

Skills for Work:  
**Financial Services  
Intermediate 2**

Course Guidance  
and Employability Skills



Support Material

August 2007



## **Acknowledgements**

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# Financial Services (Intermediate 2)

## C220 11

### Introduction

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The Scottish Further Education Unit  
Argyll Court  
Castle Business Park  
Stirling  
FK9 4TY

Website: [www.sfeu.ac.uk](http://www.sfeu.ac.uk)

Further information regarding this Course including Unit Specifications, National Assessment Bank materials, Centre Approval and certification can be obtained from:

The Scottish Qualifications Authority  
Optima Building  
58 Robertson Street  
Glasgow  
G2 8DQ

Website: [www.sqa.org.uk](http://www.sqa.org.uk)

## **Class Sets**

Class sets of this pack may be purchased direct from the printer. Costs are dependent on the size of the pack and the number of copies. Please contact:

Elanders Hindson  
Merlin Way  
New York Business Park  
North Tyneside  
NE27 0QG

Tel: 0191 280 0400

e-mail: [info@elandershindson.co.uk](mailto:info@elandershindson.co.uk)

## **Disclaimer**

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## How to Use this Pack

This pack is designed to help tutors to deliver the *Financial Services Intermediate 2* course. It contains advice on learning, teaching and assessment approaches for lecturers/teachers, together with student support materials including interactive activities. The pack is made up of the following main sections:

- The **Reference Section** which includes copies of relevant material from SQA Course and Unit specifications
- The **Tutor Support Section** gives some information for course teams on learning and teaching approaches and on resources.
- The next section is designed to assist with the development of an **induction** programme. It contains introductory activities which can help to introduce learners to Skills for Work courses in general, followed by suggestions for induction into the Financial Services Course.
- There is then a major section much of which is designed for use with students (**Student Support Section**). It contains material that can be used or adapted to introduce students to the specific employability skills that will be encouraged and developed through the activities of this course. There is also a part of this section which looks at the issue of student self-review and evaluation, which is part of the assessment approach in this Course.
- Finally there is a Course evaluation sheet which centres may wish to use or adapt, along with a **Glossary of Terms**.

**Please note that the materials and activities contained in this pack are not intended to be a mandatory set of teaching notes. They provide centres with a flexible set of materials and activities which can be selected, adapted and used in whatever way suits the individual centres and their particular situations.**

Activities are identified with the symbol: 

## **Reference Section**

## What are Skills for Work Courses all about?

Skills for Work Courses are designed to help candidates to develop:

- skills and knowledge in a broad vocational area
- Core Skills
- an understanding of the workplace
- positive attitudes to learning
- skills and attitudes for employability.

A key feature of these Courses is the emphasis on **experiential learning**. This means learning through practical experience and learning by reflecting on experience.

### Learning through practical experience

Teaching/learning programmes should include some or all of the following:

- learning in real or simulated workplace settings
- learning through role play activities in vocational contexts
- carrying out case study work
- planning and carrying out practical tasks and assignments.

### Learning through reflecting at all stages of the experience

Teaching/learning programmes should include some or all of the following:

- preparing and planning for the experience
- taking stock throughout the experience - reviewing and adapting as necessary
- reflecting after the activity has been completed - evaluating, self-assessing and identifying learning points.

The Skills for Work Courses are also designed to provide candidates with opportunities for developing **Core Skills** and enhancing skills and attitudes for **employability**.

## Core Skills

The five Core Skills are:

- Communication
- Numeracy
- Information Technology
- Problem Solving
- Working with Others

Opportunities to develop aspects of Core Skills are highlighted in *Guidance on Teaching and Learning Approaches* in the Unit Specifications.

## Employability

The skills and attitudes for employability, including self-employment, are outlined below:

- **generic skills/attitudes valued by employers**
  - understanding of the workplace and the employee's responsibilities, for example timekeeping, appearance, customer care
  - self-evaluation skills
  - positive attitude to learning
  - flexible approaches to solving problems
  - adaptability and positive attitude to change
  - confidence to set goals, reflect and learn from experience.

- **specific vocational skills/knowledge**

Course Specifications highlight the links to National Occupational Standards in the vocational area and identify progression opportunities

Opportunities for developing these skills and attitudes are highlighted in each of the Course and Unit Specifications. These opportunities include giving young people direct access to workplace experiences or, through partnership arrangements, providing different learning environments and experiences which simulate aspects of the workplace. These experiences might include visits, visiting speakers, role play and other practical activities.

*A Curriculum for Excellence* (Scottish Executive 2004) identifies aspirations for every young person. These are that they should become:

- successful learners
- confident individuals
- responsible citizens
- effective contributors.

The learning environments, the focus on experiential learning and the opportunities to develop employability and Core Skills in these Courses contribute to meeting these aspirations.

## The Course in Financial Services (Intermediate 2)

### Course Rationale

This Course is intended to equip candidates with the necessary knowledge and skills which will enhance their prospects for employment in the wide range of opportunities within the financial services industry. The Course will allow candidates to develop a range of employability skills which are of particular relevance to the financial services industry. Core skills of numeracy, information technology and problem solving will also be developed throughout the course where opportunities arise. The Course will offer a variety of approaches to learning and teaching and will include a strong element of experiential learning. It is intended that some of the course will be delivered and assessed in a different learning environment to that of the school through a partnership arrangement with a college, training provider or employer.

The primary target group for this Course is school candidates in S3 and S4. However, the Course is also suitable for S5/S6 candidates and adult candidates who are seeking to enhance their employability and vocational skills in the Financial Services sector, as well as inductees/new entrants within the financial services industry.

The general aims of the Course are to:

- widen participation in vocationally-related learning for 14-16 year olds
- allow candidates to experience vocationally-related learning
- provide candidates with a broad introduction to the financial services sector
- enhance the candidates' financial literacy
- encourage candidates to foster a good work ethic, including timekeeping, a positive attitude and other relevant employability skills
- provide opportunities to develop a range of Core Skills in a realistic context
- encourage candidates to take charge of their own learning and development
- provide a range of teaching, learning and assessment styles to motivate candidates to achieve their full potential.
- facilitate progression to further education and/or training.

