking (finding/working out the cost of a classified advertisement, writing letters to employers, job application form, using yellow pages); media (reading a newspaper, accommodation, looking for a job, using a video recorder, using a remote control); housing (reading a mortgage application form, organizing a move, reading an insurance policy, using a map to find local facilities); and health (health at work, salt, sugar, smoking, retirement pensions, eye tests). (YLB)
The Assignment Pack

MATERIALS FOR FLEXIBLE AND OPEN LEARNING

ALBSU
The Basic Skills Unit

BEST COPY AVAILABLE
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THE ASSIGNMENT PACK

MATERIALS FOR FLEXIBLE AND OPEN LEARNING

ALBSU
The Basic Skills Unit
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Introduction

The Assignment Pack has been designed for students and tutors working in open, flexible or distance learning. It is made up of six sections. Each section contains:

- a detailed contents page which identifies the assignment under an activity heading, an individual title and indication of the relationship to the City and Guilds 3793 and 3794 accreditation systems
- a variety of assignments
- answers to the assignments for student self-checking.

Students following the accreditation systems should not refer to the answer sections provided but have their work checked by a tutor.

Each assignment, though part of a thematic area, is free-standing. The student should be encouraged to self-select assignments appropriate to their level of ability and relevant to their planned programme of work.

A signpost system has been adopted to guide the user through the pack and allow the maximum amount of independent use. Six symbols are used and a key to the signposts is provided.

In addition to being a learning resource for students, the Assignment Pack provides tutors with an example of how to generate open learning materials using everyday sources.
In this pack there are signposts on every page. These signposts will help you with the assignments.

Here are the signposts and what they mean:

- **way in**
- **written element**
- **spoken explanation, demonstration or role play**
- **use a calculator**
- **information**
- **use a telephone**
Forms
- Filling in a Bus Pass form - WP, Fdn
- Making an hotel booking - WP, Stg 1; NP, Stg 1
- Complaint letter to British Rail - WP, Stg 1

Writing
- Writing an 'argument' essay - WP, Stg 1
- Writing off for a Brochure - WP, Fdn
- Planning a trip to France - WP, Stg 1

Graphs/Charts/Tables/Maps
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- Getting information from a table - NP, Stg 1
- Reading a Car Buyer's Guide - WP, Stg 1
- Reading a table of information on Drink and Driving - NP, Stg 1
- Reading a pie chart - NP, Fdn
- Planning a route by rail

Numeracy
- Choosing a credit option
- Sharing the cost of holiday travelling expenses - NP, Stg 1
- Changing cash into foreign money
Making an hotel booking

Skills you need before you begin:
- Reading tables of information.
- Working out costs.
- Reading forms.

You are travelling to Oxford for a friend's wedding on Saturday 4th July.

You decide to make a full weekend of it and want to book into an hotel for Friday and Saturday night, arriving around 6pm, and leaving after lunch on Sunday. You will be travelling alone.

Here are the Room Rates and Booking Form for a local hotel.

1. Read the booking form, and tell a tutor what needs to be filled in.

2. Show a tutor how you would pay for your accommodation. You could pay with cash, cheque or credit card.

You can use this for Wordpower Stage 1 Unit 3 Element 2 (A)

You can use this for Numberpower Stage 1 Unit 1 Element 2 (B).
Writing an ‘argument’ essay

Skills you need before you begin:
- Putting together pro and con arguments in note form.
- Expressing ideas clearly in writing.

Increasingly, a great deal of media coverage in newspapers and magazines, and on television and radio, is given to environmental issues.

One of the topics often discussed is the damaging effect of huge numbers of motor cars on the environment.

This newspaper report is typical.

Over the last few years, cycling has become popular again, and not only as a leisure activity. Fed up with sitting in traffic jams in their cars, more and more people are using bicycles as a means of travelling to and from work.

But travelling through busy traffic on a bike can be dangerous – and hard work!

Make a list, in note form of the arguments for and against using cars and bicycles as a means of travel. You can list your points as ‘pros’ and ‘cons’. ‘Pros’ are points in favour and ‘cons’ are points against.

For example,
- Cars are expensive to run = cons cars
- Cars are convenient = pro cars
- Bicycles are very easy to park = pro bicycles
- You get cold and wet in winter = con bicycles

Write your list under these 4 headings –
1. PRO CARS; 2. CON CARS; 3. PRO BIKES; 4. CON BIKES.

Now turn your notes into a piece of continuous writing, divided into paragraphs.

Highlight what you see as the main arguments in favour and against the use of cars and bicycles as a means of travel.

You can use this for Wordpower Stage 1 Unit 4 Element 2 (A or C)
Writing off for a brochure

Skills you need before you begin:

- Reading newspaper adverts.
- Writing formal letters to get information.

Newspapers are a good place to find adverts for holidays.

Some of the adverts ask you to telephone for more details.

The adverts printed below all ask you to write off for a brochure for more information.

Choose one of the adverts.

Write a letter, asking for a brochure or more details.

You can use this for Wordpower Foundation Unit 4 Element 1 (A or B).
Planning a route by rail

Skills you need before you begin:

- Using the points of the compass (N,S,E,W).
- Setting out a route from a plan or map.

Below is a plan of British Rail's Holidaymaker Train Routes for 1991.

You live in Dundee (in the North of the map).
You are going on holiday to Paignton (in the South West of the map).
You will be travelling to Paignton by train.

1. Tell a tutor which route you would take by train to get to Paignton.

2. Write out your route on a piece of paper, include details of all the stations you go through on the way.
Yesterday, you caught a train from your home town for a day trip to London.

The trip was a disaster, through no fault of your own.

You decide to make a formal complaint to British Rail.

The Enquiry Office at your local station gives you a complaint form to fill in. This is printed on the back of this sheet.

These are the notes you jotted down about the trip:

Bought cheap day return ticket.
Told earliest at 7.24. Wrong information – already gone when got there at 7.20.

Waited for next train for 90 mins!
Should have had buffet car but didn’t. Starving all the way. Got to London nearly lunch-time.

Needed to catch 3.55 back because of cheap day return rules. No room on train to sit down.
Waited for next one (90 mins again).
Ticket collector made me pay £15 extra for standard rate return ticket. No money left. Walked home – soaked in rain.

What a day!

1. Using these notes, fill in the complaint form like the one printed on the following page. Use your own name and address and yesterday’s date.
Complaint letter to British Rail

CUSTOMER COMMENTS

Name ____________________________
Address ____________________________

Journey from ____________________________ to ____________________________
Time of train ____________________________ date ____________________________ ticket type ____________________________

Comments

Today's Date ____________________________

Please return this form to the person who gave it to you or send it to: Customer Services, Area Manager, British Rail Kings Cross, London N1 9AP.

If your Complaint/Comment is not dealt with to your satisfaction you may write to - The Secretary, Transport Users Consultative Committee, (Eastern England), Midgate House, Peterborough, PE1 1TN.
Reading a pie chart

Skills you need before you begin:
- Reading a simple pie chart to get information.
- Reporting on the information.

A survey of 200 tourists was carried out at a holiday camp.

The tourists were asked to say how they had travelled from home to the camp.

The results of the survey were made into this pie chart:

Tourists' Means of Travel

Tell a tutor approximately what number of tourists travelled to the camp by coach.
Filling in a Bus Pass form

Skills you need before you begin:

- Reading forms.

Here is a form to get a bus fare pass.

It is not a real form, but it is like the ones used by most bus companies.

Before you start make sure that you can:

- read all the words on the form
- understand all the words on the form
- spell all the words you have to write on the form
- write clearly.

When you are ready, tell a tutor what you need to fill in.

Special Bus Pass Application Form

Please use block capitals

FULL NAME: .................................................................
TITLE: .................................................................
ADDRESS: ................................................................
...........................................................................
...........................................................................
POSTCODE ................................................................
DATE OF BIRTH ....................................................
AGE LAST BIRTHDAY ..............................................
NATIONAL INSURANCE NUMBER ............................
DATE OF APPLICATION: ...........................................
SIGNATURE: .............................................................

You can use this for Wordpower Foundation Unit 3 Element 1 (A or B)
## Reading a bus timetable

**Skills you need before you begin:**
- Reading simple timetables.
- Reading and understanding 24 hour clock times.

Here's a timetable of buses that go from Victoria Coach Station in London to seaside holiday resorts in Devon. The seasonal Saturday service number is 686.

It is part of a real brochure from National Express Ltd.

<table>
<thead>
<tr>
<th>686</th>
<th>TORBAY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DEPART:</strong> Saturday from 11th May until 28th September (inc.) &amp; Friday 24th May &amp; 4th October ONLY</td>
<td></td>
</tr>
<tr>
<td>LONDON, Victoria Coach Stn.</td>
<td>0800</td>
</tr>
<tr>
<td>Exminster, Bus Stop, Village Hall</td>
<td>1205</td>
</tr>
<tr>
<td>Kenton, The Triangle</td>
<td>1208</td>
</tr>
<tr>
<td>Starcross, Rail Stn.</td>
<td>1210</td>
</tr>
<tr>
<td>Dawlish, Beach Managers Bus Shelter, The Green</td>
<td>1215</td>
</tr>
<tr>
<td>Teignmouth, Coach Stn.</td>
<td>1225</td>
</tr>
<tr>
<td>TORQUAY, Coach Stn.</td>
<td>1240</td>
</tr>
<tr>
<td>Paignton, Bus Stn.</td>
<td>1250</td>
</tr>
<tr>
<td>Brixham, Bank Lane</td>
<td>1305</td>
</tr>
<tr>
<td><strong>RETURN:</strong> Saturdays from 11th May until 28th September (inc.) &amp; Friday 24th May &amp; 4th October ONLY</td>
<td></td>
</tr>
<tr>
<td>Brixham, Bank Lane</td>
<td>1400</td>
</tr>
<tr>
<td>PAIGNTON, Bus Stn.</td>
<td>1415</td>
</tr>
<tr>
<td>TORQUAY, Coach Stn., Lymington Rd.</td>
<td>1425</td>
</tr>
<tr>
<td>Teignmouth, Coach Stn.</td>
<td>1440</td>
</tr>
<tr>
<td>Dawlish, Corner Shop, The Green</td>
<td>1450</td>
</tr>
<tr>
<td>Starcross, Rail Stn.</td>
<td>1455</td>
</tr>
<tr>
<td>Kenton, The Triangle</td>
<td>1457</td>
</tr>
<tr>
<td>Exminster, Bus Stop, Village Hall</td>
<td>1500</td>
</tr>
</tbody>
</table>

1. If you are going on holiday to Paignton, at what time does the bus arrive at the Bus Station?

2. At the end of your holiday in Paignton, what time does the bus leave the Bus Station to come back to London?
Getting information from a table

Skills you need before you begin:
- Reading tables of information.
- Working out discounts.
- Multiplying money amounts.

Below is part of a brochure about Discount Coach Cards, issued by National Express Ltd.

You can apply for a card if you are aged 16 to 23, or if you are a mature student in full time education. You get about 30% discount off standard fares for a full year. In 1991, the card cost £5.

12 months discount travel for just £5.00!

You can get your Discount Coach Card at any National Express or Cairnryan Express agent. There are around 2,300 coaches per week.

You could save the price of your card on your first trip!

<table>
<thead>
<tr>
<th>Service</th>
<th>National Adult Economy Return</th>
<th>Saving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economy</td>
<td>£5.00</td>
<td>£5.00</td>
</tr>
<tr>
<td>Premium Economy</td>
<td>£7.50</td>
<td>£7.50</td>
</tr>
<tr>
<td>Executive Economy</td>
<td>£9.50</td>
<td>£9.50</td>
</tr>
<tr>
<td>Executive Business</td>
<td>£11.50</td>
<td>£11.50</td>
</tr>
<tr>
<td>First Class</td>
<td>£14.00</td>
<td>£14.00</td>
</tr>
</tbody>
</table>

Now if you are a young person aged 16 to 23, or a mature student in full time education, you can get about 30% off standard fares for a whole 12 months for just £5.00!

What's more, this discount is also available on West Coast services and on Cairnryan Express services between Scotland and London. Young Persons only can also get some discounts on certain services. See the comment if you live in the Highlands.

1. How much will the fare be from Manchester to Bournemouth if you have got a Discount Coach Card?

2. How much is the Normal Adult Economy Return Fare from Aberdeen to Birmingham?

3. How much would you save by having a Discount Coach Card if you did a trip from London to Bristol once a month for a year?

You can use this for Numberpower Stage 1 Unit 6 Element 1 (A)
If you are thinking of buying a new car, you may need information on price, performance, and petrol consumption before you make your final choice.

This is part of a Car Buyer's Price Guide, published in a local evening newspaper, which gives just this information.

It is set out in the form of a table, with a key to explain the symbols used.

The information supplied only applies to brand new cars, because second-hand cars will not perform as accurately as they did when brand new. But the information is a useful guide, even if you are thinking of buying second-hand.

You want to buy a Ford car which has a low fuel consumption rating, based on Department of Energy statistics.

You are prepared to spend up to £9,500.

You would like a choice of at least 4 models to select from.

You need to know how much each one will cost, and what its fuel consumption a 56 m.p.g. will be.

Write a list of Ford cars which meet these needs, showing model, price and fuel consumption figures at a steady 56 miles per gallon.

(© Nottingham Evening Post)
Choosing a credit option

Skills you need before you begin:
- Comparing credit interest rates (APR).
- Reading tables of information.
- Selecting the best buy from a range of credit options.

Below is an advert showing different credit options to buy a brand new Metro Advantage car.

It gives 5 different finance options to choose from, each with a different APR (Annual Percentage Rate), deposit and/or part-exchange amount, amount of and charge for the credit, number and amount of monthly repayments and total amount payable.

You have a car worth £2,000 that you want to use in part-exchange against a new Metro Advantage. You also have savings of £500 to use as a deposit. You can only afford monthly repayments of up to £160 per month.

Explain to a tutor which finance option would be the best for me to choose with the amount of money you have to spend, explaining why the other options are less suitable.
Getting your vehicle registered

Skills you need before you begin:

- Reading for information.
- Reporting on information.

When you buy a car, motorbike or other vehicle, you must get it registered in your name.

The Department of Transport's licensing centre, the DVLC, needs up-to-date information on all vehicles on the road in Britain and their owners.

When you buy a vehicle, you should be given the Vehicle Registration Document V5 along with any other documents like MOT certificate, service log book, etc.

If the vehicle is second-hand, the person who sold it to you should:
- fill in the bottom part of the document – the Notification of Sale or Transfer
- send it to the DVLC in Swansea
- give you the rest of the Vehicle Registration Document V5.

As the new owner, you should:
- fill in the section on the back of the document with your own personal details
- send the whole document off to the DVLC in Swansea.

In time, a new Vehicle Registration Document V5 will be sent to you, showing your name and address as the new owner.

You will also receive a copy of the information leaflet shown on the back of this worksheet. It has more information about the Vehicle Registration Document V5.

Read the information on the next page carefully and then tell a tutor:

1. What should you do if you find that your address is incomplete?
2. What should you do if you sell your vehicle to a scrap dealer?
3. If you wanted to get in touch with previous owners of the vehicle, how could you get information about them?
Getting your vehicle registered

Information Leaflet

- Please read this leaflet carefully and keep it with your Registration Document in a safe place.
- Please check all the details on the Registration Document and tell the Centre as soon as possible if anything is incorrect.

Name and Address

Please check that your name and address are correct on the document. If there are any mistakes, send it to DVLC, Swansea SA99 1AR, with a letter saying what is wrong. Do not send it back if it contains only part of your postcode. This is because the correct full postcode was not given. When you next need to send the document to DVLC, tell us what your postcode should be and we will correct it then.

The county has been left out of most addresses. This should not affect delivery because DVLC has special arrangements with the Post Office.

Vehicle Details

Please check these and tell the Centre if they are incorrect. Only the details which apply to your type of vehicle are given. For example, seating capacity and taxable weight are not always shown.

The model/type and colour are shown in accordance with the manufacturer's basic terms. They may not match the full descriptions.

VIN is short for Vehicle Identification Number. This is a unique identification number which is gradually being introduced on newer vehicles to replace the 'old' chassis numbers. You can normally find this number on a plate near the engine.

Number of Former Keepers

If a vehicle was registered before 1 October 1974 it was not new when it was first registered, the number of former keepers is counted from the date on which the record was set up. You may obtain available details of previous registering keepers by writing to DVLC, Swansea SA99 1AN.

Please turn over

If you sell, transfer, scrap, or permanently export the vehicle OR if there is any change in your name and address or the vehicle details, you MUST tell DVLC at once.

If you
- Sell or transfer the vehicle complete the tear-off slip at the bottom of the VS. If you do not do this you may receive enquiries about the vehicle later. Give the top part to the new keeper. A new registration document will then be sent. Give the new keeper's name and address, and the date on which you sold or transferred the vehicle.
- Scrap or Permanently export the vehicle complete section 2 on the back of the VS. If you pass it to another person for scrap (even to a scrap dealer) complete the tear-off slip. Give the top part to the dealer so he can tell DVLC when he actually breaks up the vehicle.

If your name and address or the vehicle details have changed, complete either section 1 or section 3 on the back of the VS. Send the completed tear-off slip, or the amended VS, to DVLC, Swansea SA99 1AR. If you do not have the VS write to this address giving the information. Please remember to give the registration number of the vehicle.

Your registration number

Certain registration numbers are deemed to be "non-transferable". You should check the notes on your Registration Document to see if the number on your vehicle is one of these which cannot be transferred.

If you have any enquiries, write to the Vehicle Enquiry Unit, DVLC, Swansea SA99 1BL, or telephone Swansea (0792) 772134.

Remember:

Check details and tell
DVLC of any changes

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Reading a table of information on drink and driving

Skills you need before you begin:
- Reading tables of information.
- Reporting accurately on information given in tables.

The information given below is all about Alcohol and the Law. It comes from a supermarket leaflet on Sensible Drinking.

It is important that anyone driving a vehicle understands clearly:
- the law on drinking and driving
- the alcohol content of common drinks
- the effects that alcohol can have on men and women.

Look carefully at this table of information:

<table>
<thead>
<tr>
<th>Units of alcohol</th>
<th>Blood alcohol levels (mg/100ml)</th>
<th>Effect on a normal weight man</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 2</td>
<td>Up to 30</td>
<td>Cheerfulness, increase in self-confidence</td>
</tr>
<tr>
<td>2</td>
<td>30</td>
<td>Increased risk of having an accident</td>
</tr>
<tr>
<td>3</td>
<td>50</td>
<td>Usually increased happiness but significantly impaired judgement</td>
</tr>
<tr>
<td>5</td>
<td>80</td>
<td>Loss of driving licence if caught</td>
</tr>
<tr>
<td>10</td>
<td>150</td>
<td>Slurred speech, loss of self-control</td>
</tr>
<tr>
<td>12</td>
<td>200</td>
<td>Inability to walk straight, loss of memory</td>
</tr>
<tr>
<td>18</td>
<td>400</td>
<td>Oblivion, maybe coma</td>
</tr>
</tbody>
</table>

Remember: 1 'unit' of alcohol is 8g of alcohol. It is contained in ½ pint of beer OR 1 small sherry OR ½ pint of cider.
10 'units' is in 5 pints or beer OR 5 double scotches OR 1 bottle of wine.
18 'units' is in ¾ bottle of spirits OR about 2 bottles of wine OR 9 pints of beer.

Either write OR report to your tutor:

1. What effect would you expect to see on a normal weight man after drinking 5 pints of beer?

2. What would his blood alcohol level be?

3. What does the law regard as the minimum blood alcohol level to be 'over the limit'?
Planning your trip to France

Skills you need before you begin:
- Reading maps.
- Planning routes.