In particular, the aims of this Financial Services Course are to:

- encourage candidates to consider a career in the financial services industry.
- develop an awareness of what opportunities there may be within the sector in terms of the types and range of career options.
- provide candidates with knowledge and skills which are directly relevant to employment within the financial services sector.

- provide opportunities for the personal development of skills and attitudes which will improve the candidates' employment potential within the financial services sector.
- develop the candidates' awareness of their individual strengths and weaknesses in relation to the requirements of the sector, and to reflect on how this affects their employability potential.
- raise awareness of the impact of the financial services industry on modern society
- raise awareness of the responsibilities of the financial services industry in modern society

## Employability Skills Profile

### Financial Services (Intermediate 2)

In addition to the specific, vocational skills developed and assessed in this Course, employability skills are addressed as detailed in the table below. For the purposes of the table, the Units are referred to as A, B, C and D as indicated.

<b>Introduction</b>	=	<b>A</b>
<b>Personal Finance Awareness</b>	=	<b>B</b>
<b>Building Positive Relationships with Customers and Colleagues</b>	=	<b>C</b>
<b>Employability Skills</b>	=	<b>D</b>

Employability skill/attitude	Evidence
• customer care skills	C
• ability to work in a team	C
• communication skills – writing and talking	C, D
• awareness of roles and responsibilities of self and others	A, D
• ability to follow instructions	C, D
• positive attitudes and willingness to learn	D
• confidence to seek feedback	D
• timekeeping	D
• appropriate appearance	C, D
• awareness of external regulations/legislation	A, B, C
• awareness of health and safety issues	A
• ability to self evaluate skills and performance	D

#### Assessment evidence:

- A = Written test of knowledge and understanding of regulations and legislation (including health and safety) within the sector, portfolio of evidence on career pathways including roles and responsibilities of self and others.
- B = Portfolio of evidence including legislation on customer protection for financial transactions.
- C = Assessor observation checklists of practical activities including team working, verbal and written communications to others, appreciation of role and responsibilities of self and others and demonstration of positive attitudes.
- D = Assessor observation checklists for practical activities in demonstrating skills valued by employers in the financial services sector.

## **Careers Scotland Support for School-College Collaboration for Scotland's Colleges in the Scottish Enterprise area**



In August 2006 Careers Scotland (SE and HIE areas) received funding from Scottish Executive to support the school/college collaboration and encourage and promote vocational educational choices for pupils in schools. Following consultation each area produced a local action plan outlining how they intended taking forward key activities. Careers Scotland's focus is to support the career guidance needs of all S2-5 pupils involved in the opportunities which school/college collaboration brings, supporting them to make vocational educational choices, and with particular consideration for those young people at risk of becoming not engaged in employment education or training.

Skills for Work (SfW) courses are a key aspect of enhanced school/college collaboration and Careers Scotland has an important role in selection and recruitment and pre-entry career guidance, as well as ongoing support and pre-exit career guidance, to ensure the pupils' experience of SfW is capitalised upon in any future career planning. Careers Scotland also supports the career guidance needs of pupils involved in other vocational/pre-vocational programmes where relevant. Career Box delivery is a valuable tool in helping meet the needs of school pupils and lessons reflect options available within colleges; both at school and post school.

Careers Scotland activity takes place at local and national levels. This may involve a combination of any of the following services which can be tailored to local needs:

- awareness raising of Skills for Work courses (and other vocational programmes where relevant) – for pupils, teachers and parents - demonstrating how these educational choices have implications for future career options, and support the achievement of future career goals
- careers guidance support for individuals and groups, before, during and after involvement in SfW courses, resulting in better informed career decisions and effective transitions
- providing support for pupils who have been unsuccessful in attaining a place on a SfW course
- providing transitional skills development for those completing SfW courses
- capacity building through relevant shared CPD events, for Careers Scotland staff, teachers and college lecturers
- capacity building through the development of resources to support pupils, parents or teachers

- delivery of relevant Career Box lessons, where appropriate
- making connections with other existing support for pupils
- participation in local planning and management arrangements
- contributing to local and national discussions on provision and strategic development
- capturing good practice and evaluating effectiveness, using the community of practice site on our website ([www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)) and sharing successes and concerns

In addition there are opportunities for developmental activities which can help to take forward CPD, good practice, resource development and learning opportunities for Skills for Work for young people, teachers, college lecturers, parents, Careers Scotland Advisers and employers.

For further information on Careers Scotland (SE)'s involvement in school/college collaboration in your college, please get in touch with one of our Careers Scotland Regional contacts:

**South East Region            (Edinburgh and Lothians; Forth Valley; Borders)**

Stephen Benwell    01786 452043            [stephen.benwell@careers-scotland.org.uk](mailto:stephen.benwell@careers-scotland.org.uk)

**North East Region            (Tayside; Grampian; Fife)**

Pat Pugh                01224 252044            [patricia.pugh@careers-scotland.org.uk](mailto:patricia.pugh@careers-scotland.org.uk)

**South West Region            (Dumfries and Galloway; Ayrshire; Lanarkshire)**

Jean Geddes            01698 742192            [jean.geddes@careers-scotland.org.uk](mailto:jean.geddes@careers-scotland.org.uk)

**West Region                    (Glasgow; Dunbartonshire; Renfrewshire)**

Sandra Cheyne        0141 204 8338            [sandra.cheyne@careers-scotland.org.uk](mailto:sandra.cheyne@careers-scotland.org.uk)

## **Tutor Support Section**

## Learning and Teaching with Under 16s

Scotland's Colleges have made significant progress in meeting the needs of young learners. Our knowledge of the learning process has increased significantly and provides a range of strategies and approaches which gives us a clear steer on how lecturers can add to their skill repertoire. Lecturers can, and do, provide a stable learning environment where young students develop a sense of self-respect, learn from appropriate role models and see an opportunity to progress. There are basic enabling skills for practical application which can further develop the learning process for this group of students. So what are the characteristics of effective learning and teaching which will help to engage young learners?

### Ten ways to improve the learning process for under 16s

(This list is not exhaustive!)

1. **Activate prior knowledge and learning** – ascertain what the learner knows already and teach accordingly. Young people do have life experience but it is more limited than adult learners and they may not always be aware of how it will assist them in their current learning.