You have decided to go to France for a holiday. You are travelling by car. You need to plan your route by road and ferry.

Read the advert below for Sealink Channel crossings.

Get a road map of Britain.

Plan a route from your home town to one of the French ferry ports, you will need to include in your plan:
- starting point and destination
- road/motorway numbers
- directions, eg. north, south, left, right
- and key landmarks on the way
- approximate distances or time needed to make the journey (allow 2 hours for the ferry crossing)
- names of major towns and cities passed through.

TAKE A BREATHER AND HOLIDAY IN FRANCE.

From the beaches and the forests to the mountains and the cities, France offers everything a serious holiday maker could want. And now there are four ways to get there by Sealink: Dover-Calais, Folkestone-Boulogne, Newhaven-Dieppe and our new Southampton-Ockergrove crossing.

That takes care of the journey, so what about the holidays? Happily we can help there too: how about going native in a gite? A week in a holiday park with the children? Or a romantic weekend in Paris for two?

Whatever your penchant, as they say over there, pas de probleme.

For a free brochure just contact your local travel agent or motoring organisation or call us on freephone 0800 212 0021.
Changing cash into foreign money

Skills you need before you begin:

- Finding out information.
- Working out currency conversions.
- Working out percentage commissions.

If you want to go abroad on holiday, you will need to buy some foreign currency.

Banks advertise their 'exchange rates' as buying and selling rates.

These are the current rates that they buy and sell each foreign currency to businesses and the public. The rates change frequently, sometimes daily. Their buying rate is always higher than their selling rate, because they need to make their profits when they buy currency from you.

So, for example, if you want to buy some French francs from a bank they would sell them to you at a rate of, say, 9.70 FF (French francs) per £1.

For £100, you would get 970 FF.

If, at the end of your holiday, you have some francs left over, you could take them back to a bank in Britain, and they would buy them from you at a rate of, say, 10.20 FF per £1. So, your 970 FF would only be worth £95.10, after you had sold them back to the bank!

This is one of the ways that banks make profits.

They can also make money by charging you a commission when you buy and sell currency. Sometimes the commission is a standard fee, say £5 per transaction. Sometimes it is a percentage of the amount, say 1%. The commission is deducted from the amount, before the cash is handed over to you. However, some banks don't charge a commission at all.

1. Find out from a bank what today's buying and selling rates are for French francs.

2. Find out if the bank charges a commission, what form of commission it is, and what it will cost you.

3. Work out how many francs you would get at today's rate for £100, including any commission.

4. Work out how much you would get if you wanted to change back 80 francs into English money, including any commission.
Sharing the cost of your holiday travelling expenses

Skills you need before you begin:
- Totalling costs without a calculator.
- Sharing costs by dividing without a calculator.
- Making payments.
- Checking change.

You and 3 friends decide to go to France for a week's camping holiday.

Rather than go by train, you all prefer to drive over in one car.

You decide to have a 'kitty' for travelling expenses, with each person putting in an equal share to cover costs.

Before you leave, you work out the main costs.

- Car Ferry ticket
  return fare for car and 4 adults: £124.80
- Petrol costs for return journey: £80
- French motorway tolls for return journey: £25

You may use a calculator.

1. Work out the total travelling costs.
2. How much is each person's share of the costs?
3. Show a tutor how you would pay the bill for the car ferry ticket, using notes/coins or a cheque.
4. If the tutor gives you any change, is it correct?
5. If it is wrong, what should it be?

You can use this for Numberpower Stage 1 Unit 1 Element 3 (B).
Making an Hotel Booking
2 questions both to be checked by tutor.

Writing an ‘argument’ essay
2 questions both to be checked by tutor.

Writing off for a brochure
1 question to be checked by tutor.

Planning a route by rail
2 Questions both to be checked by tutor.

Complaint letter to British Rail
Form to be checked by tutor.

Reading a pie chart
Approximately 50 tourists.

Filling in a Bus Pass form
Form to be checked by Tutor.

Reading a bus timetable
1. 12.50pm. 2. 14.15pm.

Getting Information from a table
1. £23.00 2. £47.50 3. £60.00

Reading a Car Buyer’s Guide
Must include
Fiesta 1.8 Diesel Popular Plus £8,541 – 70.6 mpg
Fiesta 1.8 LXD 3 door £9,379 – 70.6 mpg
Escort 1.8 D Popular 3 door £8,981 – 67.3 mpg
Escort 1.8 D Popular 5 door £9,338 – 67.3 mpg.

Choosing a credit option
1. 13.8% APR is the best option.

Getting your vehicle registered
1. Return V5 to DVLC. Swansea 5A99 1AR with a letter saying what is wrong.
2. Complete section 2 on back of V5 form and complete tear-off slip. Give top part of form V5 to dealer. Send slip or amended V5 form to DVLC Swansea 5A99 1AR or write to this address quoting vehicle registration number.
3. By writing to DVLC. Swansea 5A99 1AR.

Reading a table of information on drink and driving
1. Slurred speech and loss of self-control. 2. 150mg/100ml. 3. 80mg/100ml.
Answers

Planning your trip to France
1 question to be checked by tutor.

Changing cash into foreign money
4 questions to be checked by tutor.

Sharing the cost of your holiday travelling expenses
1. £229.80. 2. £57.45. 3. To be checked by tutor. 4. To be checked by tutor. 5. To be checked by tutor.
**PERSONAL FINANCES**

**Access Skills**
- Request for a car insurance quotation – WP, Stg 1
- Using a telephone directory to find addresses and telephone numbers for Benefit – WP, Stg 1

**Forms**
- Filling in a motor accident form – WP, Stg 1
- Reading a form for Non-Taxpayers – WP, Fdn

**Letter Writing**
- Letter of complaint to a Head Office – WP, Stg 1
- Writing a covering letter – WP, Fdn

**Numeracy**
- Planning a Weekly Budget – NP, Fdn
- Planning a Monthly Budget – NP, Stg 1
- Selecting the best Savings Account – NP, Stg 1; WP Stg 1
- Writing a cheque for the Telephone Bill – NP, Fdn
- Planning a visit to the Bank, using the new opening hours – NP, Fdn
- Reading a repayment table for a car loan
- Adjusting an estimated electricity bill
- Calculating the interest to pay the Pawnbroker

**Reading Articles**
- Reading about Store cards – WP, Stg 1
- Reading a magazine article on budget tips – WP, Fdn
- Comparing two different Current Accounts
Planning a weekly budget

Skills you need before you begin:
- Understanding of pounds and pence.
- + – money amounts up to £150.00.

Jane works as a clerical assistant and lives at home with her parents.

Her weekly budget looks like this:

Add Jane's financial commitments together to find out her weekly take home pay.

You may use a calculator.

Jane has just had a pay rise of £15.00 per week.

Make up Jane's new weekly budget in the same format as above.
Planning a weekly budget

Make up Jane's new weekly budget:

You may use a calculator.

---

Spending Money £

Savings £

Transport £

Board £

Clothes £

Take home pay £

You can use this for Numberpower Foundation Unit 2 Element 2.
Planning a monthly budget

Skills you need before you begin:
- + – money amounts up to £1,300

Mr and Mrs Hassan live with their three young children in a rented house. They both work full time and their joint take-home pay is £1,250 per month.

Prepare a monthly budget for the Hassan family of 5, using the following headings as guidelines.

Check your amounts tally with the total monthly income of £1,250

Total Monthly Income £1,250
Rent
Food
Electricity
Gas
Insurance
TV rental
Telephone
Travel
Holidays
Car
General Repairs
Savings
Charges made by local government
TOTAL £
Reading a magazine article on budget tips

Skills you need before you begin:
- Reading magazine articles.
- Reporting on the key points.
- Expressing ideas.

Magazines often give tips on ways to save money.

This article suggests a variety of ways to cut down on spending and also to check your payments to creditors.

Read the article carefully.

BUDGET TIPS

Take a look at your day-to-day finances if you are feeling the pinch – a strict budget is the best way to avoid comfort spending and save money.

- Work out your monthly expenses. You must include everything including clothing, Christmas and birthday presents and daily fritter money.
- Now look to see where you can cut down. Changing your diet, giving up smoking, or cutting down on alcohol consumption would make a considerable difference.
- At work, check that you have the right tax code on your pay slips.
- If you do get behind with your payments to creditors, always let them know sooner rather than later. You may be able to negotiate a temporary freeze in payments or a budget scheme.
- Beware of using your credit card if you are not sure you can pay your bill at the end of every month. You can usually borrow money more cheaply elsewhere.
- The Citizen’s Advice Bureau is willing to help anyone who is in trouble with money.
  Telephone: 071-833 2181.

Now tell a tutor:

Section A

1. How could you cut down on your spending?

2. Why is it advisable to let your creditors know sooner, rather than later, if you fall behind with payments?

3. Who could you contact if you ran into financial difficulties?

Section B

4. Write down at least two of your ideas showing how the media today encourages people to spend money.
Reading a repayment table for a car loan

Skills you need before you begin:
- Reading tables of information.
- Adding and multiplying.

Many people consider a loan from a bank or building society when buying a car. The chart below is typical of loan repayment tables available.

Explanation of Terms.
A.P.R. means Annual Percentage Rate of Charge.

When the A.P.R. is fixed, that means your monthly repayments remain the same throughout the period of the loan.

CoverSure Gold Premium is an optional payment each month. CoverSure will pay your monthly repayment should you suffer from illness, accident or redundancy. Most lenders offer a similar service.

<table>
<thead>
<tr>
<th>AMOUNT OF LOAN</th>
<th>MONTHLY PAYMENT</th>
<th>12 MTHS</th>
<th>24 MTHS</th>
<th>36 MTHS</th>
<th>48 MTHS</th>
<th>60 MTHS</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1,000</td>
<td>Monthly Instalment</td>
<td>94.59</td>
<td>6.24</td>
<td>4.65</td>
<td>4.50</td>
<td>4.80</td>
</tr>
<tr>
<td></td>
<td>CoverSure Gold Premium</td>
<td>94.59</td>
<td>6.24</td>
<td>4.65</td>
<td>4.50</td>
<td>4.80</td>
</tr>
<tr>
<td>£1,500</td>
<td>Monthly Instalment</td>
<td>141.88</td>
<td>79.35</td>
<td>6.97</td>
<td>6.75</td>
<td>7.19</td>
</tr>
<tr>
<td></td>
<td>CoverSure Gold Premium</td>
<td>141.88</td>
<td>79.35</td>
<td>6.97</td>
<td>6.75</td>
<td>7.19</td>
</tr>
<tr>
<td>£2,000</td>
<td>Monthly Instalment</td>
<td>189.18</td>
<td>105.80</td>
<td>9.29</td>
<td>9.99</td>
<td>10.74</td>
</tr>
<tr>
<td></td>
<td>CoverSure Gold Premium</td>
<td>189.18</td>
<td>105.80</td>
<td>9.29</td>
<td>9.99</td>
<td>10.74</td>
</tr>
<tr>
<td>£3,000</td>
<td>Monthly Instalment</td>
<td>283.77</td>
<td>158.70</td>
<td>13.94</td>
<td>13.49</td>
<td>14.39</td>
</tr>
<tr>
<td></td>
<td>CoverSure Gold Premium</td>
<td>283.77</td>
<td>158.70</td>
<td>13.94</td>
<td>13.49</td>
<td>14.39</td>
</tr>
<tr>
<td>£3,500</td>
<td>Monthly Instalment</td>
<td>331.06</td>
<td>185.15</td>
<td>16.26</td>
<td>15.74</td>
<td>16.79</td>
</tr>
<tr>
<td></td>
<td>CoverSure Gold Premium</td>
<td>331.06</td>
<td>185.15</td>
<td>16.26</td>
<td>15.74</td>
<td>16.79</td>
</tr>
<tr>
<td>£4,000</td>
<td>Monthly Instalment</td>
<td>378.35</td>
<td>211.60</td>
<td>18.59</td>
<td>17.99</td>
<td>19.19</td>
</tr>
<tr>
<td></td>
<td>CoverSure Gold Premium</td>
<td>378.35</td>
<td>211.60</td>
<td>18.59</td>
<td>17.99</td>
<td>19.19</td>
</tr>
<tr>
<td>£4,500</td>
<td>Monthly Instalment</td>
<td>425.65</td>
<td>238.05</td>
<td>20.91</td>
<td>20.24</td>
<td>21.58</td>
</tr>
<tr>
<td></td>
<td>CoverSure Gold Premium</td>
<td>425.65</td>
<td>238.05</td>
<td>20.91</td>
<td>20.24</td>
<td>21.58</td>
</tr>
<tr>
<td>£5,000</td>
<td>Monthly Instalment</td>
<td>472.94</td>
<td>264.51</td>
<td>23.23</td>
<td>22.49</td>
<td>23.98</td>
</tr>
<tr>
<td></td>
<td>CoverSure Gold Premium</td>
<td>472.94</td>
<td>264.51</td>
<td>23.23</td>
<td>22.49</td>
<td>23.98</td>
</tr>
</tbody>
</table>

You want to borrow between £3,000 and £3,500 to purchase a car.

You may use a calculator.

Calculate how much a loan of £3,000 over 36 months would cost you in total.
1a. Without CoverSure  1b. With CoverSure

Calculate how much a loan of £3,500 over 60 months would cost.
2a. Without CoverSure  2b. With CoverSure.
Request for a car insurance quotation

Skills you need before you begin:
- Asking questions in a sensible order.
- Giving and getting information.

You have just bought a car, a second-hand Allegro 1.3 from the 'Classified Advertisements' column in your local newspaper.

Here are the details.

ALLEGRO 1.3 4-door, 1981.
One year's MOT, 6 months road tax. 15,000 miles only.
Excellent order. £875.00

You will need to insure the vehicle before you drive it and you decide to ring round three insurance companies to ask for quotations, this is the first one you choose.

The Minster Insurance Co.
24 Bridge Road. Dewsbury
Tel: 0801 67341

Either use a telephone or role play with your tutor, requesting a quotation for your Allegro 1.3.

You can use this for Wordpower Stage 1 Unit 5 Element 2.
Writing a covering letter

Skills you need before you begin:
- Writing formal letters.

A covering letter is a short formal letter of introduction or explanation attached to another document, e.g. a report, an invoice, a cheque, or a form. It is useful to keep a copy for your own reference.

Here is an example.

24 Gainford Road
Aycliffe

Enrolment Secretary
Brookside College
Aycliffe

24/9/91

Dear Sir,

I enclose a completed enrolment form for course no.451, Basic English, together with my cheque for £12.50p.

I look forward to receiving confirmation that my application has been accepted.

Yours faithfully
Jean Brown

The Minster Insurance Co.
24 Bridge Road, Dewsbury
Tel: 0801 67341

Ref No: 3/4Q/632/9
Payment due: £101.00
Fully comprehensive car insurance
Allegro 1.3; named driver only
Protected No Claims Bonus

Write a covering letter to the Minster Insurance Company giving your reference number, stating you enclose a cheque (state the amount), for the insurance of an Allegro 1.3.
Filling in a motor accident report form

Skills you need before you begin:
- Writing a short report.
- Filling in form.

Read the article.

On a snowy Christmas Eve, driving home from work you drove through the busy Town Centre along South Street. The car radio was on, the 6 o’clock news just finishing with the severe weather warnings, there was to be another snowfall that evening.

Being a built up area the speed limit was 30 mph and you were driving at a steady 15-20 mph.

A van turned out of Chapel Street, without any signals, and crashed into the passenger side of your vehicle.

Mrs Cook, who lives at 24 Station Road, Barchester, was at the junction of Chapel Road and South Street, and saw exactly what happened. She volunteered to be a witness.

A local shopkeeper telephoned the police and five minutes later PC 49 Dixon, from Downsview Police Station, was at the scene of the accident.

It seemed quite clear to you that the driver of the van was to blame, your car had right of way along South Street. However, the van driver (who was angry and argumentative) suggested that you were driving too fast for the poor road conditions.

Having heard all the evidence, PC Dixon accepted your story and advised that he did not expect any summons would be issued against you.

In order to receive your insurance money for repairs to your car, you need to make a claim to your Insurance Company. You will need to a Motor Accident Report Form. Opposite is part of a real form.

Using the article, complete the form of ‘Accident Details’.

You can use this for Wordpower Stage 1 Unit 4 Element 1.
Filling in a motor accident report form

<table>
<thead>
<tr>
<th>ACCIDENT DETAILS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Accident</td>
<td></td>
</tr>
<tr>
<td>Location Details</td>
<td></td>
</tr>
<tr>
<td>Other Names and Addresses</td>
<td></td>
</tr>
<tr>
<td>Police Report No.</td>
<td></td>
</tr>
<tr>
<td>Time of Accident</td>
<td></td>
</tr>
<tr>
<td>Weather Conditions</td>
<td></td>
</tr>
<tr>
<td>Description of Vehicle</td>
<td></td>
</tr>
<tr>
<td>Description of Other Vehicle</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DECLARATION</th>
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</thead>
<tbody>
<tr>
<td>I/We declare that these details are true in every respect and I/We understand that the claim under My/Our policy may affect the No Claim Discount of applicable.</td>
<td></td>
</tr>
</tbody>
</table>

| Signature |  |

Failure to answer any question may cause delay.

When completed please return this form without delay to Norwich Union, either direct or via your insurance agent.

Note: If the accident involves no injuries, it is recommended that you complete this form in full and send to Norwich Union. This will enable us to deal with your claim promptly.
Planning a visit to the Bank, using the new opening hours

Skills you need before you begin:
- Understanding hours and minutes.

Most banks have now extended their opening hours to give the customer greater access.

Below is part of a National Westminster leaflet about the new opening hours, from Monday to Saturday.

<table>
<thead>
<tr>
<th>Monday to Friday</th>
<th>Saturday</th>
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<tbody>
<tr>
<td>11</td>
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<td>10</td>
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<td>12</td>
<td>12</td>
</tr>
</tbody>
</table>

All main Branches and some smaller Branches
9am-4.30pm Monday-Friday

Over 200 selected Branches will also be open longer from 9.30am to 3.30pm

You need to plan a visit to the bank to withdraw some money. It is Thursday and your work finishes at 3.30pm. First you need to collect the children from school (allow 20 minutes), do some shopping (allow 12 minutes) and then walk to the Bank (allow 8 minutes). You then catch the 4.40pm bus home which takes 25 minutes to reach your house.

1. How many minutes will it take you from finishing work to arriving at the bank?
2. At what time should you arrive at the Bank?
3. Will the bank be open when you arrive?
4. What time did you get home?

You can use this for Numberpower Foundation Unit 2 Element 4 (A)
Comparing two different Current Accounts

Skills you need before you begin:
• Reading for information.

Banks and building societies offer a wide variety of services to their customers with Current Accounts. It would be worth shopping around to find a current account to suit you, before you make your final decision.

Here are two examples of Current Accounts, one a Bank and the other a Building Society.

Read the information about the two accounts carefully.

**THE NEW CURRENT ACCOUNT FROM THE HALIFAX**

**ALL YOU NEED FOR EASY BANKING**

- Good rates of interest on credit balances of £50 or more.
- Banking from Cardcash machines and from home 5am till 2am every day of the week.
- Access to cash machines in LINK network.
- Withdrawals of up to £500 in cash everyday (at any Halifax branch).
- Switch Service — a fast and efficient method of paying for goods and services.
- Guarantees payment of cheques up to £50.
- Overdraft facility at attractive rates.

Maxim offers technology so advanced that you can bank from home.