**Tips** - Question and answer; Quick Quiz; Quick diagnostic assessment on computer; present key words from the course or unit and see how many they recognise or know something about.

2. **Tune learners into the Big Picture** – the tutor knows the curriculum inside out and why each lesson follows a sequence, however the young learner does not have this information and is re-assured by being given the Big Picture.

**Tips** – Mind map or concept map; use visuals, for example wall displays of diagrams, photographs, flow charts; explain the learning outcomes in language they will understand; We Are Learning Today (WALT) targets and What I'm Looking For (WILF) targets; give clear and visible success criteria for tasks.

3. **Use Advance Organisers** – these are lists of the key concept words that are part of the course or unit.

**Tip** – Highlight on any text the concept words that you will be using; make a visible list and put it on display – concept words can be struck off or referred to as they occur (NB this helps with spelling and independent learning as they do not have to keep checking meaning); highlight essential learning and action points.

4. **Vary the teaching approaches.** The two main approaches are instructing and demonstrating, however try to provide opportunities to facilitate learning.

**Tips** – Ask students what they know now that they did not know before, or what they can do now they could not do before, at appropriate points in the

lesson or teaching block; ensure there are problem solving activities that can be done individually or in groups; ask students to demonstrate what they have learned; use a range of question and answer techniques that allow participation and dialogue, eg. provide hints and cues so that they can arrive at answers themselves.

5. **Preview and review of learning.** This helps to embed previous learning and listening skills and provides another opportunity to elicit learner understanding. Consolidates and reinforces learning.

**Tips** – At the beginning of each lesson, or session, review previous learning and preview what is coming up; at the end of each lesson or session, review what has taken place and what will be focussed on next time – these can both be done through question and answer, quizzes and mind mapping activities.

6. **Language in the learning environment.** Do not assume that the language which is used in the learning environment is always understood by young learners, some words may be familiar but do not have the same meaning when used vocationally.

**Tips** - At appropriate points ask students what words mean; explore the various meanings of words to find out if they may have come across this language in another context; by looking at the structure and meaning of words there is an opportunity for dialogue about learning and to build vocabulary.

7. **Giving instructions in the learning environment.** This is one of the most difficult tasks a tutor has to do whatever the curriculum area. With young learners this may have to be repeated several times.

**Tips** – Ask a student to repeat back what you have asked them to do before beginning a task; ask them to explain the task to one of their peers; use the KISS principle – Keep It Short and Simple so that they can absorb and process the information.

8. **Effective feedback.** Feedback is very important for the learner to assess their progress and to see how and what they can improve. Provide opportunities to engage in dialogue about the learning function of assessment – provide details of the learner’s strengths and development needs either in written or spoken form. With younger learners identifying one or two areas for development is sufficient along with acknowledgement of what has been done well.

Essentially, learners are helped by being given a **specific** explanation of how work can be improved. You can also use summative assessment formatively, ie. as an opportunity to identify strengths, development needs and how to improve.

**Tips** – Ask students themselves to identify their own strengths and development needs – self evaluation; peer evaluation of work can be

successful once they have been taught how to do it; the tutor can produce a piece of work and ask students to assess it anonymously; have a discussion about the success criteria for the task and ensure the students are clear about them; allow learners to set criteria for success and then measure their achievements against these.

- 9. Managing the learning behaviour.** Under 16s are coming into Scotland's Colleges and training establishments from largely structured and routine-driven environments in schools and early feedback from those undertaking Skills for Work courses indicates that they very much enjoy the different learning environment that colleges and other training providers offer. Remember though that these are still young learners. They will still expect tutors to provide structure and routine, and will perform best in a calm, orderly learning environment. Young students will respond to firm, fair, and consistent management. Such routines have to be established quickly and constantly reinforced.

**Tips** - Health and safety is non-negotiable and consequences of non-compliance with the regulations should be made clear and adhered to at all times; set out your expectations from day one and provide a consistent message; have clear beginnings, middles and endings for each session; be a positive role model for your students, ie. be there before they are and manage the learners with respect; always deliver what you promise; build up good relationships and get to know the learners, make the curriculum interesting and stress the relevance of the learning; set up a positive behaviour management system. By following these guidelines you will build up two-way respect, which, while sometimes challenging to achieve, can be very powerful and work to everyone's benefit.

- 10. Care and welfare issues.** School/college partnerships mean increasing numbers of young learners in college. Tutors have to be aware of their professional responsibilities and mindful of young people's rights. However tutors have rights too, in terms of feeling safe and secure in working with young people and there are basic steps staff can take to minimise risks. It is essential that colleges ensure that tutors have a working knowledge of the Child Protection policies (local authority and college documentation) and follow procedures and policies diligently. School/College Liaison Officers will be familiar with these documents and can provide support and advice. There are also training sessions on Child Protection available from SFEU (see the following page).

**Tips** - Avoid one-to-one situations with young students in a closed area; do not do or say anything that could be misinterpreted; if the opportunity arises, do some observation in schools to see and discuss how teachers use the guidelines for their own protection as well as the young person's.

Most young people are a delight to work with and they will positively enjoy the experience of learning in college. However, there will inevitably be some who are

disengaged, disaffected and who have not yet had an opportunity to experience success. 'Skills for Work' is a unique educational initiative that young people can be motivated to buy into – you as the tutor are key to the success of these programmes.

## **Skills for Work Workshops**

To take this 10 point plan forward and to add to it, you can attend one of SFEU's 'Get Skilled Up' half day workshops for tutors delivering Skills for Work Courses, when we explore further the learning process and look at a range of specific teaching and learning techniques to use with the under 16 age group. To find out when the next event is visit our website [www.sfeu.ac.uk](http://www.sfeu.ac.uk) or contact the Learning Process team at SFEU on 01786 892000.

## **Child Protection Workshops**

These are run on a regular basis by staff at SFEU in Stirling and also in colleges. For more information on these workshops please contact members of the Access and Inclusion team at [www.sfeu.ac.uk](http://www.sfeu.ac.uk) or contact the team at SFEU on 01786 892000.

## Guidance on Course Delivery

It is very important that the teaching team involved in delivery of this course has a common understanding of the approach. Delivery should be based on a hands-on, experiential model with an emphasis on embedding the employability skills throughout. More extensive advice on teaching and learning is given in the support notes for each individual unit. The following support packs are available to download from the *Skills for Work* pages of the SFEU website [www.sfeu.ac.uk](http://www.sfeu.ac.uk).