Maxim Home Banking can be used to:
- Check your balance
- Pay bills.
- Order a statement
- Transfer funds from your Maxim account to other Halifax accounts.

**Benefits of an Abbey National Current Account**

- Interest on your credit balance.
- No transaction charges or fees, even when you have an approved overdraft.
- £50 and £100 cheque guarantee card.
- Cheques cleared in four working days.
- Abbeylink cash machine card so you can draw cash 24 hours a day, 7 days a week.
- Direct debit and standing order facilities.
- Statement available monthly or quarterly.
- Overdraft facility lets you borrow money by prior arrangement.
- Most branches are open 9am – 5pm Monday to Friday and Saturday mornings. Some branches stay open until 6pm on Saturdays.

Tell a tutor:
1. Which features are common to both current accounts.
2. If you are housebound which account would you be most likely to choose?
3. If you have standing orders to pay each month, which account would be most suitable?
4. Which account would suit you? Why?
Selecting the best Savings Account

Skills you need before you begin:
- Understanding percentages in decimal form.
- Comparing annual interest rates.

You have won second prize in a 'Spot the Ball' competition and received a cheque for £1,000. Instead of spending it, you decide it would be a good idea to save with a building society to build up a 'nest egg' (savings).

The three Building Society saving accounts on the next page are for long term investments, using a lump sum of money.

Read through the details of the three savings accounts on the next page.

1. Which building society savings account would you choose to get the best interest rate when investing your prize money?

2. If you won £1,000 in a competition, what would you choose to do with the money? Write about your ideas on how to spend £1,000.

You can use this for Numberpower Stage 1 Unit 2 Element 2

You can use this for Wordpower Stage 1 Unit 4 Element 2
Selecting the best Savings Account

**CHELTENHAM GOLD**

<table>
<thead>
<tr>
<th>Amount Invested</th>
<th>Gross %* P.A.</th>
<th>Net %+ P.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>£25,000 or more</td>
<td>10.00</td>
<td>7.50</td>
</tr>
<tr>
<td>£10,000 – £24,999</td>
<td>9.60</td>
<td>7.20</td>
</tr>
<tr>
<td>£1,000 – £9,999</td>
<td>8.40</td>
<td>6.30</td>
</tr>
<tr>
<td>£100 – £999</td>
<td>4.40</td>
<td>3.30</td>
</tr>
</tbody>
</table>

**WOOLWICH**

**PRIME GOLD ACCOUNTS**

<table>
<thead>
<tr>
<th></th>
<th>Gross*</th>
<th>Net*</th>
</tr>
</thead>
<tbody>
<tr>
<td>£1 up to £499</td>
<td>2.35%</td>
<td>1.76%</td>
</tr>
<tr>
<td>£500 up to £9,999</td>
<td>9.35%</td>
<td>7.01%</td>
</tr>
<tr>
<td>£10,000 up to £24,999</td>
<td>10.35%</td>
<td>7.76%</td>
</tr>
<tr>
<td>£25,000 up to £49,999</td>
<td>10.85%</td>
<td>8.14%</td>
</tr>
<tr>
<td>£50,000 or more</td>
<td>11.25%</td>
<td>8.44%</td>
</tr>
</tbody>
</table>

**Chelsea Building Society**

**Option 90 ACCOUNT**

<table>
<thead>
<tr>
<th></th>
<th>Gross*</th>
<th>Net*</th>
</tr>
</thead>
<tbody>
<tr>
<td>£50,000 PLUS</td>
<td>12.00%</td>
<td>9.00%</td>
</tr>
<tr>
<td>£25,000 – £49,999</td>
<td>11.65%</td>
<td>8.74%</td>
</tr>
<tr>
<td>£10,000 – £24,999</td>
<td>11.40%</td>
<td>8.55%</td>
</tr>
<tr>
<td>£500 – £9,999</td>
<td>10.65%</td>
<td>7.99%</td>
</tr>
</tbody>
</table>
Skills you need before you begin:
- Reading forms.

From 6th April 1991, the system for taxing interest paid by banks, building societies and other financial institutions changed.

If you are a non-taxpayer, you now have to register that you are not liable to income tax, by filling in a special 'Interest with no tax deducted Registration Form'.

This affects mainly:
- children under 16
- students
- some adults on low incomes
- retired people.

If you do not complete the form, you will have to apply to the Tax Office for a rebate.

Read through the form on the next page carefully.

Tell a tutor:
1. a) If you have a 14 year old son at school with a building society account, should you complete this form?
   b) Show the tutor which sections of the form should be completed.

2. Where do you return the completed form?

3. What should you do if the person named on the form is no longer able to receive interest with no tax deducted?
Interest with no tax deducted
Registration form

It is a serious offence to make a false declaration.

Remember:

RBS (1990)

POS 145-90
Skills you need before you begin:
- Calculating simple interest.
- Adding money.

Pawnbrokers exist to provide immediate small loans with interest, in exchange for an item of value, usually jewellery.

Read the article carefully:

Janette needed some money urgently to make ends meet. It was only halfway through the month – already she was in the red at the bank, there had been all the bills to pay, and the expense of clothing for the children.

She decided to take her mother's gold necklace to the pawnbrokers. The pawnbroker examined the necklace carefully and agreed to give her a loan, based on its value. Janette accepted the offer of £80.00 and handed over her mother's necklace.

The pawnbroker stated his terms. £1.00 for the ticket (valid for six months), and 5% simple interest per month, to be paid on redemption of the article.

The pawnbroker assured Janette that he would keep her mother's necklace in a safe, for security purposes.

Using the information above:

Use a calculator if you wish.

1. How much interest will be charged after two and a half months, to redeem the gold necklace?

2. What is the total amount payable to the pawnbroker, including the value of the necklace, the ticket and the simple interest?
Reading about Store cards

Skills you need before you begin:
- Reading for information.

Many of the large shops offer the customer a store card or Personal Account Card. Here are some statements to encourage you to own a store card.

Payment Protection Plan is designed to give you complete peace of mind by protecting your Card account and payments. If you are off work through sickness, accident or unemployment, the first £1,000 is free and then covers costs with 1.99% per £100 of your account balance outstanding each month.

You can withdraw up to 2,000 in cash on your card during any three day period.

10% Discount Weeks twice a year. Save pounds on some of the best fashion and home ideas around.

Exclusive statement offers for Cardholders, plus special free prize draws throughout the year.

Christmas Shopping Evening a chance to do all your Christmas shopping in a relaxed and festive atmosphere and save money too!

FOR OPTION ACCOUNTS
Your Credit limit will be notified to you in writing and may be varied by our giving you seven days written notice. The rate of interest will vary according to the method of payment used and will be as follows:

<table>
<thead>
<tr>
<th>Interest rate</th>
<th>Monthly Payments of Goods and Services</th>
<th>Monthly Payments of Cash and Substitutes</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR 17%</td>
<td>1.75%</td>
<td>2.75%</td>
</tr>
</tbody>
</table>

Repayments will be the monthly payments of the Minimum Sum and the date of repayment.

FOR BUDGET ACCOUNTS
Your Credit limit will be notified to you in writing and may be varied by our giving you seven days written notice. Repayments will be made on the 1st day of each month by direct debit and will be a Minimum Sum each month of one twenty-fourth of your Credit Limit.

Interest will be as follows:

- For goods and Services 2.75% (APR 3.1%)
- For Cash and Substitutes 2.75% (APR 3.2%)

And with Personal Account, you'll be able to make the most of all the shops in the Horizon Group – a list up to 13 different stores with over 2,000

Sale Preview Evenings throughout the year Cardholders get first pick of the sales bargains plus your help to help you save even more.

You are tempted to apply for a Card, but feel you should weigh up the advantages and disadvantages before going ahead.

Make a list of advantages, and disadvantages of being a card holder, using the information to help, and any of your own ideas.

You can use this for Wordpower Stage 1 Unit 1 Element 1 (B).
Letter of complaint to a Head Office

Skills you need before you begin:
• Writing formal letters of complaint.

By law, goods must be of merchantable quality, which means they must be reasonably fit for their normal purpose. If there is something wrong with what you buy, you should tell the seller at once.

Read the following:

You save up and buy your daughter her first pair of school sandals, which were expensive, being made of real leather.

£24.99

After only two weeks, the buckle broke on the right sandal.

You decide to take the sandals back to the shop where you bought them, with the receipt, and ask to speak to the manager. You demand that you either have a full refund, or a new pair of sandals. The manager feels that with wear and tear on the sandal, he can only offer you 50% off the price of the new sandals, and he will not exchange the original sandals for a new pair.

You feel so angry that you decide there and then to ask for the address of the Head Office to write a letter of complaint, stating your case. The address given was:

Customer Care Department, Sparks Shoes Plc, 10 Western Road, Stowerton, Suffolk ST14 6AA.

Using this information, write a letter of complaint to Sparks Shoes, Customer Care Department, stating your case, and what you expect them to do.

Use your own address and today's date.
Using a telephone directory to find addresses and phone numbers for Benefits

Skills you need before you begin:
- Using a telephone directory.

Materials required:
- Local telephone directory.

Social Security offers help with all benefits. On the next page is a list of the various benefits available and which department can be of help.

To find the address and telephone number of your local Benefit Offices, you are advised to check in your local telephone directory.

Using your local telephone directory, write the following addresses and telephone numbers:

Local Council:
Address:
Tel. No:

Employment, Department of:
Address:
Tel. No:

Careers Office:
Address:
Tel. No:

Social Security or Health and Social Security
Address:
Tel. No:

You can use this for Wordpower Stage 1 Unit 1 Element 3.
Using a telephone directory to find addresses and phone numbers for Benefits

**Where to get help or advice**

<table>
<thead>
<tr>
<th>For advice or help with Social Security</th>
<th>Who can help</th>
<th>Address or phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Social Security advice</td>
<td>Freeline Social Security Free enquiry service</td>
<td>Dial 0800 666555</td>
</tr>
<tr>
<td>Enquiries about any benefit or pension, National Insurance and claims for most benefits</td>
<td>Social Security office</td>
<td>Check in the phone book under SOCIAL SECURITY or CONTACT SOCIAL SECURITY (addressed postage paid envelopes are available from post offices)</td>
</tr>
<tr>
<td>Leaflets and claim forms for benefits</td>
<td>Careers Unit or Social Security office</td>
<td>Write to the address on page 52 or visit your Social Security office</td>
</tr>
<tr>
<td>Housing Benefit and Community Charge Benefit</td>
<td>Your local council</td>
<td>Check in the phone book under the name of your local council</td>
</tr>
<tr>
<td>War pensions</td>
<td>War Pensions Welfare Service</td>
<td>Check in the phone book under SOCIAL SECURITY or HEALTH &amp; SOCIAL SECURITY</td>
</tr>
<tr>
<td>Unemployment Benefit</td>
<td>Careers office (for claims under ESS or Unemployment Benefit office not over 16)</td>
<td>Check in the phone book under the careers service of name of your local education authority</td>
</tr>
<tr>
<td>Income Support (for claims because of unemployment)</td>
<td>Unemployment Benefit office</td>
<td>Check in the phone book for EMPLOYMENT DEPARTMENT OF</td>
</tr>
<tr>
<td>Child Benefit claims</td>
<td>Child Benefit Centre</td>
<td>DSS (Washington) Newcastle upon Tyne NE88 1ER</td>
</tr>
<tr>
<td>Family Credit</td>
<td>Family Credit Unit</td>
<td>DSS Government Buildings Albion Road Blackburn BB1 1EF</td>
</tr>
<tr>
<td>Agency Benefits (NHS charges)</td>
<td>Agency Benefits Unit</td>
<td>DSS Langfield House Clayton Hall Lane Huddersfield HD4 6PE</td>
</tr>
<tr>
<td>Hospital travel costs</td>
<td>The Hospital Travel Unit</td>
<td>RRP 9A, LPP 331A</td>
</tr>
</tbody>
</table>

**Free telephone advice service**

To get more information about Social Security benefits and National Insurance, there is a free telephone enquiry service – Freeline Social Security. Just dial 0800 666555. You will not be charged for the call. The person taking your call will not have access to your papers, but will be able to give you general advice.

**Advice in other languages**

Information on Social Security benefits is available in 7 languages – Chinese, Turkish, Hindi, Urdu, Bengali, Punjabi and Gujerati. Ask for leaflet FB22 in the appropriate language.
Skills you need before you begin:
- Subtracting in 1000's.
- Multiplying using a decimal point.

Below is an example of a typical, quarterly electricity bill. The bill states that it is Economy Seven prices. This means that there are two rates charged: the day units (normal) are 7.35p per unit, and the night units (low) are 2.68p per unit. In this illustration the 'present' meter readings have an 'E' after the numbers, which denotes an estimated figure.

<table>
<thead>
<tr>
<th>Description</th>
<th>Previous</th>
<th>Present</th>
<th>Units supplied</th>
<th>Price per unit</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECONOMY SEVEN PRICES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DAY UNITS TO 21AUG</td>
<td>9290E</td>
<td>8420</td>
<td>870</td>
<td>7.35</td>
<td>63.94</td>
</tr>
<tr>
<td>NIGHT UNITS TO 21AUG</td>
<td>1784E</td>
<td>1424</td>
<td>360</td>
<td>2.68</td>
<td>9.65</td>
</tr>
<tr>
<td>QUARTERLY CHARGE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>13.92</td>
</tr>
<tr>
<td>VAT 0.0% ON DOMESTIC USE OF</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>SEEBOARD - DOING A POWER OF GOOD FOR CUSTOMERS AND SHAREHOLDERS</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In fact the present meter readings were as follows:
- Day units (normal) - 9193
- Night units (low) - 1609

To find the true cost of the bill you need to subtract the previous reading from the true, present reading, and then multiply the figures by the appropriate unit costs.

By using the electricity bill and present meter readings, work out the following:

Use a calculator if you wish.
1. The true cost of the day units.
2. The true cost of the night units.
3. Adjust the bill to its correct amount.
Writing a cheque for the telephone bill

Skills you need before you begin:

- Writing numbers in words.

Below is a typical quarterly telephone bill from BT.

British TELECOM  
Telephone Account

| CHARGES FOR TELEPHONE SERVICE |
|------------------------------|-----------------|
| CURRENT CHARGES              |                 |
| Rental-System 01/02/90 to 30/04/90 | 15.35          |
| Rental-Apparatus 01/02/90 to 30/04/90 | 3.50          |
| Metered Calls - See Statement | 10.252         |
| Itemised Calls - See Statement | 21.953         |
| Total of Current Charges (Excl VAT) | 51.05          |
| Value Added Tax at 15.00%       | 7.65           |
| Total of Current Charges (Incl VAT) | 58.70          |
| Total Amount Due               | £ 58.70        |

Make out a cheque to pay for the telephone bill.

TOWN BANK PLC

Pay or order  

£

Cheques made payable to British Telecommunications Plc.

Check you have completed the cheque correctly:

- the date
- the amount in words and figures
- completed the cheque stub

You can use this for Numberpower Foundation Unit 1 Element 3 (D).
Answers

Planning a weekly budget
1. £124.00
2. With £15 per week pay rise, £139.00.

Planning a monthly budget
Check amounts total £1,250.00.

Reading a magazine article on budget tips
1. Diet, smoking, drink, implement a strict budget.
2. May be able to negotiate a temporary freeze in payments.
4. Shops offer credit facilities freely. Television and radio advertisements encourage people to spend.

Reading a repayment table for a car loan
1. Without CoverSure £4,240.44
   With CoverSure £6,048.60
2. Without CoverSure £6,048.60
   With CoverSure £7,176.00

Request for a car insurance quotation
TUTOR GUIDELINES
Tutor – clerk at Minster Insurance Company
Student – member of public

Suggested Format
Student – telephone insurance company
Tutor – Minster Insurance Company, which department do you require?
Student – motor
Tutor – Motor claims or new business department?
Student – new business
Tutor – New business department, what do you require?
Student – a quotation for a car insurance
Tutor – can I have details on the following:
  • name, address including post code
  • make and model of the car
  • how many cc’s has the engine
  • what the of cover - fully comprehensive third party, fire and theft
  • named drivers
  • voluntary excess
  • no claim discount

Tutor – quotation on the above facts is £120 would you like me to send you a proposal form
Student – yes
Tutor – name and address please

Writing a covering letter
Check student has written a covering letter.

Filling in a motor accident report form
Check Report Form has been understood and completed correctly.
Planning a visit to the Bank, using the new opening hours
1. 40 minutes.
2. 4.10 pm.
3. Yes.
4. 5.05 pm.

Comprising two different Current Accounts
1. Interest on credit balance; overdraft facility available; £50 guarantee card; cash machine card.
3. Abbey National.
4. Student's choice.

Selecting the best Savings Account
2. Check student has written a descriptive piece of writing, signature, date.

Reading a form for non-tax payers
1a Yes 1b. Name, address, date of birth. Bank, Building Society, Branch, Account no., signature, date.
2. Bank or Building Society.
3. Tell the Bank or Building Society straight away.

Calculating the interest to pay a Pawnbroker
1. £10.00 2. £91.00

Reading about Store cards
Check the list of advantages and disadvantages of being a card holder.

Letter of complaint letter to a Head Office
Check student has written a complaint letter.

Using a telephone directory to find addresses and phone numbers for Benefits
Check with your local telephone directory.

Adjusting an estimated electricity bill
1. £56.81 2. £4.95 3. £75.68

Writing a cheque for the telephone bill
Check the cheque has been completed correctly for £58.70.
Form Filling
- Job Application Form - WP, Stg 1

Access Skills
- Using Yellow Pages - WP, Stg 1
- Finding out the cost of a Classified advert - WP, Stg 1
- Using calendars and diaries to get organised - WP, Fdn

Reading Skills
- Getting the main point from a Job Advert - WP, Stg 1

Map Skills
- Finding a route from a map - WP, Fdn

Vocabulary Skills
- Choosing Vocabulary for your CV - WP, Stg 1
- Describing yourself in job applications

Numeracy Skills
- How long does it take?
- Rounding your mileage
- Working out the cost of a Classified Advert - NP, Stg 1

Graphs/Charts/Tables
- Analysing the local job market statistics - NP, Stg 1

Writing Skills
- Write your own newspaper Advert - WP, Fdn
- Writing letters to employers - WP, Fdn
- Write your own CV or Personal History
**Finding out the cost of a Classified advert**

Skills you need before you begin:
- Finding information from a newspaper.
- Using the phone to get information.
- Taking notes from a phone conversation.
- Reporting information.

Before you can place an Employment Wanted advert in your local newspaper, you will have to find out how much it is going to cost. The cost of placing an advert depends on:
- the number of words and/or lines used
- the number of times the advert appears in the paper
- the section in the Classified Adverts pages that it will appear under Employment Wanted adverts usually come under Situations Vacant.

Newspapers often carry an advert at the beginning or the end of the Classified Adverts pages, with details of how to get more information on the cost of placing an advert.

It will always give a phone number to ring for more information.

1. Get a copy of your local newspaper.
   - If you have more than one newspaper in your area, get copies of them too.
   - Find the Classified Adverts pages.
   - Find details of the phone number to ring for more information about how to place an advert and its cost.
     - Write them down for future reference.

Get your finished Employment Wanted advert, as well as a notepad and pen. You will be well prepared to answer any question asked, and takes notes.

2. Phone for information to each newspaper you have listed on the cost of placing your advert.

3. Make notes on the information given to you and show them to a tutor, or report the information to a tutor.

Now that you have all the information you need, perhaps you would like to go ahead and place your advert. If you do, cut it out from the newspaper and show it to your tutor.
Working out the cost of a Classified advert

Skills you need before you begin:
- Multiplying and subtracting money amounts.
- Working out 25% and 50% reductions.
- Paying a bill using cash or a cheque.