Financial Services: Introduction, Intermediate Two, [PDF](#) (1.75MB) and [Word](#)

Financial Services: Employability Skills, Intermediate Two, [PDF](#) (6.89MB) and [Word](#)

Financial Services: Personal Finance, Intermediate Two, [PDF](#) (2.09MB) and [Word](#)

Financial Services: Building Positive Relationships with Customers and Colleagues, Intermediate Two, [PDF](#) (1.88MB) and [Word](#)

### Partnership working

Centres should establish partners for delivery well in advance and agreement should be made on the roles and responsibilities of each partner. A good working relationship needs to be built up between the delivering centre and other partners to the agreement. For example, where a college is the delivering centre, there should be named contact personnel within both the local education authority *and* the schools from which the candidates are sent. Good communication links are essential especially if transportation of candidates between locations is a requirement. Additionally the use of an escort service has been a positive factor in cases where candidates have travelled to centres where they remain for fairly long periods of time (half day/whole day sessions).

### Industry

**Industry involvement** is desirable to maintain currency in the course.

Arrangements may be made with local financial services providers for centre visits and/or workplace visits and such partnerships are to be encouraged. Workplace visits and contacts with industry organisations can be facilitated, in the first instance, by contacting:

Cathy Malone, Scottish Enterprise Financial Services Team  
0131 313 6218 or [Cathy.Malone@scotent.co.uk](mailto:Cathy.Malone@scotent.co.uk)

## Timetable Issues

Many centres will deliver this Course over a two-year period. Candidates on the second year of course delivery (S4) may have difficulty in attending classes in college, - for example, at those times where exam leave and study leave is given by their school. Equally these pupils may have some workplace experience organised for them through their school/ local education authority and due consideration should be given at the course outset as to how best to incorporate additional course time perhaps earlier on in the delivery schedule. Centres may also have to deal with candidate groups from different schools/ local education authorities who work to different internal timetabling schedules. Good communication and planning are the key elements in making sure all parties know well in advance the likely times that candidates will be unable to participate in the course activity.

Centres should also consider the time that it takes to transport young people to and from the workplace.

Centres should avoid trying to front-load the course with all of the theoretical input as this is contrary to the ethos of *Skills for Work* Courses.

## Resources

Detailed specific advice on resources is given in each of the Unit support packs. This identifies both physical and learning resource recommendations for the unit in the given context. There are several hyperlinks to websites where appropriate learning material and guidance documents can be downloaded.

In an **initial induction** session the following **website** will provide a wealth of material to get everyone started on the course:

[www.fsc4u.com](http://www.fsc4u.com)

Many of the course activities require ICT resources. Access to the Internet, not a prerequisite for approval, is used as a working tool within the financial services industry, and it is therefore strongly recommended that candidates have suitable access arranged for them. The use of other software packages – Word, PowerPoint – should be used where appropriate.

It is advisable that on induction, candidates are made aware of the health and safety policy of the delivering centre.

## **Course Induction Section**

## Course Induction

This section contains suggested introductory activities for induction programmes in general, followed by advice/suggestions on induction into the *Financial Services Intermediate 2* Course.

## Possible Induction Activities for Skills for Work Courses

Most of the young people arriving in colleges or school workshops to take part in *Skills for Work* know about the programme, have made an informed choice to be there and are looking forward enthusiastically to trying something new. Some young learners may not be off to such a positive start but as school/college partnerships develop and improve there will be fewer in this category.

However, despite their interest and excitement, many of the students will also be anxious, unclear about what is going to happen and concerned about their ability to carry out the tasks that they will be set. Inevitably some will come with unrealistic expectations of what they will be able to do right away – cut someone's hair, build a wall, bath a baby etc. In order to manage their expectations, the induction process has to address their concerns, make clear to them what is about to happen and build very quickly on their interest and enthusiasm to engage them and develop their appetite for learning. The learning environment of a college will be very different from school but the young learner's need for a feeling of security, a sense of purpose and clear instructions about what is and is not appropriate has to be acknowledged right from the outset to ensure they can make the transition safely.

All of this is a tall order, especially in the relatively short periods of time they will spend in college so the first impressions that we create have to be strong, build communications quickly and relieve any sense of stress by involving fun and stimulating 'things to do'. The following activities are ones that have been tried and tested – and though they may not work with every individual or every group they should quickly engage, help to 'break the ice' and encourage participation and communication. For clarification the term 'ice-breaker' is used here for activities which help to introduce people who do not know each other, develop communication and create a relaxed environment. 'Warm-ups' are activities to introduce learners to the topic they are about to learn in a fun, stimulating and engaging way.

- **Ice-breakers** - Any game which involves people saying their name and other people's names, eg. ask the class to arrange themselves in a line alphabetically by their first name and find out the names of the person on either side of them. They then, in order left to right, have to call out the name of the person to their left; the last person has to remember the first person's name. Then do it again calling out the name of the person to their right.

- **Paper Aeroplanes** – each student has a piece of paper on which they write their favourite colour/food/band, something they are good at and what they would like to be able to do by the end of the course. They then make the paper into an aeroplane and come and stand in a circle, throw the aeroplanes into the centre. Each person has to pick one out (not their own) and either they, or the teacher reads it out and the owner has to identify themselves. This is a quick way to find out quite a lot about the group.

**NB:** Note however that any game which involves reading or writing may embarrass people who do not have good literacy skills so drawing pictures may sometimes be more appropriate.

- **Word Games/Quizzes/Jigsaws/ Mind Mapping** activities which can be done as a group. Each person in the group should have a role to ensure all participate, eg. time keeper, resource manager, quality manager, leader, scribe.
- **Problem Solving** – team games which require the group to solve a problem collectively, eg. in groups of 4/5 they are given 1 sheet of flipchart paper and have to work out how to cross an area of the room (one side to the other) without anyone's shoes touching the floor.

### Introduction to the vocational area

Activities which allow the learners to 'have a go' at a task related to the vocational area and also encourage communication and participation include:

- **Celebrity Stuff** – eg:
  - a selection of celebrities' hairstyles which have to be matched to faces;
  - look through the keyhole – pictures of houses and pictures of celebrities – who do you think would live in each house and why?
  - selection of pictures of cars – who do you think would drive this car and what do you think might be in the boot?
  - celebrity dogs – whose pooch is this?
- Design/create a hairstyle/house/car/garden/game that you think you could sell to your favourite celebrity.
- Give students a selection of appropriate magazines and get them to make up a quick poster to show what they think working in the vocational area is all about.
- Using photos/pictures/PowerPoint images of the resources, environment and tools that are used in your vocational area to create observation games, eg:
  - 'spot the difference' between two similar pictures

- find six objects that begin with ‘...letter of the alphabet’
- arrange pictures in sequence to explain a task.

Putting a time limit on the task – eg. do this in the time it takes to play 3 of their favourite music tracks – keeps the focus on the task.

- A team game to get students thinking about employability skills. Make up a selection of cards showing a variety of employability skills. The students’ task is to decide which are the most important – line them up in order with the most important at the top and the least important at the bottom. (The answer doesn’t matter – thinking, discussion and awareness is the goal.)

### **Warm-ups to learning**

- Show photos/pictures/videos of people doing the tasks common in your vocational area eg. driving a tractor, opening a bank account, shampooing a client, refereeing a game and ask groups to describe/explain what they see happening, eg. what do you think is in the cab of the tractor – they may not know it can have a CD player with complete stereophonic sound. Some of the commercials made by banks on opening accounts have rich material in them for discussion.
- You can use the same resources to ease the way into tackling any unrealistic expectations the students might have about the course. Show pictures/video clips of people in the occupational area and have them make suggestions about what other tasks the person would have to do in their job. Give an example, eg. working in a restaurant isn’t all about cooking wonderful food – the kitchen staff have to wash dishes, keep things tidy, pay attention to hygiene etc. and in the same way, working in a salon isn’t all about cutting hair, working in a leisure centre isn’t all about coaching basketball and working with animals isn’t all about walking dogs etc.
- Encourage the students to think about the other jobs that need to be done to keep the workplace a happy and productive one and introduce the idea that these will be part of the course too, eg:
  - tidying away tools/equipment
  - keeping the workplace clean and tidy
  - helping out workmates etc.

Have them put their ideas on ‘stickies’ and put on a flipchart.

- Word puzzles of the key words they are learning in the vocational area, eg. word finds, anagrams, crosswords all act as warm-ups as well as re-enforcing learning.

- Team building exercises which involve some aspect of vocational resources or skills, eg:
- build a tower which can stand unsupported for 1 minute and support a tennis ball on top using 9 sheets of newspaper, some sellotape and 6 pipe-cleaners – time limit 15 minutes
- create a game for 5 – 7 year olds using resources from the workshop; create an advert to sell a new shampoo complete with jingle.

All of the above activities encourage aspects of communication, teamwork and problem solving which are **key employability skills**. They also help to ascertain prior knowledge, skills and attitudes and provide opportunities for observational assessment and, in addition, will hopefully give you lots of ideas on how you can adapt your *Skills for Work* curriculum to involve and interest learners.

**To take these ideas forward and add to them, you can attend one of SFEU's 'Get Skilled Up' half day workshops for lecturers delivering *Skills for Work* Courses, when we explore further the learning process and look at a range of specific teaching and learning techniques to use with the under 16 age group. To find out when the next event is visit our website [www.sfeu.ac.uk](http://www.sfeu.ac.uk) or contact the Learning Process team at SFEU on 01786 892000.**

## Suggested Programme for Financial Services Induction

Chunks of learning activity are suggested in this section for Induction to the Course. The order, grouping and timing of these sessions are at the discretion of individual centres and will depend on factors such as timetabling, class size etc. It is recommended that significant time is spent on health and safety awareness and the rules and regulations of the learning environments.

A number of activities are contained in both this section and the following section (Employability Support Section). Some centres may choose to use all of the suggested activities in their induction programme. Others may choose to use some of the material during induction, and use other parts at suitable points during the Course. If centres only use some of the material during the actual induction programme, it is recommended that those marked with an asterisk should be considered first:

- what are financial services?\*
- what is different about a *Skills for Work* course?\*
- the units of the course and what you should learn from them\*
- group activity on what employability skills are\*
- working co-operatively with others
- review and self-evaluation
- timekeeping
- attendance
- roles and responsibilities in the workplace
- customer care
- working co-operatively with others – roles and responsibilities
- awareness of efficient resource use
- following instructions
- health and safety awareness and practice\*
- self review and evaluation processes related to assessment\*
- positive attitude to learning

The Student Induction Notes and Activities which follow are designed for use by the students, but **are not suitable for the students to tackle without tutor guidance and discussion**. You might feel that, in some cases, you would want to talk through the instructions with the students and then give the materials out as reminders. Tutors are encouraged to use the materials creatively in ways which will engage the younger student, perhaps adapting them to the type of activity suggested in the previous section.

## **Employability Support Section**

## Employability Skills

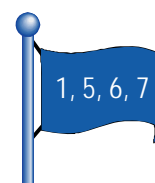
One of the distinguishing features of *Skills for Work* Courses is the importance given to the development of employability skills. The main employability skills felt to be relevant for this Financial Services Course are in the **employability skills profile** which is on the following page and is also included in the **Reference Section** of this pack.

The Unit *Financial Services: Employability Skills* (DM80 11) focuses on the assessment of these employability skills but it is **not** intended that this Unit should be delivered as a separate, discrete Unit. **The ethos of employability should be embedded throughout all aspects of this course.** Opportunities will occur throughout the delivery of the other Units to identify, develop, practice and assess the employability skills. The profile highlights where the opportunities arise for the assessment of each of the employability skills.

It is quite possible that different tutors will be involved in delivering various aspects of this course and it is therefore very important that all have an agreed interpretation of the employability skills. Some centres may wish to consider the approach of identifying one tutor, who delivers one of the Units over an extended time period, to carry out the assessments to ensure consistency. However, as indicated above, this should not be interpreted as a way of delivering the Employability Unit or the generic employability aspects as a separate entity.