The Evening Post charges 7p a word for adverts placed in their Employment Wanted column.

There must be a minimum of 3 lines with about 5 words on each.

There is a 25% reduction per night if the advert appears for 2 nights.

There is a 50% reduction per night if the advert appears for 3 or more nights.

Here is the advert to be placed.


1. Work out how much it will cost to place this advert for Wednesday, Thursday, Friday and Saturday nights.

2. Show a tutor how you would pay the bill for the advertising, using cash or a cheque.
Write your own newspaper advert

Skills you need before you begin:
- Writing in note form.
- Reading newspaper adverts.

Many newspapers carry Classified Adverts.

The Classified Adverts columns have details of things for sale, local entertainments and many other services, as well as job vacancies. So, the Classified Adverts pages are a good place to start looking for a job. But they are also a good place to advertise yourself.

Often you cannot find a job advertised that is just right for you. Why not place an advert in the Employment Wanted column of your local newspaper?

Tell the readers what you can do and how they can contact you. Maybe there is an employer out there who needs someone with just the skills you have to offer?

Look at these examples of Employment Wanted adverts.

1. Try writing an advert about yourself to be put in the Employment Wanted column of your local paper's Classified Adverts pages.
   - Do it in rough first. Then check your spellings in a dictionary.
   - Remember to include details of how you can be contacted.
   - Give a phone number, if possible.

If you don't have a phone of your own, perhaps friends or relatives would let you put their number in the advert. But you must be sure that they are happy to do this for you. Remember they will have to take your messages.
How long does it take?

Skills you need before you begin:
- Adding up and taking away hours and minutes.
- Using 12 and 24 hour clock.

You have read in your local newspaper that a large company is holding interviews at their headquarters in Linchester, 120 miles away.

You telephone the company and they ask you to attend an interview at 2.30 the next day.

1. A train leaving at 11.05 from your local station will arrive at Linchester station at 13.45.
   
   How long is the journey in hours and minutes?

2. The coach from your local bus station leaves at 9.50am and arrives at Linchester coach station at 1.13pm.
   
   How long is the journey in hours and minutes?

The company tells you that the interviews will be finished at 5.00pm.

3. There is a train leaving Linchester at 17.33.
   
   What time would you expect to arrive home?

4. There is a coach leaving Linchester at 6.00pm.
   
   What time would you expect to arrive home?
Rounding your mileage

Skills you need before you begin:

- Rounding numbers up and down.
- Taking away whole numbers.
- Multiplying whole numbers.

Often, when you go for a job interview, the company will pay your travelling expenses. If you go by coach, bus or train, they will usually pay your fare. If you use a car, they will usually pay your travelling expenses, based on the number of miles you have travelled. The amount they pay per mile will vary from company to company.

You have been asked to attend an interview for a job as a salesman at the head office of a company which is a two hour drive away from your home. The company informed you in their letter that they will pay you travelling expenses.

Before you set out from home, you write down the mileage reading which is:

39,457

When you arrive at the company's head office, you write down the new reading which is:

39,536

The Personnel Officer gives you this Expenses Claim Form to fill in:

<table>
<thead>
<tr>
<th>Name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Position applied for:</td>
<td></td>
</tr>
<tr>
<td>Single or Return bus/coach/train fare (2nd class only):</td>
<td>Delete as appropriate</td>
</tr>
<tr>
<td>Total Mileage single/return:</td>
<td>Delete as appropriate</td>
</tr>
<tr>
<td>(Please round mileage to nearest 10)</td>
<td></td>
</tr>
<tr>
<td>Signed:</td>
<td></td>
</tr>
</tbody>
</table>

1. Work out the mileage you have done from home to the interview from your mileage readings.

Make a claim for your return trip by completing the form.

Remember to round the mileage to the nearest 10 miles.
Getting the main points from a job advert

Skills you need before you begin:
- Reading job adverts.
- Making notes of key points.

Read this newspaper advert.

Frederick Sturmer Paints
Master Paint Makers to the Motor Vehicle Trade since 1904

Frederick Sturmer Plc, the leading manufacturer of vehicle paints in the UK, will be opening their new Headquarters in this area in the next few months.

We are looking for Demonstrators/Sales Personnel to promote our products nationwide.

Successful applicants are likely to be already involved in vehicle respraying, although applications are welcomed from men and women with practical ability and a keen interest in motor vehicles of all types. The job is likely to involve demonstrations and testing of products. Full, clean driving licence essential.

Attractive salary and company car provided. Full product training will be given.

Please apply in writing only to: Mrs Khan, Chief Personnel Officer, Frederick Sturmer Plc, Sturmer House, Linton LT2 5PK.

Either:

Write down in your own words what you think are the main points to note from this advert.

OR

Tell a tutor, in your own words, what you think the main points are in the advert.

You can use this for Wordpower Stage 1 Unit 1 Element 1 (B)
Writing letters to employers

Skills you need before you begin:

- Reading job adverts.
- Writing letters for job applications.

Here are 2 examples of job adverts from a local newspaper.

Both of them ask you to write in for an application form and details of the job. They will send the form and any other details to you.

- Some employers ask you to 'phone up. They may ask you some questions over the 'phone. This can be difficult if you're not very good on the 'phone.
- Some employers ask you to drop in to pick up the form and details. They often ask you to fill in a form there and then. This can be difficult for some people.

So, if you like to take your time looking at the job details and filling in the form, it is a good idea to write in to the employer.

Wanted Urgently
Part-time agents required to sell children's clothes on party plan basis. No cash outlay. Full training given. About 20 hours a week. Transport needed. Good basic plus commission for right people. Couples welcome. For details and application form write to: B&J Fashions, Unit 5, Edward Industrial Estate, North Belton.

IMMEDIATELY REQUIRED
Supermarket shelf-fillers to work on late-night duty, including weekends. No previous experience needed, though basic knowledge of warehousing would be an advantage including using a VDU. Training given. Good rates of pay. Overtime available. Late night transport provided. Good promotion prospects. For further details and application form please apply in writing to: The Personnel Manager Superquick Stores, Arklington Centre, Sheepston. Please quote reference SQ12.

Choose one of these adverts.
Write a letter, asking for an application form and job details.

Get a copy of your local newspaper.
Look up the section that has job adverts.
Choose some jobs that you would like to apply for.
Write letters to them, asking for application forms and details of the jobs.

You can use this for Wordpower Foundation Unit 4 Element 1 (A or B or D).
Skills you need before you begin:
- Knowing the order of the alphabet.
- Using a dictionary.
- Using memory aids to remember spellings.

If you are applying for a job, many companies ask you to write to them. They ask you to put down details about your education, training and work experience.

It is a good idea to include brief information about what you consider to be your best personal qualities – the kind of things that make you a good employee. Remember that you are trying to tempt the company to invite you for an interview. Then you have really got a chance to show them who you are and tell them what you can do.

There are lots of very useful words to use to describe your personal qualities in an impressive way that may interest the employer enough to give you an interview. It is no good writing a badly spelled letter. This worksheet will help you to understand and use a wider range of describing words, and practise some of the more difficult spellings.

You will need to have a good dictionary handy to do this worksheet.

1. Reliable Capable Dependable Amiable Sociable
2. Conscientious Industrious Meticulous Ambitious

Look at these two groups of words. They are all useful describing words (adjectives).

Notice that all of the words in the first group end in able.

All the words in the second group end in ous.

1. Look up each adjective in your dictionary and write down its meaning.
2. Try the Look, Cover, Write, Check spelling method on the word until you are sure that you have memorised it properly. If you didn't know what this means, ask a tutor.
3. Write out a sentence that begins:
   I consider myself to be .......... because ..........
4. Try writing a whole paragraph that uses all the able words, and another one that uses all the ous words.
5. Write down any other adjectives you can think of that describe your best qualities. Perhaps a friend or relative could give you some help?
Skills you need before you begin:
- Reading job application forms.
- Filling in job application forms.

On the next 2 pages you will find a copy of a real job application form.

It is the one issued by Sainsbury's in 1991.

It is the standard application form used for people wanting permanent part-time or full-time work in Sainsbury's stores.

It is typical of the kind of application forms used by large companies.

Before you begin to fill the form in, spend plenty of time:
- reading through the whole form carefully
- checking the meaning of any words or phrases you are not sure about. (You may find a dictionary useful)
- making notes on the information you are going to include on a spare piece of paper
- checking any dates, addresses, etc., that you are going to give
- looking up spellings of words you need in your dictionary
- practicing on a photo-copy.

1. When you feel that you are ready, tell a tutor what you would need to fill in.
# Sainsbury's Application for Employment

**Position applied for**: [Leave blank]

**Source of introduction**: [Leave blank]

**Publication, which Article or Personal Recommendation**: [Leave blank]

---

## Personal Details

<table>
<thead>
<tr>
<th>Surname</th>
<th>First Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr</td>
<td></td>
</tr>
<tr>
<td>Mrs</td>
<td></td>
</tr>
<tr>
<td>Miss</td>
<td></td>
</tr>
</tbody>
</table>

**Present Address**: [Fill in your current address]

**Home Address (if different)**: [Fill in your home address]

**Telephone No**: [Fill in your telephone number]

**Age**: [Fill in your age]

**Date of Birth**: [Fill in your date of birth]

**Place of Birth**: [Fill in your place of birth]

**Present Nationality**: [Fill in your nationality]

**National Insurance No**: [Fill in your national insurance number]

**Present Married Status**: [Fill in your marital status]

**Maiden Name**: [Fill in your maiden name]

**Ages of Children under 18**: [List any children under 18]

---

**If you have any relatives employed by Sainsbury**: [If you have any relatives employed by Sainsbury, list their name and relationship]

**If you have worked for Sainsbury before**: [If you have worked for Sainsbury before, list branch and dates]

---

**Please give name and address of person to contact in case of emergency**: [List the name and address of the person you want contacted in case of emergency]

---

**Do you need a current driving licence?**

**For applicants under 18 years of age**: [Fill in the details]

**Are you living with your Parent, Guardian or Relative?**

**If yes, give Parent, Guardian or Relative name and contact details**: [List the name and contact details of the person you are living with]

**Hobbies and Interests**: [List your hobbies and interests]

---

## Education

**Secondary or Technical Education from age 11**: [List your secondary or technical education from age 11]

**State if part-time**: [List if your education was part-time]

**Dates**

<table>
<thead>
<tr>
<th>From</th>
<th>To</th>
<th>School/College Details</th>
<th>Examinations</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**S.P.C.P. No**: [If applicable, list your S.P.C.P. number]

---

**Confidential**

Please complete in block capitals and return to:

[Company Address]
# Job Application Form

## Employment History

<table>
<thead>
<tr>
<th>Dates</th>
<th>Name and Full Address of Employer</th>
<th>Average Weekly Wage</th>
<th>Position Held</th>
<th>Reason for Leaving</th>
</tr>
</thead>
<tbody>
<tr>
<td>From</td>
<td>To</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I certify that the information given on this form is to the best of my knowledge correct. I understand that any engagement entered into is subject to passing a medical examination, if required, and references proving satisfactory.

Applicants Signature: __________________________ Date: ____________

## Personnel Department Use Only

Interview Notes:

<table>
<thead>
<tr>
<th>Interview Notes</th>
<th>Date</th>
</tr>
</thead>
</table>

Starting Date: ____________

Dress Size | Trouser Size | Shirts, Polo Shirts etc

<table>
<thead>
<tr>
<th>Name</th>
<th>Date</th>
</tr>
</thead>
</table>

Accredited: ____________

SSPERC: Rev. 181 50th
Choosing vocabulary for your CV

Skills you need before you begin:
- Using a dictionary to check meanings of words.
- Writing short descriptive pieces.

You are applying for a job as a Care Assistant in a residential home for the elderly. The job involves day to day personal care of the residents, serving meals, routine cleaning, chatting to residents, organising activities and entertainment, amongst other duties.

Here is a range of vocabulary.
Some of it could be used in your CV or Personal History to show an employer that you have the right skills for this job.

But some of it is not suitable at all!

<table>
<thead>
<tr>
<th>sincere</th>
<th>diligent</th>
<th>abrasive</th>
<th>effervescent</th>
<th>energetic</th>
</tr>
</thead>
<tbody>
<tr>
<td>futile</td>
<td>sympathetic</td>
<td>meticulous</td>
<td>slipshod</td>
<td>sulien</td>
</tr>
<tr>
<td>thorough</td>
<td>reliable</td>
<td>shabby</td>
<td>dubious</td>
<td>volatile</td>
</tr>
</tbody>
</table>

1. Start by checking that you understand the meaning of every word. Check with a tutor that you are pronouncing each word correctly.
   Underline all the words that you think would be useful to describe yourself for the Care Assistant's job.
   Look up the meanings of words you are not sure about.
   Write down their meanings.
   Learn any spellings that are new to you.

2. Write a paragraph about why you think you are the right person for this job.
   Use some or all of the vocabulary that you have selected from the list. Add new vocabulary that you think is suitable, checking meanings and spellings in a dictionary, if you are at all unsure.
Write your own CV or Personal History Record

Skills you need before you begin:
- Write about yourself.
- Setting out information neatly.

Many jobs adverts ask you to send in a CV when you apply for a job. CV is short for a curriculum vitae (pronounced veeta). A curriculum vitae is the same thing as a Personal History Record.

It should give information about:

<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Details</td>
<td>Name, address, date of birth, nationality, marital status</td>
</tr>
<tr>
<td>Education</td>
<td>Secondary, further and higher education</td>
</tr>
<tr>
<td>Training</td>
<td>Any courses you have taken including YT and ET. for example</td>
</tr>
<tr>
<td>Work Experience</td>
<td>Including names of companies, dates of employment and</td>
</tr>
<tr>
<td></td>
<td>jobs you have done since leaving school or college</td>
</tr>
<tr>
<td></td>
<td>Hobbies and Interests</td>
</tr>
<tr>
<td></td>
<td>Referees – the names, addresses and occupations of 2 or 3 people who</td>
</tr>
<tr>
<td></td>
<td>can give reliable information about you to the employer (these should not be</td>
</tr>
<tr>
<td></td>
<td>friends or relatives)</td>
</tr>
</tbody>
</table>

It can take a long time to get a CV or Personal History Record just right but the effort is worth it in the end. A good CV can give you the edge you need over other applicants!

Here are a few tips to help you
- You must make sure that you have included all relevant information.
- Make sure that your referees are able and willing to be contacted by an employer.
- Make sure you have put down correct names, addresses and dates.
- Check all spellings carefully.
- Spend time on drafting and proof-reading the information.
- Think carefully about how to set the information out so that it is clear and easy to read.
- Don't make it too long. Use note style if it is getting too wordy.
- Try to get it all onto a couple of A4 sheets, or less if you can.
- Use a typewriter, or even better, a word processor for the final copy. You must make the CV look as neat as possible – it gives the employers their first impression of you, before they have the chance to meet you.

1. Write your own CV or Personal History Record. (see the following page).
Write your own CV or Personal History

Here is a copy of a made-up CV sheet to give you a few ideas to get you started.

Your tutor may be able to give you others to look at, as well as more information on what to include, e.g. quoting referees, etc.

<table>
<thead>
<tr>
<th>Personal History</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name:</strong> John Frank Ward</td>
</tr>
<tr>
<td><strong>Address:</strong> 8 Kirby Road, Lenton Boulevard, Nottingham NG5 6PQ</td>
</tr>
<tr>
<td><strong>Date of birth:</strong> 7th August 1958</td>
</tr>
<tr>
<td><strong>Age:</strong> 31 years</td>
</tr>
<tr>
<td><strong>National Ins. No:</strong> WE4568921</td>
</tr>
<tr>
<td><strong>Marital Status:</strong> Single</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Education:</strong></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th><strong>Work Experience:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>September 1978 – June 1979:</strong> Tomkins' Greengrocers. General shop duties, i.e. cashier, stock control.</td>
</tr>
<tr>
<td><strong>July 1981 – February 1984:</strong> Unemployed. Did voluntary work in physically handicapped wood and metal workshops, Ambergate House, St. Ann's, Nottingham.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Hobbies/Interests:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>I enjoy reading, especially science fiction and watching Sci-Fi films. I play football for the local team. I act as referee for Portland College's games. Most of my spare time is taken up with designing aids, gadgets in wood and metal to help the disabled. I am studying maths and English by Open Learning to help me to express myself better when I am communicating with manufacturers and possible buyers of my inventions.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Additional Info:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>I hold a full, clean driving licence. I am insured to drive any Notts County Council Social Services Department mini-bus.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>References:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr J.R. Dunnet (M.P.) 89a Forest Road West Nottingham NG2 2YZ</td>
</tr>
<tr>
<td>Mr I. Carter Senior Care Assistant Portland Training College Nottingham Road, Worksop, Notts</td>
</tr>
</tbody>
</table>

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Using calendars and diaries to get organised

Skills you need before you begin:
- Using calendars and diaries.
- Using different formats for dates.
- Noting down key information.

You have applied for a lot of jobs over the past few weeks.
You have kept a note of the companies and their addresses, the jobs you've applied for, and the dates you applied to each one.
They are noted down here, but in a very messy way.
You could easily lose or forget some of the information.

1. Set up a diary for this month.
2. Enter in the details of each job that you've applied for in the right place on the diary or calendar.
This will give you a clear and organised way of recording which jobs you have applied for and exactly when you applied.
Analysing the local job market statistics

Skills you need before you begin:

- Reading pie charts.
- Interpreting information given in pie charts.
- Using statistical information to make choices.

You have applied to your local Job Centre to get onto an Employment Training scheme so that you can learn a new trade.

You are asked to attend for an interview at an E.T. Training Manager's workshop.

The Training Manager who interviews you says that they are able to offer training in a wide range of skill areas. Before you choose from the training on offer, it would be a good idea to find out which skills are in demand in your area, and which skills have high levels of unemployment.

Your local Job Centre gives you a copy of this pie chart to show unemployment statistics of key skills in your area. The chart represents actual numbers of skilled people who are unable to get work locally in these skill areas:

Unemployment: August 1991

<table>
<thead>
<tr>
<th>Skill Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catering</td>
</tr>
<tr>
<td>Clerical</td>
</tr>
<tr>
<td>Construction</td>
</tr>
<tr>
<td>Warehousing</td>
</tr>
<tr>
<td>Haulage</td>
</tr>
<tr>
<td>Printing</td>
</tr>
<tr>
<td>Engineering</td>
</tr>
</tbody>
</table>

1. From your analysis of this pie chart, which area of E.T. training should you most avoid?

2. Which skill area shows the lowest level of unemployment?

3. Approximately what percentage of the unemployed do those looking for work in haulage represent?

You can use this for Numberpower Stage 1 Unit 6 Element 1 (B or F)
Finding a route from a map

Skills you need before you begin:
- Reading maps and street plans.
- Giving directions.

You have applied for a job at Waterside Chemicals.

They write to you, asking you to attend for an interview, and send you this map of how to get to their factory.

1. Using the map, tell a tutor which route you would take to get from Houndsgate Bus Station to Waterside Chemicals.

You can use this for Wordpower Foundations Unit 2 Element 2 (A, B or D)
Using Yellow Pages

Skills you need before you begin:
- Looking up information in an alphabetical index.
- Using page numbering systems.
- Noting down information accurately.

You may find it useful to contact employment agencies in your area about full-time, part-time or temporary work.

It would be a good idea to draw up a list of all the agencies in the area that deal with jobs you are interested in.

You can then write to them or phone them up, asking about possible vacancies. Some of the agencies also offer free training on interview techniques etc. It may be worthwhile asking about all the services they can offer to you.