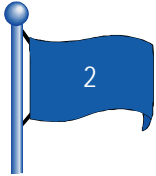
## Signposting Employability Skills


Many of the handouts and activities in this pack have a 'flag' like the one shown here, to identify the particular employability skill which they address, numbered as shown below.

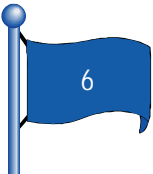



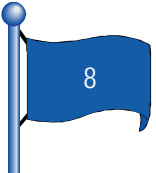

1	Customer care skills	5	Awareness of roles and responsibilities of self and others	9	Confidence to seek feedback
2	Ability to work in a team	6	Ability to follow instructions	10	Timekeeping
3	Communication skills: writing and talking	7	Positive attitudes and willingness to learn	11	Appropriate appearance
4	Awareness of external regulations/legislation	8	Awareness of health and safety issues	12	Ability to self evaluate skills and performance

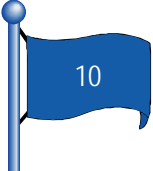

As well as the handouts and activities in this pack, there are many possible opportunities for developing these employability skills at different points in the Course. The table on the following pages gives some specific suggestions about how the employability skills might be encouraged during the Course, offering some advice and possible activities/contexts.

Employability Skills	Delivery Advice	Possible Activities/Contexts
 <p><b>Customer care skills</b> <b>Communication skills</b></p>	<p>Good communication skills are very important when working in the financial services industry. It is necessary for young learners to understand why they should listen carefully to instruction, speak clearly to the rest of the team, to you, and to customers.</p> <p>Candidates are required to carry out role play practising these skills in groups, so that they can appreciate how poor communication can affect team work, products and customers.</p>	<ul style="list-style-type: none"> <li>• listening to instructions</li> <li>• asking questions</li> <li>• conversations with teacher/lecturer and members of their team</li> <li>• co-operation with others re use of equipment, materials and workspace</li> <li>• meeting and speaking to customers</li> </ul>
 <p><b>Ability to work in a team</b></p>	<p>Get the class into the habit of working as a member of a team from the beginning. Encourage them to speak to each other - and to you - about the sharing of workspace, equipment and materials. Work in pairs or small teams when appropriate. Watch out for specific instances of the candidates working co-operatively with each other and showing respect and consideration for others.</p>	<ul style="list-style-type: none"> <li>• sharing equipment and materials with others</li> <li>• sharing the work</li> <li>• assisting others</li> <li>• self-evaluation reviews</li> </ul>

 <p><b>Awareness of external regulations</b></p> <p><b>Awareness of roles and responsibilities of self and others</b></p>	<p>The financial services industry is heavily regulated and it is important to emphasise why this is so. Using simple examples like the choice between hiding your life savings under the mattress, or investing (and hence trusting the money to someone else to keep for you) can make light of a difficult subject.</p> <p>Given that financial services employees may advise others on how best to manage their life finances, candidates must be aware that they need to check (and double check) that what they are saying is correct. They must learn to ask for help and to do this effectively they need to know exactly what role they play in the organisation and who else is responsible for other matters.</p>	<ul style="list-style-type: none"><li>• Newspaper articles about trust (and even the pensions crisis) are useful.</li><li>• Role play can be effective in communicating reasons for the introduction of consumer protection legislation.</li><li>• Organisational charts can help young candidates to see exactly where they fit in and where to go to for advice on external regulations.</li><li>• Legislation covering money laundering is often an interesting topic. Try getting the class (in small groups) to create a one minute Podcast promoting identity fraud protection. One thing to avoid here is taking an interest in personal scenarios – some young people may be more than willing to share their personal home life history with you (and the rest of the class) – you may want to pre-empt this by discussing privacy and confidentiality at the outset of the course.</li></ul>
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 <p><b>Ability to follow instructions</b></p>	<p>It can be difficult to keep the attention of under-16s. When you want them to cultivate the skill of following instructions it's important to transmit the instructions clearly and concisely. Trying to get candidates to think of the reason behind an instruction can help them to remember it. Get them to repeat the instruction or explain it in their own words to make sure they've understood and know what's required. If an individual student is struggling with an aspect of their work they may appreciate personal assistance and quiet one-to-one instruction. This would be an opportunity for you to note their positive response to any instructions you give them at that time.</p>	<p>Following instructions regarding:</p> <ul style="list-style-type: none"> <li>• health and safety</li> <li>• sequencing of work</li> <li>• planning and preparation</li> <li>• written exercises</li> </ul>
 <p><b>Positive attitudes and willingness to learn</b></p>	<p>The candidates will have lots of opportunities to demonstrate a positive attitude to learning throughout their experience in this Course – because they have a lot to learn! However their attitude to learning will be influenced greatly by their impressions of the Course and how quickly they get stuck in to the fun part.</p> <p>When candidates are attentive, follow instructions, volunteer for tasks, ask questions, demonstrate a desire to learn more, take advice, carry out checks on their own work, and identify how they'll do better next time, they are showing a positive attitude to learning. They may achieve this aspect of this Course with ease simply because they are enjoying their work and their attitude to learning is a positive one.</p>	<ul style="list-style-type: none"> <li>• listening to instructions</li> <li>• applying feedback</li> <li>• asking questions</li> <li>• persevering with a practical activity when initial results are discouraging</li> <li>• personal research</li> <li>• carrying out self-evaluation exercises</li> <li>• genuine participation in the review process</li> <li>• quality checking of their own work</li> <li>• assisting others in their work</li> <li>• practising specific practical skills</li> <li>• discussions with teacher/lecturer</li> </ul>

 <p><b>Awareness of health and safety procedures</b></p>	<p>The importance of health and safety procedures should be introduced during the Course induction and during the induction to each of the Units. This should then be reinforced during the delivery of the Units.</p> <p>While young learners are likely to carry out your instructions regarding health and safety procedures just because you are telling them to, it is much better if they understand why it is important. This is the first step to their doing it as a matter of routine.</p>	<ul style="list-style-type: none"> <li>• working safely during practical classes</li> <li>• carrying out basic risk assessments</li> <li>• safe use of equipment</li> <li>• being aware of responsibility to self and others</li> </ul>
 <p><b>Confidence to seek feedback</b></p> <p><b>Self review and evaluation</b></p>	<p>Closely allied to positive attitudes and willingness to learn are the skills of identifying our own strengths and weaknesses and identifying learning points from practical experiences. Candidates can be helped to do this when you discuss their performance with them. Such discussions can help them get into the habit of evaluating their performance as a natural part of their work routine, and to become confident in asking for feedback.</p>	<ul style="list-style-type: none"> <li>• carrying out self-evaluation exercises</li> <li>• peer assessment and review</li> <li>• evaluating the quality of their input and output</li> <li>• action planning and setting goals</li> <li>• identification of next steps</li> <li>• discussions with teacher/lecturer and members of their team</li> </ul>