1. Find the most up-to-date copy of your local Yellow Pages.

2. From the Contents Page at the beginning of the book, find out where to find the Index of Headings.

3. On which page can you find the reference to Employment Agencies & Consultants in the Index of Headings?

4. Are there any sub-headings mentioned which might be useful to look at?
   If so, what are they, and on which pages in the directory would you find the information?

5. Now draw up a complete list of all agencies, consultants, etc., that you think would be worth contacting about jobs.
   Include names, address, phone number for each entry.
Answers

Finding out the cost of a Classified advert
To be checked by tutor.

Working out the Cost of a Classified advert
1. £3.36  2. To be checked by tutor.

Write your own newspaper advert
1. To be checked by tutor.

How long does it take?
1. 2 hrs 40 mins  2. 3 hrs 23 mins  3. 20.13  4. 9.23 pm.

Rounding your mileage
1. To be checked by tutor – mileage should be rounded to 160 miles.

Getting the main points from a job advert
1. To be checked by tutor.
2. To be checked by tutor.

Writing letters to employers
Both to be checked by tutor.

Describing yourself in job applications
To be checked by tutor.

Job application form
1. To be checked by tutor.

Choosing vocabulary for your CV
To be checked by tutor.

Write your own CV or Personal History
To be checked by tutor.

Using calendars and diaries to get organised
To be checked by tutor.

Analysing the local job market statistics
1. Construction  2. Catering  3. 15%.

Finding a route from a map
To be checked by tutor.

Using Yellow Pages
To be checked by tutor.
Providing Information
- Using a remote control – WP, Stg 1

Following Written Instructions
- Using a video recorder – WP, Stg 1

Reading for Information
- Confidence in the press – WP, Stg 1
- Reading the newspaper – WP, Stg 1
- Accommodation – WP, Stg 1
- Looking for a job – WP, Stg 1
- Your stars – WP, Stg 1
- Problem Page – WP, Stg 1

Reading forms
- Applying for your TV Licence – WP, Fdn

Filling in Forms
- TV licence – WP, Fdn
- Paying for your TV Licence – WP, Stg 1

Writing about your Ideas
- Your Stars – WP, Stg 1
- Trivia – WP, Stg 1

Reassuring others
- The Problem Page – WP, Stg 1

Obtaining information from the TV
- Making notes from the TV – WP, Stg 1

Reading charts and tables
- Confidence in the Press – WP, Stg 1

Writing Letters
- Looking for a job – WP, Stg 1
- Writing to the newspaper – WP, Stg 1
- The Problem Page – WP, Stg 1
Now—"w

Reading the newspaper

Skills you need before you begin:
- Reading newspapers.

Look at these headlines and the first part of some articles.
- Match the headlines with the articles.
- Note it down.

Headline 1 matches article ..
Headline 2 matches article ..
Headline 3 matches article ..
Headline 4 matches article ..
Headline 5 matches article ..

Newspapers often use a special kind of language. A difficult word or phrase is used instead of a simple word. This makes some newspapers particularly difficult to read if English is not your first language.

For example, rolling out the red carpet = welcoming

- Try to find phrases that mean:
  a. Starting
  b. Party or celebration
  c. Singers
Accommodation

Skills you need before you begin:
• Reading the small adverts.

Look at these adverts from the newspaper for bedsits and flats. There are sixteen.

• Answer these questions.

1. The most expensive accommodation advertised is for a flat for £295 a week. Write down the area.

2. What do these abbreviations mean?
   - pw
   - DHSS
   - kit/bthrm
   - inc
   - Tel
   - s/c

3. Which is the cheapest place advertised?

4. What is the difference between –
   - a room
   - a bedsit
   - a flat

5. Some advertisers put 'No DHSS'. What does this mean?
Looking for a job

Skills you need before you begin:
- Looking at the jobs adverts.

These adverts were all in the Situations Vacant column but only some of them advertise jobs.

MALE YOUTH WORKERS

needed for 5 weeks from 29th July to work with young people with disabilities. (Posts are exempt from provisions of the 1975 Sex Discrimination Act). Applications from black men are encouraged because they are currently under-represented in the team. Pay: £35 per day.
Write for details and application form to The Spring Lane Project.

BECOME A DRIVING INSTRUCTOR

with the National Training Organisation

A career you could work your way through. A programme of work that involves training and assessment.
Applications for either post, with details of previous work experience and any other relevant information, in writing to:
The Hoxton Trust, 156 Horton Street, London N1 6SH.
Closing date 5th July 1991.

DIPLOMA COURSES

SECRETARIAL
ACCOUNTANCY
COMPUTING

Start any day - Hours to suit
ISLINGTON OFFICE TRAINING
TEL: 071 - 700.3619

You can use this for Wordpower Stage 1 Unit 1 Element 1
You can use this for Wordpower Stage 1 Unit 4 Element 1
Who reads what?

Skills you need before you begin:
• Reading tables.

• Answer these questions.
1. How many people read the Daily Mirror?
2. How many people read The Guardian?
3. Which paper sells the most?
• If you like, do some research of your own now.

Ask twenty people which paper they read.
Present your answer in a list like the one opposite.

Daily Express 1,618,576
Daily Mail 1,750,663
Daily Mirror 3,164,727
Daily Star 874,921
The Sun 4,225,216
Today 561,246
Daily Telegraph 1,128,981
Financial Times 278,183
The Guardian 439,849
The Independent 397,135
The Times 439,960

(1988)
Applying for your TV Licence

Skills you need before you begin:

- Filling in forms.

By law if you have a TV you should have a TV licence.

You can get an application form from the Post Office.

When you have paid once they will send you a reminder next year to your home. So you only have to fill this form in once.

- Read the form carefully.
- Complete the form.

TELEVISION LICENCE APPLICATION

This licence expires on the last day of ........................................ 19 ....

TV LICENSING

This licence is issued by TV Licensing on behalf of the Licensing Authority under the Wireless Telegraphy Act 1949 (as amended):

a) This licence may not be transferred to another person.
b) You are obliged to let authorised representatives of TV Licensing inspect your television licences(s) and television receiving equipment at any reasonable time, but you do not have to let them enter your home without a search warrant.
c) TV Licensing can end or alter this licence by a written notice at any time.

This licence grants the permissions listed overleaf. Particular attention is drawn to the information on Refunds.

This licence applies to the person named below (the licence holder) and any member of his/her family and domestic staff while they are living with him/her at the address shown below.

This licence is not valid until it is properly stamped by the officer issuing it at a post office or the National Television Licence Records Office.

TV Licensing is the trading name of Subscription Services Ltd, a subsidiary of the Post Office.

You can use this for Wordpower Foundation Unit 3 Elements 1 and 2
Paying for your TV Licence

Skills you need before you begin:
- Filling in forms.
- Subtraction and multiplication.

By law if you have a TV you should have a TV licence.

You have to get a new one every year.

You can pay in advance.

You can pay with saving stamps
or you can pay by Budget Scheme.

This means you pay every quarter (every three months).

You can pay by Direct Debit through your bank. It will cost more as there is an extra charge. If the TV licence goes up, they will increase your Direct Debit, but they do not have to tell you.

TV LICENCE
BUDGET SCHEME
A winner for all these reasons:

1. No more lump sum payments — next year or as long as you wish.
2. Convenient quarterly direct debit payments via your bank — yet you can cancel at any time.
3. No more paperwork . . . less time and trouble . . . greater convenience and greater control of your finances.

- Answer these questions

1. The current licence fee is £71.
   The quarterly cost is £19.
   How much more do you pay by Direct Debit?

2. If you have a bank account complete the form on the next page.

You can use this for Wordpower Stage 1, Unit 3 Elements 1 and 2.
Paying for your TV Licence

INSTRUCTION TO YOUR BANK TO PAY DIRECT DEBITS

Please complete parts 1 to 5 to instruct your bank to make payments directly from your account.
National TV Licence Records Office, Bristol, BS98 1TL
(Originators identification No. 917544)

The quarterly cost is £17.75 plus a premium of £1.25 making £19.00 payable only by direct debit.

1. Bank account No. 

2. Please write full postal address of your bank branch in the box below.
To The Manager

3. Name of account holder (as shown in your cheque book)

Banks may refuse to accept instructions to pay Direct Debits from some types of account. In the event of a change in the licence fee, the change will be given full national publicity but no individual advance notices will be issued.

4. If name/address is different from that shown on this reminder, please enter new details below.

5. I/We instruct you to pay Direct Debits from my/our account at the request of National TV Licence Records Office, Bristol, BS98 1TL.

I/We understand that if any Direct Debit is paid which breaks the terms of this instruction, the Bank will make a refund.

Signature

Date

Reference No. 0819276202

FOR BANK USE ONLY

Branch Title

Sort Code

Account Number

Account Name

Ending 09505

Title Initial Surname

Change of address

TAYLOR 14 E5 ODR 1 01

MS T M TAYLOR
14 ODIN ROAD
LONDON
E5 ODR

Manager:

Date

After completion, the bank branch should detach the lower part of the form and return it to National TV Licence Records Office, Bristol, BS98 1TL.
Making notes from the TV

Skills you need before you begin:
- Making notes.
- Reporting.

Look at a TV guide for the coming week.

Choose a programme that interests you which gives advice, information or news.

Tape it on video.

7.30pm Business Matters
The Saints and the Profits Martin Young dives into the memos and meetings of Britain's boardrooms to find that corporate image and business ethics are now top of the agenda. Following a series of financial scandals in the late 1980s.

8.00pm Italian Regional Cookery
More gourmet delights from the land of Alpino Amaretti and Amalfi. Today, Valentina Harris joins the view and explores the tastes of north-west Italy -- from the cheeses and butter of Lombardy to the chocolate and truffles of Piedmont. (Teletext, Radio)

8.30pm The Travel Show
This week's destinations include southern Austria and the Pembrokeshire coast.

8.30pm On the Line
Sporting magazine series. What football fans think of the proposed FA Super League.

9.00pm What the Papers Say
An investigation of how girls on the sub-continent of Asia are forced into marriages they do not want. Plus a profile of Keith Vaz, Britain's only Asian MP.

9.30pm Gardeners' World
A visit to gardens in Radcliffe-on-Trent plus highlights of the Hampton Court flower show.

9.30pm NEW SERIES
Comic Asides
The first in a series of comedy one-offs. Joking Apart tells the story of an unusual marriage.

9.30pm Director: Alan Clarke
The life of the original and controversial TV drama director as seen by his friends. Shown to complement the current season of his work. (Teletext)

10.20pm Building Sights
Alan Bennett visits the exotic County Arcade in Leeds, built at the turn of the century.

10.30pm Newsnight

You can use this for Wordpower Stage 1 Unit 7 Element 2.
Skills you need before you begin:
- Reading newspapers.
- Comparing different articles.

We expect newspapers to give us the news but often they are full of stories which may be interesting but not important.

A film star’s romance or a politician’s dress sense won’t change our lives.

- Buy your favourite newspaper and one that you don’t usually buy.
- Look carefully through them and choose stories which you think are trivial (not real news).
- Write about the stories you chose.
- Why do you think they are unimportant? Do the two newspapers differ in any way. Do you enjoy these articles or do they irritate you?
- Write down what you think.
Using a video recorder

Skills you need before you begin:
- Using a video recorder.
- Following written instructions.

Lots of people have a video at home and some of us know how to use them! Often we are shown what to do by a friend or we find out by trial or error.

For this Wordpower element you have to follow written instructions.

It may be a good idea to practise using several different types of video first.

Ask your tutor to supply a video recorder and the instruction book. Read the instructions carefully.

Using the instructions turn on the video and play a video tape. Show the tutor you can do this.

Inserting a Video Cassette (Auto Operation)

1. Insert the video cassette as shown. The VTR will be turned on automatically and the cassette will be automatically drawn into the VTR.
2. When a video cassette is inserted, the “ON” mark will appear.

Notes:
- When a video cassette with broken out erasure prevention tab (for example a pre-recorded tape) is inserted, playback will start immediately.
- Use VHS video cassette tapes only.

You can use this for Wordpower Stage 1 Unit 1 Element 2
Using a remote control

Skills you need before you begin:
- Using a remote control.
- Giving instructions.

For this exercise you need to explain something to someone or give them information.

If you already have a TV or video remote control, explain how to use it to someone who is new to it.
Practise this several times.

If you don’t have one, you need to learn how to use it first.
Practise using it until you are confident.

Now explain to your tutor how to use the remote control

OR

explain how a teletext is operated

OR

how to record a programme on TV.
Writing to the newspaper

Skills you need before you begin:
- Writing letters.

Look at the picture of newspaper headlines.

Which word appears most often?

Why do you think this word is used so often in some newspapers?

Get a copy of the Sun, The Times and The Daily Mirror.

Look at the headlines and compare them.

Cut out the headlines about sex.

Which newspaper has the most?

Famous people are sometimes written about in stories like this. Is this fair? Do actors or politicians have a right to a private life? Or should they make sure that there is nothing to report?

1. Write a letter to the Editor of one of these newspapers.
2. Comment on the sex headlines you have found.
3. If you don't like it, complain.
4. Tell the Editor why you think they should change what is in the paper.
Confidence in the Press

Skills you need before you begin:
- Reading for understanding.
- Reading bar charts.

Read this article which appeared in a newspaper. Then look at the bar chart.

"A plunge in public confidence in the law, the police, the education system and the press is shown by a Gallup survey comparing 1981 with 1990. - The biggest fall is in the British press, from 29 per cent in 1981 to 14 per cent. - A Gallup poll across Europe has shown widespread differences. In the survey, for the European Values Group, figures for the UK are compared with returns from Ireland and Belgium, France, West Germany, Italy, the Netherlands, Portugal and Spain. Data was obtained by Gallup only for the UK. A total of 15,000 people responded to questionnaires. UK confidence in the press ran against an average European rise of 30 to 32 per cent. Confidence rose 33 to 44 per cent in Belgium; 27 to 36 per cent in the Netherlands; 31 to 39 in Italy; 31 to 37 in France; 46 to 51 in Spain and 33 to 34 in West Germany. The Irish Republic was the only other country with a fall, from 44 to 36 per cent."

The Daily Telegraph
Monday, September 23, 1991

Answer these questions.

1. Which country has the lowest confidence in the press?
2. Which country has the highest confidence in the press?
3. In which countries has confidence in the press risen?
4. In which countries has confidence in the press dropped?

You can use this for Wordpower Stage 1 Unit 1 Element 1.
The Problem Page

Skills you need before you begin:

- Selecting the main points.
- Writing letters.
- Talking with other people.

Lots of magazines and newspapers have a problem page, particularly the women's magazines.

The advice given is not perfect, of course, and it varies from one magazine to another.

1. Read the letter from the person who says:
   "My problem is that my whole life is a lie."
   Identify the three main points of the letter.
   Write them down in your own words.

2. Do the same with the letter:
   "My grandson is spiteful to me."

3. Choose any one of the other letters on the page.
   Write an answer to the letter giving your advice to the writer.

4. With a partner do this role play.
   Ask your partner to be the person with one of these problems.
   Listen to them, comfort them and, if appropriate, give them advice.
   Ask your tutor to watch or tape record this role play.

You can use this for Wordpower Stage 1 Unit 5 Element 4
You can use this for Wordpower Stage 1 Unit 4 Element 2
You can use this for Wordpower Stage 1 Unit 1 Element 1
‘WHY IS SEX SO MESSY?’

I have been thinking about sex and I never wanted to have sex. As I am still a virgin it gave me feeling as though I never wanted to have sex. He made it seem like a very e of it. He told me a new insight into sex. He talked about the reality and the embarrassing grunt and funny noises, all finished off with a debate about who’s going to sleep on the wet patch. It destroyed all my expectations of the enjoyable experience I hoped it would be.

‘HE’S GONE OFF SEX’

I have been with my boyfriend for two and a half years but the problem is that he has gone off sex. For the past six months he has had it difficult to make love - he says he doesn’t feel right and thinks he doesn’t satisfy me. I have told him he does and that I’m happy. Now I feel like I’m a disaster in bed. He’s had several relationships before me but I haven’t and I feel like I don’t know if I’m doing it right. I try to talk to him about it but he says it will pass and he never wants to lose me. We live together and are engaged. Please help me to pick up our sex life again.

‘AM I STERILE?’

Three years ago I found out I had a sexual infection called chlamydia. For the past year my partner and I have been trying for a baby but we have not been successful. I know it’s not him as he already has a child from a previous marriage. Please tell me if this infection could have made me sterile.

I’m worried about a miscarriage

I’ve been married less than a year, and am two months pregnant. The trouble is, I’m afraid to have sex. The problem is, although the doctor has told me it’s perfectly safe.

My husband is very considerate and is the perfect father. My husband is very considerate and is the perfect father. My husband is very considerate and is the perfect father.

My grandson is spiteful to me

My grandson, aged two and a half, is a dear little boy, and usually we get on very well together, but sometimes, when I’m visiting him, he will come up to his children, my grandchildren, and start crying. How can I deal with this?

My problem is that my whole life is a lie. I lie to people to boost my non-existent self-confidence.

My first boyfriend

My first boyfriend is a low paid security guard, but he is the perfect father. My first boyfriend is a low paid security guard, but he is the perfect father. My first boyfriend is a low paid security guard, but he is the perfect father.

A holiday apart

A holiday apart I am happily married and live with my husband and my children. But recently I have been feeling stressed and I think it’s because of my husband. He is a very busy man and he doesn’t have time for me. I think it’s because of my husband. He is a very busy man and he doesn’t have time for me.

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Your Stars

Skills you need before you begin:
- Reading for understanding.
- Writing about your own ideas.

Reading your stars can be fun but of course they are very vague.

To apply to everyone with that sign, they have to be.

1. What is your star sign?
2. Which dates are covered by this sign?
3. Look at the stars on opposite page. Imagine they were for last week. In which ways did they come true?
4. Look at your stars for last week in your favourite magazine or newspaper. Did they come true?

Section B
5. Now write your own stars!
   Write for your own star sign but remember that millions of people share your sign. Write your prediction in vague terms so that it could come true for many of them.

You can use this for Wordpower Stage 1 Unit 1 Element 1 (A)
You can use this for Wordpower Stage 1 Unit 4 Element 2 (B)
ARIES (21 March-20 April)
The more you try to understand the events that overtake you this week, the more angry and agitated you'll become. There's little you can do to turn the tide of fate, so don't even try. You'll only land yourself in trouble with a partner or employer if you lash out at them.

TAURUS (21 April-21 May)
There's a twinkle in your eye and a glow in your heart that'll bring a week filled to the brim with romance. Plan a special treat for you and your beloved, keep it secret, spring a surprise for the desired results and you'll be smothered with love. Morning to night. Tasty Taurus!

GEMINI (22 May-21 June)
You've got to choose where you want to direct your emotions and feelings this week. The older you are, the more the security of your home will mean to you, but that shouldn't prevent you having a raucous sex life, for your powers of attraction are more potent than ever before!

LEO (24 July-23 Aug)
Dealing with capricans in uniform or authority will be the bane of your life this week. Their power-crazed ways will drive you to distraction and, before you know it, you'll do something you regret. Steer clear of people who wind you up and make room for more relaxed conditions.

VIRGO (22 Aug-22 Sept)
You are determined to enjoy yourself if it kills you, but that's one thing you won't pass away with! From dancing to romancing, why not relive some magic moments from the past? A visit to the flicks and a back-row smooch isn't beyond the realms of possibility! Spoil yourself.

LIBRA (22 Sept-23 Oct)
You can't predict the ways, why's and wherefores of the coming week, so why try? You can take care, however, by avoiding explosive situations or hazards that could cause an accident. For instance, faulty combustible or electrical appliances require attention.