 <p><b>Timekeeping</b></p>	<p>Make your expectations clear from day one. You can have the candidates more or less write the class guidelines themselves by identifying pros and cons of good and poor attendance and timekeeping – the benefits in the workplace of one and the consequences of the other. Relate your ground rules to the world of work, e.g. arrive on time, back from breaks on time etc. The measure of a student’s success in this aspect is for them to be honest in their appraisal of their performance and to make progress and will therefore be one of ‘distance travelled’ rather than a particular minimum percentage of classes attended.</p> <p>Attendance and timekeeping should be monitored throughout the Unit. Candidates should be given feedback on their performance – both good and bad – in this regard. If you take note of patterns in performance it should be easy to give the candidates accurate feedback. They should be encouraged to be dressed in the appropriate manner for dealing with the public in a professional setting, and have any required equipment, as well as be on time for the start of the lesson.</p>	<ul style="list-style-type: none"> <li>• turning up for class</li> <li>• returning from breaks</li> <li>• sticking to planned work schedules regarding timing of activities</li> <li>• prepared for the start of the activity, i.e. appropriate dress, appropriate equipment</li> </ul>
 <p><b>Appropriate appearance</b></p>	<p>It is important that candidates get a consistent message regarding the wearing of appropriate dress (a uniform will be supplied by most financial services organisations for customer facing employees). They should be encouraged to identify the pros and cons of wearing a workplace uniform – the benefits in the workplace of one and the consequences of the other.</p> <p>While young learners are likely to carry out your instructions on what to wear (especially in the interview scenario) just because you are telling them to, it is much better if they understand why it is important. This is the first step to their doing it as a matter of routine.</p>	<ul style="list-style-type: none"> <li>• wearing the correct uniform as instructed or at least what is appropriate to the situation</li> <li>• awareness of personal appearance and the effect of such on others</li> </ul>

## Approaches to the Assessment of Employability Skills

This section gives guidance on possible approaches to the assessment of the employability skills identified in the unit *Financial Services: Employability Skills*.

### Review and [Self-Evaluation](#) Tasks

Candidates are expected to conduct an initial review and evaluate their own employability skills.

The NAB for this Unit contains an ‘**initial self review**’ activity, which is intended to help the students make judgements about themselves when conducting a self review of their own employability skills. The same activity will be undertaken at least once more during the duration of the Course.

**The ‘initial self review’ could be used during the induction programme to introduce students to the whole idea of review and self-evaluation.** This would mean that, at the end of the induction process, the students will have an understanding of what we mean by employability skills and will also be aware that they will have to review their own employability skills at several points during the Course.

Centres should ask their students to carry out the self-review and evaluation tasks a second time during the Course **after students have had a reasonable opportunity to develop and demonstrate the relevant skills.** This is likely to follow on from the students having taken part in some of the practical activities of the following Units:

- *Financial Services: An Introduction*
- *Financial Services: Personal Financial Awareness*
- *Financial Services: Building Positive Relationships with Customers and Colleagues*

This may mean that different tutors are involved in the review process, and so an agreed interpretation of the employability skills becomes very important. Many of the practical activities undertaken in the unit *Financial Services: Building Positive Relationships with Customers and Colleagues* will provide a basis for demonstration and/or assessment of employability skills development.

## **Student Support Section**

## **Tutor Notes on Student Support Section**

This section of the pack has three main parts:

- What is the Financial Services course all about?
- Activities and handouts which can be used to help develop a range of employability skills.
- Activities and handouts which are about the assessment of employability skills and which look particularly at the review and evaluation process.

Centres may choose to use all of the suggested activities in this section in their induction programme or to use some of the material during induction and use other parts of the material at suitable points during the Course. While the material related to assessment is later in this section, it is recommended that some of it is used in the induction process. This is because learners are expected to carry out an early review and self evaluation process, and then repeat this later in the Course when they have had the opportunity to develop their employability skills.

**Please note that the material in this section is designed for use by the learner, but is not suitable for the learners to tackle without tutor guidance and discussion, particularly the activities related to self-evaluation. You might feel that, in some cases, you would want to talk through the instructions with the learners and then give the material out as a reminder.**

The activities can be used for individual, pair or small group work.

## **Student Induction Notes and Activities**

The notes that you'll be given are intended to help you to get to grips with what you will learn and do whilst on this course. You will find that there are several activities and self-assessment tasks, often followed by some answers. In some activities, you will be asked to think about things that you maybe don't know very much about yet but don't worry! They're not tests, so don't worry if your answers aren't as complete as those provided for you. The questions have been designed to get you thinking about everything you do rather than just rushing in there!

Some words or phrases in the notes are in **blue**. This is because they are words or phrases which are explained in the '**glossary**' (a list of words and their meanings) which your tutor will give you.

## What's different about this course compared to other subjects at school?

### Have a Go!

Many of the subjects that you've been studying at school may have been quite theoretical: this means that they are very paper-based and don't sometimes appear to relate to 'real life' as you see it. This can be quite difficult and depending on the subject, it's not always an exciting way to learn. If you want to learn to play football or cook, for example, you would probably find it much easier to actually do it and learn through first-hand experience. David Beckham didn't get where he is today by reading books about football!

This course should be different from many of your school subjects because you'll be given the opportunity to develop **skills** through actually doing them or helping to do them. Where this is not possible because of security, data protection or safety reasons, you may have the opportunity to visit a workplace and see people using these skills in their daily jobs.

You may find that the **financial services industry** is not for you after all, or you may find that you are actually more interested in a different part of the financial services sector than you originally thought. The course should help you to make choices about your future in the workplace.