SCORPIO (24 Oct-22 Nov)
A letter or telephone call may impart shock news that'll require urgent action. But don't overreact or you could make a mountain out of a molehill and provoke a situation out of all proportion. Logical thinking and reasonable rationale will overcome any hysterical drama.

CANCER (22 June-21 July)
Trying to fathom the action or behaviour of those nearest and dearest to you will be more complicated than a company of Rubik's cubes! You're best off leaving a man to his own devices. Because if you get sucked into his ego, then you'll be captivated for the wrong reasons.

CAPRICORN (22 Dec-20 Jan)
Act first and ask questions later is how you approach a delicate personal or career situation. But is that wise? Of course not, for the more diplomatic, relaxed and friendly you are, the better, so avoid a confrontation at all costs, otherwise you'll only make matters worse.

AQUARIUS (21 Jan-19 Feb)
You're like a blazing banshee this week, full of bitter bile and bailing folk out due to their own terrible prejudices, intolerance or bigotry. Mind you, you might see all these things in others, but does their hypocrisy mirror your own? Live and let live is your motto. So follow it.
Answers

Reading the newspaper
Headline 1 matches article D.
Headline 2 matches article C.
Headline 3 matches article E.
Headline 4 matches article B.
Headline 5 matches article A.

Kicking off = starting
Bash = party
Songsters = singers

Accommodation
1. WC1 Grays Inn Road.
2. pw = per week
   DHSS = Department of Health and Security.
   Kit/bthrm = kitchen and bathroom.
   inc = including.
   tel = telephone.
   s,c = self contained.
3. £35
4. A room = a bedroom in a shared house.
   A bedsit = a room with bed and cooking facilities.
   A flat = rooms for your own use including bedroom, kitchen, bathroom, own front door.
5. No tenants on benefit.

Looking for a job
1. 4.
2. 2
3. BSM Driving Instructors; Diploma Courses in Secretarial, Accounting, Computing; Driving instructors.
4. So that those people looking for jobs will see them - perhaps unemployed people or people who want promotion or a change of job.
5. Check the letter.

Who reads what?
1. 3,164,727.
2. 439,849.
3. The Sun.
Check your research notes with your tutor.

Applying for your TV Licence
Check the completed form.

Paying for your TV Licence
1. £5 p.a. more.
2. Check the completed form.
Making notes from the TV
Explain to a tutor.

Trivia
Check your writing with a tutor.

Using a video recorder
Student demonstrates to tutor.

Using a remote control
Explain to a tutor.

Writing to the newspaper
Check your letter with a tutor.

Confidence in the Press
1. Great Britain.
2. Spain.
3. West Germany, France, Italy and Spain.
4. Great Britain and Ireland.

The Problem Page
1. She is a liar. Her father hates her. Her mother never stood up to her father
   (Note: this is very subjective! you may disagree with these answers and may be right).
2. The boy is spiteful. How can she deal with it? How can she make him behave in her own home?
3. Check the answer with your tutor.
4. Check the role play.

Your Stars
Check your answers with a tutor
Access Skills
- Obtaining information on a property – WP, Stg 1
- Making a complaint to the Council by telephone/role play – WP, Stg 1
- Organising a move

Instructions
- Giving instructions on how to hang wallpaper – WP, Stg 1

Numeracy
- Working out the cost of buying your Council house
- Calculating the unit price of a carpet
- Paying for bedroom furniture
- How much does it cost to keep warm
- Calculating how much you can borrow

Letter Writing
- Letter of complaint to a builder – WP, Stg 1

Reading articles
- Reading an insurance policy – WP, Stg 1
- Reading a magazine article on 'Beat the Burglar' – WP, Stg 1
- Reading a newspaper article on the problems of mortgage repayments – WP, Stg 1

Forms
- Reading a Mortgage Application form – WP, Stg 1
- Filling in an application to vote form – WP, Fdn

Maps
- Using a map to find local facilities – NP, Fdn
Calculating how much you can borrow

Skills you need before you begin:

- Reading for information.
- Adding and multiplying.

When buying a property you need to borrow money from a bank or building society.

The following article from 'What Mortgage', June 1991, tells you approximately how much the financial institutions will offer you and your partner.

Read the article:

Using the given information, work out the maximum amount of money you can spend.

Your building society will lend you two and a half times your income, and one and a half times your partner’s income.

Use a calculator if you wish.

Your income: £16,000 per annum
Your partner’s income: £15,250 per annum
Savings: £2,450
Balance from previous house: £6,000

How much can you afford?

<table>
<thead>
<tr>
<th>Income per year</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>x lender’s multiplier</td>
<td>x</td>
</tr>
<tr>
<td>Partner’s income per year</td>
<td>£</td>
</tr>
<tr>
<td>x lender’s multiplier</td>
<td>x</td>
</tr>
<tr>
<td>MAXIMUM YOU CAN BORROW</td>
<td>£</td>
</tr>
<tr>
<td>+ your savings</td>
<td>£</td>
</tr>
<tr>
<td>+ balance from previous house sale</td>
<td>£</td>
</tr>
<tr>
<td>MAXIMUM YOU CAN SPEND</td>
<td>£</td>
</tr>
</tbody>
</table>

HOW MUCH CAN I BORROW?

The amount you can borrow for a home depends largely on your income and the value of the property you want to buy.

Building societies and banks will usually offer you a maximum of between two-and-a-half and three times your income, plus about one or one-and-a-half times a second income.

But they vary in the ways in which they work out multiples. They may instead add the two incomes together, and multiply them by two or two and a half.

Some will consider regular overtime or spare-time earnings. Self-employed people may be asked to produce accounts. Most lenders will accept two single people as joint owners. If three or more people are sharing responsibility for a mortgage, you will need a special legal agreement.

Don’t be too ambitious about the size of the loan or you could be in for a shock if interest rates spiral or one partner stops working – for instance, to start a family.

Don’t rely on the lender’s judgement when there’s a lot of mortgage money around and you are offered the maximum loan. If, however, the market is tight, it may be worth waiting until the lenders have more money to offer you.
Reading a Mortgage Application form

Skills you need before you begin:
- Reading forms.
- Identify information needed.
- Giving an oral report.

Building Societies and banks require a great many personal details about you and your partner when you wish to apply for a mortgage.

On the next page is part of a real mortgage application form from the Bristol & West Building Society. As well as your personal details, they request information on your present housing and employment situation.

Read the first part of the form, 1-20, carefully. Note down any words you are unsure of and look them up in a dictionary, then read through the form again, checking on those details.

Tell a tutor how you would complete the form.
**Reading a Mortgage Application form**

**BRISTOL & WEST**

**Mortgage Application**

Please answer questions in full using BLOCK CAPITALS or ticking the appropriate box. Where the form is not completed by the applicant personally, it is essential that the answers are confirmed as correct in the applicant’s before signing.

### Personal Details

1. **Name:** ____________________________
2. **Address:** ____________________________
3. **Telephone:** ____________________________
4. **Date of birth:** ____________________________
5. **Married or divorced:** ____________________________
6. **Nationality:** ____________________________
7. **Have you ever been married or divorced:** ____________________________
8. **Have you ever had any bankruptcies:** ____________________________
9. **Have you ever been charged with an existing previous debt:** ____________________________
10. **Length of employment:** ____________________________

### Employment Details

11. **Name:** ____________________________
12. **Address:** ____________________________
13. **Telephone:** ____________________________
14. **Business:** ____________________________
15. **Name and address of accountant:** ____________________________
16. **Signature:** ____________________________

### Income

17. **Net income:** ____________________________
18. **Other income:** ____________________________
19. **Mortgage Rent Subsidy:** ____________________________

### Present Housing

20. **Number of rooms in property:** ____________________________
21. **Number of people living in property:** ____________________________
22. **Present rent:** ____________________________
23. **Outgoings:** ____________________________

### Outgoings

24. **Total:** ____________________________

---

**Note:** If the applicant is not in employment, an income requirement form will be required.
Obtaining information on a property

Skills you need before you begin:
- Asking questions clearly and confidently.

You and your partner are keen to purchase a reasonably priced terraced house near the centre of the town.

You have viewed the property and having talked things over with your partner, you would like to know more about the house.

A TWO BEDROOM TERRACE HOUSE IN GOOD DECORATIVE ORDER
Two bedrooms with built-in wardrobes, west facing lounge, good sized kitchen/dining room, modern bathroom, part UPVC replacement windows, replumbed and re-tiled, new roof and guttering. Very good order throughout. Garden.

- With a tutor, role play the situation of obtaining more information about amenities and the sale of the house.
  - Student – acting as the buyer
  - Tutor – acting as the vendor.

- The queries you have about the property are the following:
  - car parking facilities?
  - power points in the kitchen – how many?
  - fitted shelving in the lounge – it is remaining?
  - carpets, curtains – are they included in the price?

- Ask the vendor for answers to the above queries.
Reading a newspaper article on the problems of mortgage repayments

Skills you need before you begin:
- Reading newspaper articles.
- Finding key information.
- Reporting clearly in writing.

Due to a variety of reasons, many people find it difficult to repay their mortgage repayments and loans each month.

The article on the next page reports on a couple's experience of financial difficulties.

Read the article carefully, make notes if you wish.

1. What do these words mean?
   a) Repossessed.
   b) Self-employed.
   c) Recession.
   d) Arrears.

2. How many houses had been repossessed between March 1990 and March 1991?

3. What events occurred in the lives of Mr and Mrs Train which led to them falling behind with their mortgage repayments?

4. What was the total cost of their mortgage and loan?

5. What did the judge state the couple should pay over the next two years?
Couple's bleak house

By R Barry O'Brien

Mr and Mrs Glen Train: struggle to find £76 a week

One in 12 home buyers is now two months or more in arrears with mortgage repayments, according to Shelter. The number of homes repossessed more than doubled, to 47,900, during the 12 months ending in March this year.

LIKE thousands of young married couples, Mr Glen Train, 36, and his wife Michelle, 22, were both working when they bought their two-bedroom pre-1900 terrace house in Thirlmere Avenue, Hull, for £8,500 in 1985.

With his earnings as a self-employed bricklayer and her wages as a clerical assistant, they felt able to manage a 100 per cent mortgage from the Abbey National. They later borrowed an additional £4,000 from Cedar Holdings for a new roof, new windows and other necessary repairs. Then came two children, Jenna, now 20 months, and Kristian, five months — followed by the recession.

Mrs Train had to give up her £90-a-week job to look after the children, and her husband's earnings of between £200 and £250 a week were cut by half because of lack of building work in the last three years.

No longer able to keep up with repayments of £130 a month on their mortgage and £120 a month on the loan, they quickly got into debt. They now owe £700 arrears on the loan and a month's arrears on the mortgage.

Last week, Cedar Holdings took them to court seeking repossession, but the judge gave the couple two years to pay off £6,010 capital and interest outstanding on the loan.

From an income reduced to £100.50p a week unemployment benefit when Mr Train can't get work plus £7.25 a week for each child, they are now struggling to meet £40-a-week repayments on the mortgage and £36 a week on the loan. "I will not be able to meet the payments unless I can get work," Mr Train said.

"When I bought the house it was one of the best things I had ever done, but I am sorry now. We thought we could manage, but obviously not."

© The Daily Telegraph plc. 1991
Large discounts are now available if you want to buy your council house or flat.

Tenants who have been resident for 2 years or more can receive between 32% and 70% off the market value of their property.

Your local authority will tell you how much your home is valued at when you apply to buy, and also what discount you qualify for.

1. Using the table opposite work out how much you will need to pay if your property is worth £20,000 and you qualify for a discount of 44%.

2. If you have £1,500 in savings to put towards the cost of buying your council house, how much will you need to borrow?

Look at Table 2 to work out the cost of your mortgage repayments per week:

3. If you borrow £10,000 over 20 years, how much will your repayments be per week?

Remember that mortgage rates go up or down and the amount payable will change from time to time.
Skills you need before you begin:

- Finding key information.
- Sorting information.

There are many things to do and remember when you are moving house.

Read the list below to help give you some ideas.

- Make a checklist of things to do to help the move go smoothly.

<table>
<thead>
<tr>
<th>ONE WEEK BEFORE</th>
<th>WHO TO NOTIFY</th>
<th>ON THE DAY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Send off new address cards
- Read electricity meter
- Pull up carpets or floor coverings
- Cancel deliveries
- Banks
- Electricity and water boards
- Schools
- Label all your boxes
- Gas board
- Telephone company
- Save newspapers for packing
- Friends and relatives
- Care of animals
- Dentist
- Turn off gas appliances
- Stock up on boxes
- Disconnect cooker
- Hire purchase companies
- Doctors
Reading an insurance policy

Skills you need before you begin:
- Reading for information.
- Using a dictionary.

Read carefully the Home & Contents Policy section on buildings on the next page. Then answer these questions.

Section A
1. Would your policy cover you if a tree fell and damaged your fence?
2. Your kitten has scratched a chair cover through to the padding. Would the insurance company pay for a new cover?
3. In a recent gale your television aerial was blown over, would the policy cover the cost of repair or replacement?
4. Whilst you are in the house, the washing machine overflows and floods the kitchen. Would the policy cover you?
5. The hot summer brought subsidence cracks to the back of your house; the surveyor confirms this. Will the insurance company pay the full amount, if not, what is the excess?
6. The chip pan was left unattended and the hot fat overflowed onto the gas cooker and started a serious fire. The kitchen was gutted and there was smoke damage throughout the flat. Will the policy cover you?

Section B
Now use a dictionary:
Have an attempt at guessing the meaning of these words and then look them up in a dictionary.
7. Commotion
8. Malicious
9. Vandals
10. Subsidence
11. Defective
12. Foundations

Section A - You can use this for Wordpower Stage 1 Unit 1 Element 1
Section B - You can use this for Wordpower Stage 1 Unit 1 Element 3 (A)
# Reading an insurance policy

## Home and Contents Policy

### Section 1 - BUILDINGS

<table>
<thead>
<tr>
<th>We will pay for</th>
<th>We will not pay for</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. The Basic Cover</td>
<td>The amount of the Excess shown in Your Schedule</td>
</tr>
<tr>
<td>Loss or damage to Buildings caused by:</td>
<td></td>
</tr>
<tr>
<td>1 Fire or explosion</td>
<td></td>
</tr>
<tr>
<td>2 Theft</td>
<td></td>
</tr>
<tr>
<td>3 Robbery or larceny, break-in, or vandalism</td>
<td></td>
</tr>
<tr>
<td>4 Vandalism or malicious damage</td>
<td></td>
</tr>
<tr>
<td>5 Storm or flood</td>
<td></td>
</tr>
<tr>
<td>6 Accidental damage to the Home caused by You or Your family or tenants</td>
<td></td>
</tr>
<tr>
<td>7 Accidental damage caused by domestic pets</td>
<td></td>
</tr>
<tr>
<td>8 Collision involving a motor vehicle</td>
<td></td>
</tr>
<tr>
<td>9 Falling trees or branches</td>
<td></td>
</tr>
<tr>
<td>10 Falling trees, branches, or weight of snow or ice</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>We will pay for</th>
<th>We will not pay for</th>
</tr>
</thead>
<tbody>
<tr>
<td>B. The First $500 of any claim</td>
<td></td>
</tr>
<tr>
<td>Damage resulting from coastal or river erosion</td>
<td></td>
</tr>
<tr>
<td>Damage resulting from faulty workmanship or the use of defective materials</td>
<td></td>
</tr>
<tr>
<td>Damage resulting from demolition, renovation, or repairs to the Buildings</td>
<td></td>
</tr>
<tr>
<td>Damage resulting from the movement of solid floors unless the foundations beneath the external walls of the Home are damaged at the same time</td>
<td></td>
</tr>
<tr>
<td>Damage to paths, drives, terraces, walls, walls, fences, swimming pools and tennis courts unless the foundations beneath the external walls of the Home are damaged at the same time</td>
<td></td>
</tr>
</tbody>
</table>

### Accidental damage extension

Your Schedule tells You if this cover is in force.

11 The amount of the Excess shown in Your Schedule

12 Accidental damage to the Home

The cost of maintenance

Accidental damage caused by faulty workmanship or design or the use of faulty materials

Accidental damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets or any gradually operating cause

Damage caused by faulty workmanship or design or the use of faulty materials
The roof on your old house needs replacing. The contractors you decide to employ suggest it would be a good idea at the same time to replace the old guttering and take down a chimney which you no longer use.

The re-roofing is carried out satisfactorily but in the process a number of problems occurred.

1. The first time it rained you found the new guttering leaked!
2. In taking down the chimney, they covered your new living room carpet with soot.
3. As the scaffolding was taken down, a large bedroom window was shattered.

You are outraged, you feel it is necessary to write to the builder before paying his bill.

Builder's name and address
Bodgers and Clangers Ltd
4 Ship Street
New Town
Wessx

Write a letter of complaint using the information above, giving today's date and using your name and address.
Calculating the unit price of a carpet

Skills you need before you begin:
- Calculating area.
- Division, multiplication.

You decide you need a new carpet for your living room. You have a budget of £180.00 and need to know the price of the carpet per square metre.

You measure the room and make a floor plan as shown.

1. Calculate the area of the room.
2. What is the most per square metre you can afford to spend within your budget.
Giving instructions on how to hang wallpaper

Skills you need before you begin:
- Reading instructions.
- Giving oral information in an appropriate order.

Rooms rarely have perfectly square corners, and doors and windows are frequently not straight. To help you hang wallpaper straight, Do It Yourself books offer some useful guidelines.

- Read the 4 easy steps, on How to Wallpaper Walls:

1.
Cut the paper into a suitable length. Make a mark 1/4" less than the width of the roll. Using a plumb-line or spirit level, draw a vertical line.

2.
Paste the paper then fold the two lengths end to middle.

3.
Carry the looped sheet to the wall.

4.
Position the paper with the edge parallel to the guideline. Run the brush over the paper to smooth out the bubbles and trim off the surplus paper top and bottom.

- Tell a tutor in your own words how to wallpaper a wall.

You can use this with Wordpower Stage 1 Unit 1 Element 2
Paying for bedroom furniture

Skills you need before you begin:
- Adding and subtracting in pounds and pence.

In the local newspaper you notice a 20% sale at your local furniture store. You decide to buy some furniture for your bedroom at the sale price.

You decide to purchase:
1. bedside cabinet
2. 750mm chest
3. single wardrobe

Use a calculator if you wish.

1. How much will you pay in total?

2. You give the cashier £100.00 in cash. How much change will you receive? (The change is to be checked without the use of a calculator).
How much does it cost to keep warm?

Skills you need before you begin:
- Adding and multiplying in money.

The cost of keeping warm in the winter months can be very high, especially when it is a long cold winter. It is a major expense in any household, especially for those who are at home all day, e.g. young mothers, unemployed people, the elderly.

The cost of keeping warm depends on a variety of factors:
- the fuel you use
- the sort of heating you have
- the standard of insulation in your home
- the size of your rooms
- the amount you use your heating.

Below is a table to show the average figures to keep warm.

<table>
<thead>
<tr>
<th></th>
<th>MAINS GAS</th>
<th>ELECTRICITY</th>
<th>SOLID FUELS</th>
<th>OTHER FUELS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>gas line</td>
<td>central heating</td>
<td>day heater</td>
<td>economy</td>
</tr>
<tr>
<td>living room only</td>
<td>£5.30</td>
<td>£3.80</td>
<td>£4.50</td>
<td>£13.50</td>
</tr>
<tr>
<td>fully heated</td>
<td>£6.20</td>
<td>£4.60</td>
<td>£5.70</td>
<td>£16.00</td>
</tr>
<tr>
<td>1 bedroom flat</td>
<td>£6.00</td>
<td>£5.70</td>
<td>£12.00</td>
<td>£18.00</td>
</tr>
<tr>
<td>fully heated</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 bedroom house</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The costs are for an average winter week (1990 prices), and for all day heating. They do not include standing charges or maintenance costs. The fuel costs were calculated on the Energy Targeter computer program.

- Answer the questions on the next page on the cost of keeping warm.
Use a calculator if you wish.

1. If you are heating the living room and you have an open fire with a back boiler, what would the average cost per week be?

2. In a one-bedroomed flat compare the cost of gas central heating to a calor gas cabinet heater. What is the difference in the cost?

3. In a three-bedroomed house, how much would it cost each month to heat, using Economy 7 Electricity?

4. What is the most expensive form of heating?

5. Can you suggest any money saving tips to help reduce the heating bill?
Filling in an application to vote form

Skills you need before you begin:
- Reading forms.
- Completing forms.

You can only vote in elections if your name appears in the Register of Electors. A new register is published each year.

By law, if you are a householder, you are requested to complete a form giving information to the Electoral Registration Officer, about people eligible to vote in your household.

If you are unable to vote in person, eg. if you are blind, physically disabled, or work regularly takes you away from home, you are entitled to apply for a postal, or proxy vote.

- Here is an example of a real form issued to householders to help compile the register. It is called 'Don't lose your right to vote'.

- This is part of the form you need, read it through carefully, using the notes for guidance, and then complete it when you are ready.

You can use this for Wordpower Foundation Unit 3 Element 1 and 2.
Filling in an application to vote form

**HOUSING**

Please read the notes below before filling in using **BLOCK LETTERS**

Don't lose your right to vote

1. **Address**
   - No of flat, bedsit, or floor number
   - No of house or name if not numbered
   - Followed by name of street, road, etc. followed by remainder of address and postcode

2. **Names** (If names are preprinted, check entries are correct and if necessary, add, delete or amend)

3. **16/17 year olds**
   - Please give names
   - Service dates of birth of 16/17 year olds

4. **Jury Service**
   - Please give if 70 or over by 16 February 1992
   - Use new not now

5. **No one eligible**
   - If no one including yourself in your household should be included in part 2 above, please write 'No one' in part 2 and give the reason:
   - If school property, occupied by persons not eligible to register. non-residential service personnel having made a service declaration

6. **Other households**
   - Is where you live part of a house or other property that has been converted into flats or bedsits? If so, please state how many individual flats or bedsits there are so that the electoral registration officer can make sure that the people living there are given a form

7. **Declaration**
   - It is an offence to give false information in completing this form
   - I declare that to the best of my knowledge and belief the particulars given in this form are true and accurate and all those whose names are entered are British citizens or citizens of the Republic of Ireland

<table>
<thead>
<tr>
<th>Name</th>
<th>Full Forenames</th>
<th>Date of Birth</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mrs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miss</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**Note:** Please read the notes below about who to include and who not to include. Then write here the names of all those including yourself living in your household on 10 October 1991 who are British, other Commonwealth or Irish citizens and aged 16 or over on that date.
Skills you need before you begin:
• Reading for understanding.
• Reporting on the relevant points.

Read the article on 'Beat the Burglar'.

THE FACTS
A survey + for the Government's widely-publicised Crime Prevention Week earlier this year revealed that:

△ 30 per cent of burglaries are through an unlocked door or window
△ 80 per cent happen when the house is empty
△ 60 per cent of burglars get in through a window
△ 80 per cent are chance thieves and not professionals

+ Survey of 1,400 people by Mass Observation Ltd on 23 February 1991

Tell a tutor:

1. Three statistics on burglaries, taken from the survey conducted for Crime Prevention Week.

2. Give 5 good tips to help keep your home more secure.

You can use this for Wordpower Stage 1 Unit 1 Element 1 (A)
Making a complaint to the Council by telephone/role play

Skills you need before you begin:
- Presenting information in a sensible order.

There is a new law controlling the cleanliness of rented properties, i.e. bedsits, flatlets, houses, hostels or bed and breakfast hotels. If a landlord does not follow the new regulations, the Council can be informed and steps are then taken by the Council to put things right.

Read the leaflet.

You live in a bedsit and you are unhappy about the following:
- a broken fire escape
- lack of rubbish bins
- a cracked bath.

Role play with a tutor face to face, or using the telephone:
- make a complaint to the Council about the three problem areas, and seek their advice.
Using a map to find local facilities

Skills you need before you begin:
- Understand the 4 points of the compass.
- Give directions.

You are about to move into a property in Ham Road with your family, including three children.

Using the map tell your tutor:
- Which route you would take from the property to East Sutton Railway Station.
- Which route you would take from the property to the Town Centre.
- Which route you would take from the property to St Paul's School.
Answers

Calculating how much you can borrow
Income per year: £16,000 x lender’s multiplier: £40,000.
Partner’s income per year: £15,250 x lender’s multiplier: £22,875.
Maximum you can borrow: £62,875 Savings: £2,450.
Balance from previous house: £6,000 Maximum you can spend: £71,325.

Reading a Mortgage Application form
Check student comprehends sections 1-20 on the Form.

Obtaining information on a property
Check that questions were asked in an appropriate manner.

Reading a newspaper article on the problems of mortgage repayments
1. a) Repossessed: bank or building society taking back the property, in order to recover their loan.
b) Self-employed: working independently and being personally accountable for payment of income tax and National insurance.
c) Recession: a period of economic decline.
d) Arrears: debts outstanding when the date for payment has passed.
2. 47,900.
3. Mrs Train had to give up her job:
   Mr Train’s earnings were cut by half; the recession.
4. £12,500.
5. ‘£6,000 capital and interest outstanding on the loan’.

Working out the cost of buying your Council House
1. £11,200  2. £9,700  3. £23.97

Organising a move
Check a checklist has been made.

Reading an insurance policy
1. No.  2. No.  3. Yes.  4. No.  5. No, £500.  6. Yes.
7. Noisy disturbance or outburst.
8. Intending to do harm.
9. Person who wilfully destroys or damages property.
10. Sink lower in the ground.
11. Faulty.
12. Solid ground or base on which a building rests.

Letter of complaint to a builder
Check that a letter of complaint has been written.

Estimating the unit price of a carpet
1. 20 sq. metres  2. £9.00
Giving instructions on how to hang wallpaper
Listen to instructions.

Paying for bedroom furniture
1. £67.97
2. £32.03.

How much does it cost to keep warm
1. £5.90.
2. £7.90.
3. £62.00.
4. Fan heaters and bar fires.
5. 1. Draw curtains when it gets dark.
   2. Use a low setting for a long time.
   3. Turn off heating in rooms not in use.
   4. Don't put furniture in front of radiators.

Filling in an application to vote form
Check form has been completed correctly.

Reading a magazine article on 'Beat the Burglar'
Answers for 1 and 2 are clearly stated in the article.

Making a complaint to the Council by telephone/role play
Check that the questions were asked in an appropriate manner or that a role play took place.

Using a map to find local facilities
1. Turn right into Ham Road, and continue north to the Station.
2. Turn left into Ham Road and right into Brighton Road.
3. Turn right into Ham Road, third turning left into Chesswood Road.
   St. Paul's School on the right-hand side.
Giving Information
- Cystitis – WP, Stg 1

Writing about your own Ideas
- Some queer ideas – WP, Stg 1
- Smoking – WP, Stg 1

Reading for Information
- Teeth – WP, Stg 1
- Head lice – WP, Stg 1
- Some queer ideas – WP, Stg 1
- Smoking – WP, Stg 1
- Eye tests – WP, Stg 1
- Breast cancer – WP, Stg 1
- Mind your back – WP, Stg 1
- Salt – WP, Stg 1
- Fibre

Using Instructions
- Sugar – WP, Stg 1

Getting Information
- Sugar – WP, Stg 1

Writing Letters
- Writing letters – WP, Stg 1
- Health at work – WP, Stg 1

Reading graphs charts & tables
- OAPs
- Spending on health
- Drinking – WP, Stg 1

Filling in Forms
- Getting help – WP, Fdn
Health at work

Skills you need before you begin:

- Using the dictionary.
- Writing a letter.

Your health can be affected by the lighting at work especially if it is fluorescent lighting.

Read the information 'Health Hazards of Fluorescent Lighting'.

Section A

- Look up in a dictionary any words you don't know.
- Jot down their meanings.
- Give the meanings of:
  - symptoms
  - malaise
  - cortisol
  - diuretics
  - fatigue
  - intensity
  - variation
  - hyperactivity

Section B

- Write a letter to your manager at work or to the Centre Manager where you study. Ask them to replace the fluorescent lighting and say why.

Health hazards of fluorescent lighting

Known effects and their likely causes

The following is a list of symptoms and diseases known to be linked to exposure to fluorescent lighting:

- Headache, eye strain, eye irritation, fatigue difficulty in concentration; increased rate of misjudgements and accidents, malaise and irritability, can be caused by noise, glare and flicker from fluorescent lighting.

- Increased stress (which may in turn lead to heart disease) can arise from increasing the intensity of artificial light with fluorescent tubes. It has been shown that increased use of artificial light (rather than natural light) affects the levels of hormones in the body, particularly the hormones associated with stress, such as cortisol.

- Variation in brightness, as provided by daylight, is necessary for the normal functioning of the body's rhythms. The monotonous illumination of fluorescent lighting may also add to the changes in hormone production.

- Allergic skin reactions and dermatitis can be caused by exposure to fluorescent lights. An unknown number of people suffer from cutaneous light sensitivity due to fluorescent lights. This means that not only can they become allergic to fluorescent lighting but they can become more sensitive to ordinary sunlight.

- Certain long-term, mild skin diseases can become worse if the sufferer is exposed to fluorescent light. Some medical drugs (including some tranquillisers, antibiotics, heart drugs and diuretics) can make you particularly sensitive to UV radiation (photosensitivity). Skin eruptions then occur even with the small doses of UV (in the 300-500nm wavelength range) emitted by white fluorescent lights.

- Hyperactivity has been linked to the flickering produced by fluorescent lighting. Microwave emissions from fluorescent lighting are also suspected of contributing to these behaviour disorders. Other mild behavioural disorders in children may be made worse by working at school under fluorescent lighting.

You can use this for Wordpower Stage 1 Unit 1 Element 3 (A)
You can use this for Wordpower Stage 1 Unit 4 Element 3 (B)
Salt

Skills you need before you begin:
- Reading for information.

Eating too much salt can be bad for your health.

Read the information below.

On average we eat about 10 grams of salt a day. That’s two whole teaspoonfuls. More than half the salt we eat is added by food manufacturers during food processing. Less than a quarter is added either during cooking or at the table and the remaining quarter is naturally present in food.

Everyone needs some salt, but most people don’t actually need more than 1 gram a day. As long as you eat a good variety of food, you’ll get plenty of salt without having to add any extra. Reducing salt will lessen your taste for it.

For some people, eating too much salt can lead to high blood pressure, which in turn causes heart disease and strokes.

At the moment there’s no way of knowing in advance which people are likely to be affected by salt in this way.

- Answer these questions in sentences.
1. How much salt do we need per day?
2. How much salt do we eat per day?
3. What kind of health problems can be caused by too much salt?
4. How does most of the salt get into our diets?
5. How much salt is naturally present in our foods?
Most doctors agree that we should all cut down on the amount of sugar we eat. See if you could reduce your sugar intake in these ways.

Section A

- List the things you already do.
- List the things you could do.

Section B

- Interview five other people.
- Ask them if they could reduce their sugar intake in these ways.
- Make notes or draw up a table to show your results.

**TIPS...**

Here are some ways of cutting down on sugar.

- Don't worry about having the odd binge on sweet food. What matters is what you eat every day. Tick the things you already do. Then put a * by the tips you could try.
- Try drinking your tea or coffee without sugar. You might find it easier to cut down a little at a time.
- When buying soft drinks, choose low-calorie ones or unsweetened fruit juices, preferably diluted with water.
- Buy tinned fruit in natural juice rather than in syrup.
- Try halving the sugar you use in your recipes. It works for most things except jam and meringues.
- Look at the ingredients on breakfast cereals and avoid cereals with added sugar. Some sugar-coated cereals are 50% sugar.
- Use fresh fruit, crispy vegetables, natural yogurt, popping corn with a little grated cheese, roast chick peas or unsalted nuts as snacks.
- Go easy on cakes and biscuits. They can add a lot of sugar to your diet.
Drinking

Skills you need before you begin:
• Reading charts.

Drinking too much alcohol can cause serious health problems. So it's important to know how much you can drink and stay within sensible limits.

1 Unit =

½ pint of ordinary beer, lager or cider; OR
a single measure of spirits (whisky, gin, bacardi, vodka, etc); OR
a standard glass of wine; OR
a small glass of sherry; OR
a measure of vermouth or aperitif.

FOR MEN
Up to 21 units a week,
spread throughout the week, with 2 or 3 drink free days.

FOR WOMEN
Up to 14 units a week,
spread throughout the week, with 2 or 3 drink free days.

Write answers to these questions.
1. How many units are there in 1 pint of lager?
2. How much wine could you drink in one week and still be within the limit?
3. If a woman drinks a double gin every evening for a week would she be above, below or on the limit?
4. Calculate your alcohol consumption last week in units.

You can use this for Wordpower Stage 1 Unit 2 Element 3
Breast cancer

Skills you need before you begin:
• Reading for information.

Read the article 'Can Cancer map-read'?

Can cancer map-read?
The notion of a disease guided like a missile by the compass may sound fanciful, but various cancers have their favoured geographical locations. One in three people in Europe, on average, will contract one form or another of the disease, but in some areas it is far more common than in others.

The risk of dying from breast cancer is three times higher in the UK, the Netherlands and Denmark than in Spain. The map for breast cancer is almost a mirror image of that for stomach cancer with northern Europe worst affected.

Breast cancer is a disease of affluence. It is also linked with a woman's reproductive life. The earlier menstruation starts and the later menopause arrives, the greater the risk. This, in turn, is linked with diet. The richer the diet, the earlier girls reach sexual maturity. In Japan, which has a very low-fat diet, girls do not menstruate until their late teens, and the breast cancer rate is among the lowest in the world. But the rate is higher among Japanese families who emigrate to the United States. Having children also provides some protection and, in Protestant countries of northern Europe, the trend has been to have smaller families.

Answer these questions.
1. Where is the rate of death from breast cancer highest?
2. Where is it lowest?
3. How many women die of breast cancer per year in the UK?
4. Are rich or poor women more likely to get breast cancer?
5. Is the breast cancer rate high or low in Japan?
6. Why?

You can use this for Wordpower Stage 1 Unit 1 Element 1.
Writing letters

Skills you need before you begin:
- Practising writing questions.
- Laying out formal letters.
- Spelling and grammar.

A speaker from the Terrence Higgins Trust has been invited to your Centre to talk about AIDS.

You have been asked to write to him before his visit.

Write a letter.

1. Give the address of the Centre and instructions on how to get there.

2. Confirm the date and time of the talk.

3. Write a list of questions you think the group will ask concerning common fears about AIDS.

- This is the address you'll be writing to.

- The speaker's name is James Sutherland.

People are scared about AIDS – so they push it away.

The Terrence Higgins Trust is a registered charity which provides practical support, help, counselling and advice for anyone with or concerned about AIDS or HIV infection.

THE TERRENCE HIGGINS TRUST
52-54 Gray's Inn Road
London
WC1X 8JU

Telephone 071-831 0330
Fax: 071-242 0121

You can use this for Wordpower Stage 1 Unit 4 Element 1
Smoking

Skills you need before you begin:
- Reading for information.
- Writing about your ideas.

Read the page from the 'Look after Yourself' leaflet on the next page.
Write answers to these questions.

1. What do you gain if you give up smoking?
   Make a list under these headings – Health, Social, Other reasons.

2. How many people in this country die every year because of smoking?

3. What are the advantages of giving up smoking?

Personal Writing

4. Do you think smoking should be banned in public places?
   e.g. restaurants, tube, cinema, buses, pubs.

5. Write about your experience of being a smoker.
   What are the attitudes of non-smokers towards you?

   • How do you feel about giving up?
   OR

   • Write about your experience of being a non-smoker.
   How do smokers behave towards you?
   What are your feelings about smoking?

You can use this for Wordpower Stage 1 Unit 1 Element 1 (A)
You can use this for Wordpower Stage 1 Unit 4 Element 2 (B)
Nobody pretends that giving up smoking is easy. But a lot of people have managed it, and so could you.

Here are some of the reasons for giving up:
- Cigarette smoking increases your risk of lung cancer which kills over 38,000 people in the United Kingdom every year. That’s one every 14 minutes.
- Smoking increases your risk of heart disease. The average smoker is about twice as likely to die of a heart attack than a non-smoker.
- The average smoker is much more likely to develop chronic bronchitis—a crippling lung disease which kills over 24,000 people a year.
- Out of every 1,000 young people who smoke, six will be killed in traffic accidents but 250 will be killed by smoking.
- In this country every year 50,000 people die before their time because of smoking.
- On average a smoker shortens his life by about 51 minutes for each cigarette smoked.

Here’s what you’ll gain when you do give up:
- Your chances of avoiding a heart attack, bronchitis and lung cancer will start to improve.
- You won’t be so short of breath.
- You’ll help that smoker’s cough.
- No more yellow fingers and teeth.
- Your breath, your hair and your clothes stop smelling of stale tobacco.
- If you are pregnant, your baby will stand a better chance of being born healthy.
- Your children will be less likely to smoke.
- You’ll save money.

There’s a booklet that will help you give up called ‘The Smoker’s Guide to Non-Smoking’. You can get a copy from your local Health Education Service, or from The Health Education Council, 78 New Oxford Street, London WC1A 1AH.
Teeth

Skills you need before you begin:
- Reading forms.
- Filling in forms.

How much do you know about your teeth? Read the questions and answers on the next page, then . . .

Section A
Use a dictionary to write down the meanings of these words.
- malnutrition
- affluent
- fibrous
- contagious

Section B
Write answers to these questions:

1. How many adults in Great Britain have none of their teeth?
2. Can you catch gum disease from someone else?
3. Is brushing your teeth enough to stop decay?
4. Will an apple a day help clean your teeth?

Almost one third of adults in Great Britain are without a natural tooth to call their own and this perhaps suggests that teeth are a low priority.

You can use this for Wordpower Stage 1 Unit 1 Element 1 (B)
You can use this for Wordpower Stage 1 Unit 1 Element 3 (A)
# Teeth

## How much do you know – about dental disease?

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Is it important to eat plenty of the right foods during tooth development to ensure sound teeth?</td>
<td></td>
<td></td>
<td>Neither malnutrition in the mother during pregnancy nor in the child itself appears to have any effect on susceptibility to tooth decay. Decay is mainly a problem of affluent nations!</td>
</tr>
<tr>
<td>2. Do demands on the body, e.g. pregnancy affect the teeth directly?</td>
<td></td>
<td></td>
<td>The teeth, once formed, are not used as a depot to maintain blood Calcium levels (as are bones) and are therefore not specifically affected by pregnancy (as are gums).</td>
</tr>
<tr>
<td>3. Can teeth decay before they even appear in the mouth?</td>
<td></td>
<td></td>
<td>Decay of unerupted teeth before they are exposed to the other two sides of the dental disease triangle, i.e. plaque and dietary sugar, is impossible.</td>
</tr>
<tr>
<td>4. Do fibrous foods prevent decay by cleaning the teeth?</td>
<td></td>
<td></td>
<td>Fibrous Foods, e.g. Carrots and Apples have unfortunately been showed to be quiet ineffective in removing plaque from teeth.</td>
</tr>
<tr>
<td>5. Does tooth brushing after meals prevent damage to teeth?</td>
<td></td>
<td></td>
<td>Toothbrushing alone is insufficient to prevent decay (as opposed to ineffective against decay) because there are areas of the tooth surface inaccessible to toothbrushes bristles.</td>
</tr>
<tr>
<td>6. Is gum disease contagious?</td>
<td></td>
<td></td>
<td>Gum disease in the most commonly accepted meaning of the term, cannot be transmitted from one individual to another.</td>
</tr>
</tbody>
</table>
Getting help to pay for your health care

Skills you need before you begin:

- Reading forms.
- Filling in forms.

You may be able to get help to pay for prescriptions, dental treatment, glasses and travel to the hospital.

It depends on how much money you've got coming in.

It's your right to claim this money.

To claim your rights you will have to complete a form like this one. This is just a part of it.

You can get this form from your GP or from the DHSS.

It is Form AG1.

- Complete the form.
Spending on health

Skills you need before you begin:
- Reading charts.

Look at the table.

How we compare
Spending on health as a percentage of Gross Domestic Product, 1989

Franca: 8.7
Netherlands: 8.2
Spain: 6.7
Sweden: 3.3
Sweden: 6.3
US: 8.8

Write answers to these questions.

1. Who spends most on health care?
2. Who spends least?
3. What percentage do the Spanish government spend?
4. Does Sweden spend more or less than Japan?
Some queer ideas

Skills you need before you begin:
- Using the dictionary.
- Reading articles.
- Writing about your own ideas.

Read the article, then answer the questions on the next page.

Some queer ideas and maybe cures

by M.J. Grummitt.

A few years ago when my father was alive, we sat talking, and I just happened to mention to him whether he would write some of the old country cures and sayings that he often told us about. One day I went to visit him at home. We were chatting when he said, 'I have something for you.' He went out of the room and came back with a book. He gave it to me and said, 'There are some of the things in here that you asked me to write about.' I was surprised, and really pleased to get it, and since then I have had some good laughs and surprises. Here are some of the old sayings:

'If a person looks queer or ill, they are melting like dew before the sun.' And another is: 'Cows and Bullocks will get close together when storms and rain are about, and sheep's wool will curl if rain is coming.'

Here is a maybe cure about whooping cough: 'Take the child if you can to a gas works, and let it play with a bucket and spade in the used earth which is used for purifying. The fumes will cough up the trouble.'

'A gypsy cure is take three handfuls of meadow hay from a haystack, boil in three pints of water. Take a cupful a day for three days.'

An older one still: 'Get a young mouse and fry it. Give it to the child, and it will be sick bringing up the bag-like substance which is what causes the whooping.'

Some odd cures for baldness from a 90 year old:

'Get the cat to lick any bald patch that appears. If the cat won't lick it, smear a bit of fish on your bald patch that will tempt it.' Another one for baldness is, 'Rub the scalp with a mixture of soot, salt and paraffin. Keep away from naked lights. Hair grows best in the dark.'

An old saying which rings quite true: 'What's in your mind let no man know. For when your friend becomes your foe, then all the world will know.'

I should like to add here should anyone trying these cures for baldness for the first mentioned, you should not let the cat lick it for too long, as I have heard that the cat has a rough tongue and you could finish up with a sore head. If you should try it I hope you also like the smell of fish. I don't know if any of these odd cures and ideas will be of any use to anybody. I am not sure that I would use them, but I suppose it depends how desperate you are, all I can say is that to the best of my memory my father never went to the doctor for himself until just a few months before he died. He never suffered from any of the things mentioned in this article. But I know he tried many cures stated in this book. All I can say is some of them must have had a degree of success or I am sure he would have gone to the doctors many times if some of them had not been successful. Or it could be that his generation were made tougher than we are.
Some queer ideas

Answer these questions in sentences.

Section A
1. What is the cure for Whooping cough?
2. What is Whooping cough?
3. Why should you let a cat lick your head?
4. How do you know a storm is coming?
5. When does hair grow best?

Section B
   First guess the meaning of these words.
   Now look them up.
   Write down the meanings.
   substance  soot
   purifying  cure
   dew  fumes

Section C
7. This article is about old sayings and cures. Write down 6 of the main points in your own words.
   Now write 3 paragraphs expressing your ideas.
8. Do you know any old cures like these? Write them down.
9. Do you think natural cures could be better than a medicine from the doctor. Why?
10. When would you use a natural cure instead of going to the doctor?
Skills you need before you begin:

1. Using alphabetical order.
2. Looking up information.

Look at the list of health organisations in London.

This is a page from the London Women’s Handbook.

Answer these questions.

1. What is the address for Alcoholics Anonymous?
2. Give the number for the Marie Curie Foundation.
3. What aspect of health is the Marie Curie Foundation concerned with?
4. Which two organisations should I contact if I want to give up smoking?
5. Which group offers help to people on tranquillisers?

---

### Reference work

**Skills you need before you begin:**

- Using alphabetical order.
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Cystitis – what to do about it

Skills you need before you begin:

- Reading for information.
- Giving instructions.

Cystitis is an inflammation of the bladder. Lots of women get it.

Read these simple steps to help you through an attack.

1. Immediately drink a pint of water
   This is the first of many you’ll have to drink. Drinking a lot of fluid will help to flush out the germs in the bladder. Water is best, but if you can’t manage so much plain water, you may prefer milk, orange squash, weak tea or any other bland liquid. Keep a supply of liquid close at hand so that you can keep drinking it.

2. Get some hot water bottles ready
   If you are in pain, hot water bottles can be very comforting. It is best to get two ready if possible so that you can put one on your lower back and the other between your thighs. Wrap them in towels so that you can put them next to your skin without burning.

3. Take some bicarbonate of soda
   Mix a teaspoon of bicarbonate of soda with some water or other weak liquid and drink it down. Repeat this every hour for the next three hours makes the urine less acidic and this stops the bacteria multiplying. It also soothes the water passage and relieves the burning. It may taste horrible but a lot of women find it helps. (Note: Anyone with high blood pressure or heart trouble should consult their doctor before taking bicarbonate of soda.)

4. Take two tablets of mild painkiller
   If you are in pain, take one of two mild painkillers.

5. Drink another half pint of liquid
   As soon as you can, drink another half pint of liquid (or more if you can manage it). Repeat this every 20 minutes, or more often if you can. This should make you want to go to the toilet frequently. Although it may sting the first few times you go, this usually gets better the more water you pass. It is essential to keep emptying the bladder if you are to flush out the germs.
   You may find that drinking a cup of strong coffee every hour helps you to pass more water. But if coffee makes your cystitis worse it’s obviously best not to drink it.

6. Lie down or put your feet up
   If you can, take your hot water bottles, jug of water and glass and make yourself comfortable in bed or in an armchair. Keep drinking as much liquid as you can – about half a pint every 20 minutes – for at least three hours.

7. Relax
   Three hours is a long time to put up with the pain and discomfort of cystitis. It is a good idea to rest your mind as well as your body. Take comfort from the fact that by following your self-help routine you’re giving yourself a good chance of clearing up the cystitis quickly. Once you’re in a routine keep yourself occupied – read a book, do a crossword, anything that will keep your mind off your discomfort and anxiety.
   Many women find that after three hours of this routine the cystitis will begin to wear off.

You can use this for Wordpower Stage 1 Unit 5 Element 1
Old Age Pensions

Skills you need before you begin:
- Reading bar charts.

The graph shows pensions for old age pensioners in different countries in Europe.

It does now show much each pensioner receives in money.

It shows the pension in relation to the average wage in that country.

So if the average weekly wage in the UK is £100, pensioners get £22.

Answer these questions.
1. Which old people get the highest pension?
2. Which old people get the lowest pension?
3. Which pension is 48% of the national average wage?
4. How much do pensioners in Greece get?
5. How much do pensioners in UK get?
Mind your back

Skills you need before you begin:
- Reading for understanding.
- Writing instructions.

You can strain your back if you do not take care.

These six diagrams show danger times when you may strain your back.

Look at the diagrams and read the information over the page.

Write the opposite, for example:
1. bad  is the opposite of
2. wrongly
3. badly  6. unequal
4. high  7. gain
5. curved  8. uncomfortable

Using your list of words, write six positive instructions on how to keep healthy and avoid straining your back.

You can use this for Wordpower Stage 1 Unit 1 Element 1.
Posture

The most important of all. Good posture means preserving the natural shape of your backbone as closely as possible, whatever you are doing. Your spine is shaped the way it is to give it the best chance of taking the strains you put upon it. If you let it get out of shape it may give you trouble.

Always keep your head up, your shoulders straight, and the lower part of your back hollow - like the diagram. You will feel better and look more attractive.

Standing with your weight on one leg twists the backbone. Rest your weight equally on both feet.

Bending

Bend at the knees not the waist. Bending from the waist makes the back curved. Touching the toes with knees straight is not good exercise.

Lifting

This is connected with bending. If you have not bent properly, lifting something, adds strain to a back already strained and makes it worse. Again, bend at the knees and make your legs, which are much stronger than your back, do the work. Test loads before you lift them to see how heavy they are and, if in doubt, get help.

Obesity

Just carrying too much of your own weight means your back is always under strain. Because you are overweight, you may find it hard to lift properly as well. The only answer is to lose weight.

Pregnancy

A similar problem to obesity. Try to walk and stand as well as you can and don’t make life more difficult for your back by over-eating and putting on more weight.

Footwear

Many of the shoes you can buy today like wedges and platforms cause bad posture by making you walk awkwardly. By all means be fashionable but not at the expense of your back.

In general

Whatever you are doing, at work or at home and in the garden, lifting or stretching, standing or sitting for long periods, think of your back. If your car seat is uncomfortable get a cushion to fit into the small of your back. (There are medically approved ones.) If you take part in a sport regularly ask a coach’s advice on how to avoid injury or strain.

Remember

Curing a bad back is very difficult. If you do not take care of your own back you may be letting yourself in for years of pain or discomfort for which very little can be done. Isn’t it worth a little effort NOW?
Head lice

Skills you need before you begin:
- Reading for information.

Read the information about head lice on the next page.

Write the correct answer:
1. Head lice prefer hair which is:
   - clean
   - blond
   - dirty
   - curly

2. You catch lice from:
   - sharing towels
   - head to head contact
   - sitting near someone

Write answers to these questions.
3. What steps can you take to prevent head lice?
4. What can you look for to find head lice?
5. How can you find lice?

Write out the passage and fill in the gaps.
Head lice prefer ......................... hair and you can only catch them by ......................... to ......................... contact.
Each louse lays ......................... eggs a night.
The egg shells are called .........................
Lice suck ......................... from the scalp.
They become adult in ......................... days.
Head lice are small insects which like to set up home on a warm head of human hair. They are not particularly bothered whether it's straight or curly, blond or brunette and, contrary to popular belief, they tend to prefer clean rather than dirty hair.

The only way head lice pass from one individual to another is during head-to-head contact, as again contrary to popular belief, head lice don't jump, fly or hop from head to head. It is also not possible to pass on head lice from things like towels, combs and chair backs.

**WHAT ARE HEAD LICE?**

Adult head louse

Egg cemented to hair

**WHAT TO LOOK FOR?**

Head lice are extremely small, being smaller than a match head, and are flesh white to brown in color. Because of their size and rapid movement, they are extremely difficult to spot. Eggs, creamy brown and empty egg shells white, are a little easier to spot and will be found attached to individual hair shafts near the scalp. The best way to find head lice and their eggs is to run a fine-toothed comb through parted hair over a white cloth or piece of paper, looking carefully for evidence on the comb. Other signs to look for are the cast skins and lice of insects. The latter appear as small black flecks like dust which are rubbed onto bedding and clothes which become grubbier more quickly than usual.

**HOW TO HELP PREVENT HEAD LICE**

Steps that can be taken to reduce the possibility of an infection include:

- Checking children's hair on a regular basis for any signs of head lice. If evidence of an infection is found, treat both the individual concerned and the rest of the family.
- Comb or brush hair frequently. Comb with an ordinary fine-toothed comb after washing the hair can assist prevention.
- If a member of your family is found to have an infection, please inform the local school, other parents, Health Visitor and School Nurse.
Eye tests

Skills you need before you begin:
- Reading for information.

Eye sight tests are free for some people.

Look at this list and then say if these people qualify.

How do you qualify for a free NHS test?
- If you have a low income.
- If you or your partner get income support or family credit.
- If you are under 16 or a full-time student under 19.
- If you are registered blind or partially sighted.
- If you are diagnosed diabetic or are suffering from glaucoma.
- If you are over 40 years of age and the parent, brother, sister or child of a person with diagnosed glaucoma.
- If you need certain very strong lenses.

Write a list of who qualifies:

1. Clare is at college studying for her degree. She is 18.
2. Omar receives Income Support.
3. Liza is a pensioner, aged 52.
4. Hasan is at school.
5. Jamal is 50 and his elder sister has diabetes.
6. Omar's wife, Fatima is 32 and works full-time.
7. George is registered disabled.
Fibre in our food

Skills you need before you begin:
- Reading for information.
- Adding.

Fibre rich foods are good for your health. They fill you up. They stop constipation. They may help prevent bowel problems like cancer of the bowel.

We need 30 grams of fibre every day.

Look at the chart:

- Plan five different menus for yourself from Monday to Friday with enough fibre per day.

These are some fibre-rich foods.
The figures show how many grams of fibre each item has.

<table>
<thead>
<tr>
<th>Bread (4 slices)</th>
<th></th>
<th>Carrots</th>
<th>3g</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wholemeal bread</td>
<td>11g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brown bread</td>
<td>6g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White bread</td>
<td>3g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raisin</td>
<td>3g</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Breakfast cereal (1 serving)</th>
<th></th>
<th>Varn</th>
<th>3g</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Weetabix</td>
<td>5g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Shredded Wheats</td>
<td>5g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Puffed Wheat</td>
<td>4g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsugared muesli</td>
<td>4g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Porridge</td>
<td>3g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cornflakes</td>
<td>3g</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vegetables and beans (1 serving)</th>
<th></th>
<th>Leeks</th>
<th>3g</th>
</tr>
</thead>
<tbody>
<tr>
<td>Red kidney beans</td>
<td>10g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peas</td>
<td>7g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baked beans</td>
<td>6g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spinach</td>
<td>5g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sweetcorn</td>
<td>5g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plantain</td>
<td>5g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lentils</td>
<td>4g</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fruits and Snacks</th>
<th></th>
<th>Daal</th>
<th>3g</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 dried apricots</td>
<td>7g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 banana</td>
<td>3g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raisins (30g)</td>
<td>2g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsulited peanuts (30g)</td>
<td>2g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 apple</td>
<td>2g</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spaghetti (1 serving)</th>
<th></th>
<th>Sprouts</th>
<th>2g</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wholemeal pasta</td>
<td>6g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ordinary pasta</td>
<td>2g</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Potatoes (1 serving)</th>
<th></th>
<th>Boiled with skin</th>
<th>3g</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baked in jacket</td>
<td>3g</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Rice (1 serving)</th>
<th></th>
<th>Boiled without skin</th>
<th>1g</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brown</td>
<td>3g</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>2g</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Health at work

Symptoms = one of the things that shows when someone is ill.
(Red spots are a symptom of measles).
Fatigue = tiredness.
Malaise = a feeling of illness without any particular pain or appearance of disease.
Intensity = how strong or great something is.
Cortisol = hormone associated with stress.
Variation = varying, alteration.
Diuretics = medicine that increases flow of urine.
Hyperactivity = over activity, unable to rest or be quiet.

Check student wrote a letter.

Salt
1. 1 gram per day.
2. 10 grams per day.
3. High blood pressure, heart disease, strokes.
4. Added by food manufacturers during food processing.
5. ⅓ of what we eat.

Sugar
Check form completed.
Check interview notes.

Drinking
1. 2 units.
2. 21 glasses of wine for men, 14 for women.
3. Exactly 14 units, but above the limit as she'd have no drink free days.
4. Student's personal record.

Breast cancer
1. UK, Netherlands and Denmark.
2. Japan.
3. More than 30 in every 100,000
5. Low.
6. Very low fat diet and late menstruation.

Writing letters
Check the letter.

Smoking
1a. Health Risks: coughing
bronchitis
risk to baby in pregnancy
general lack of fitness
heart trouble
lung cancer.
Answers

1b. Social: 
- bad breath
- smelling of smoke
- stained teeth
- mouth does not feel clean.

1c. Other: 
- want cleaner smelling house/environment
- want to taste and enjoy food more
- want to set good example to children.

2. 50,000 people. Lung cancer, bronchitis and heart attacks.

3. Healthier and fitter - no more coughing or yellow teeth and fingers cleaner, fresher breath, clothes and hair, healthier pregnancy, money saved

Teeth

1. 2 of adults in Uk  
2. No  
3. No  
4. No

Getting help to pay for your health care

Check the form is complete correctly.

Spending on health

1. US  
2. UK  
3. 6.3  
4. More

Some queer ideas

1. Take the child to the gas works and let it play in the used earth which is used for purifying
   OR: three handfuls of hay in three pints of water
   OR: try a mouse
2. An illness that makes you cough and gasp
3. To cure baldness
4. Cows and bullocks get close together
5. In the jar.
6. Substance = something you can touch or see
   Purifying = making something pure
   Dew = tiny drops of water that form during the night on surfaces out of doors
   Soot = the black powder left by smoke in a chimney
   Cure = to get rid of somebody's illness
   Fumes = strong smelling smoke or gas
7. Main points
   a. My father wrote a book of old cures
   b. Animals know when rain or a storm is coming
   c. Cures for whooping cough include playing with gasworks earth, water and hay drinks, and fried mouse.
   d. Baldness can be cured by cat licks, or a mix of soot, salt and paraffin
   e. These cures may or may not be true.
   f. But my father was never ill

Reference work

1. Alcoholics Anonymous. London Regional Telephone Service, 140a Tachbrook St, London SW1 2NE
2. 235 3325
3. Cancer  
4. ASH and Healthline
5. Tranx

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Cystitis – what to do about it
Check the student can explain the steps clearly.

Old Age Pensions
1. Spanish
2. UK
3. France
4. 77% of the national average earnings.
5. 22% of the national average earnings.

Mind your back
1. Good
2. Correctly
3. Well
4. Low
5. Straight
6. Equal
7. Lose
8. Comfortable
The correct answer can be any instruction that makes sense. Perhaps something like this:
1. Keep your head up and your shoulders straight.
2. Bend correctly from the knees.
3. Lift correctly, bend at the knees.
4. Try to lose weight if you are overweight.
5. If pregnant, try to stand well.

Head lice
1. Head lice prefer hair which is clean.
2. You catch lice from head to head contact.
3. Check hair regularly, comb and brush hair frequently and contact other parents and the school if you have an infection.
4. Look for white eggs or black flecks.
5. Run a fine tooth comb through hair over a white cloth.
Head lice prefer clean hair and you can only catch them by head to head contact. Each louse lays eight eggs a night. The egg shells are called nits.lice suck blood from the scalp. They become adult in ten days.

Eye tests
1. Yes
2. Yes
3. No
4. Yes
5. No
6. Yes
7. No

Fibre in our food
Check the menus for each day. There should be a minimum of 30 grams of fibre in each day's menu.
Further copies available from:
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Kingsbourne House, 229/231 High Holborn, London WC1V 7DA
Tel: 071-405 4017. Fax: 071-404 5038

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