### Preparing for Work

- This course is relevant to the real workplace.
- It has been designed so that your tutors will not only be helping you to develop specific skills that are important to financial services employers but also the skills that make you more employable.
- You will be introduced to these **employability skills** in a lot more detail later on. These are very important and are skills that you'll be able to take from job to job as you move through life.

### Preparing for Life

- Finance is an important part of modern life.
- Learning how to manage your own finances matters at all stages in your life.
- Even if you decide not to work in the financial services sector you will have learned some very important life skills about how to look after your own money.

## What You'll be Studying

Here's a summary of the Units that you will **have to** study as part of this course.

### Financial Services: An Introduction

- You will find out what some of the very different organisations within the financial services sector are all about and also find out about some of the job opportunities in the sector.
- You are likely to visit some of these companies.
- You will put together a **portfolio** (folder) of all the things that you find out.
- You will be involved in the presentation of these findings as part of a group.

### Financial Services: Personal Financial Awareness

- You will become familiar with a range of products and services offered by financial services organisations
- You will find out about the effects of both borrowing and saving.
- You will prepare your own personal budget.
- You will find out about how to interpret your first pay slip.
- You will put together a portfolio of all the things you find out.

### Financial Services: Building positive relationships with customers and colleagues

- You will develop some of the customer care skills required to work in the financial services sector.
- You will work with others in your group on a practical activity.
- You will be assessed in part through practical activities.

### Financial Services: Employability Skills

- You will develop some of the employability skills which employers in the financial services sector have indicated they want you to have.
- You will prepare for, and take part in, a simulated selection interview.
- You will be assessed through your participation in activities.

## What are Financial Services?



### Activity

What comes to mind when we talk about [financial services](#)'?

Work in groups of 3 or 4.

Your tutor will provide you with a flipchart and pen.

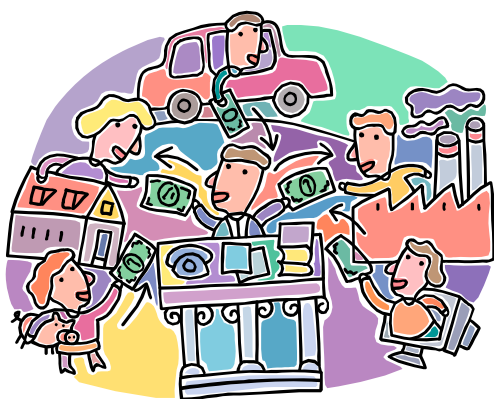
You have 10 minutes to discuss in your group **and** jot down at least 10 things that you think are related to **financial services**.

## Answer to Activity

- There is no absolute right or wrong to this question and it's very likely that what you have written down is a very relevant answer.
- **financial** means different things to different people  
but to most people it means something that relates to money or saving or borrowing in some way or other.



- The **services** part means that you will be carrying out tasks in providing other people, or other companies, with something they want or need.



- **Financial services** can be summed up as providing others with something they need or want and which is related to money.



4. What sort of things do you think are likely to annoy the people that you work with in any kind of job? (If any of you have a part-time job, think about what annoys your co-workers/boss)
5. What type of 'employability skills' do you think are probably most important for a job in a financial services organisation? A couple of examples are given to start you off:
- arrive in good time every day
  - be able to follow instructions.

## Suggested Answers to Activities

How did it go?

Did everybody come up with similar sorts of ideas?

Here are some examples of the things that perhaps you thought about. You might have thought of some others or some different ones.

1. 'Employable' literally means able to be employed in the workplace. It means that you have skills that will be appreciated by your co-workers and that you can contribute towards 'getting the job done'.
2. A lot of you probably said that it's important to be able to get yourself a job that will help you to pay your way in life. It's not just important for you alone. Remember, that when you're older, you may have a family to support and you will want to contribute to the society that you live in.
3. There are lots of different things that you may have said but here are a few of the main ones:
  - hard-working
  - reliable (always turn up)
  - good timekeeper (always turn up when supposed to)
  - prepared to start work, wearing the correct clothes/uniform on time
  - think or plan ahead for work activities
  - tidy (correctly dressed)
  - pleasant and polite towards co-workers and any customers
  - do as told (follow instructions)
  - keen to learn
  - learn from mistakes
  - get on with everyone (work well with others)
  - good team player
  - work safely
  - aware of the dangers (hazards) in the workplace
  - don't waste anything
  - know when to ask for help (aware of own responsibilities in the workplace)
  - willing to come in at various times and at short notice (**flexibility**)
  - willing to try and do something that you were not originally employed to do (flexibility).

4. You may have thought of some specific examples, perhaps from personal experience! Here are some of the possibilities:
- lazy
  - doesn't come to work when had arranged to
  - always late
  - on time but takes ages to get changed into work clothes
  - starts things and then gives up
  - not prepared for work activities
  - scruffy
  - rude and/or unwilling to talk to co-workers or any customers
  - ignores instructions
  - not interested on what is going on
  - keeps making the same mistakes
  - falls-out with people
  - won't work with certain other people
  - sloppy and dangerous work
  - doesn't notice the dangers of the workplace
  - doesn't care if uses lots of expensive stuff - "you're not paying for it!"
  - doesn't bother asking when not sure - just disappears or carries on regardless
  - not ever willing to do any different hours
  - not willing to help out in an emergency
  - not willing to do anything except what they were initially employed to do.

5. Any of the things mentioned in question 3 above would have been quite right. However, in the financial services sector, it was thought that the following skills are probably the most important in making you 'employable'. These are the skills that your tutors will be trying to help you develop, and assessing you on, when you carry out all of the practical tasks associated with this course:

- acceptable timekeeping and attendance
- understanding roles and responsibilities in the workplace
- planning and preparing for work
- working co-operatively with others in the workplace
- being able to deal properly with customers
- awareness of efficient resource use
- following instructions
- health and safety awareness
- review and self evaluation (learning from experience)
- positive attitude to learning
- knowing a bit about rules and regulations in work or who to ask if you don't know the answer

It's important that we try and understand each of these by looking at them in more detail.



## Activity



### Instructions:

Work in a group of 4. Use the Internet, telephone or library [resources](#) to research and plan for the following activity. You have 30 minutes to complete the exercise.

### Scenario:

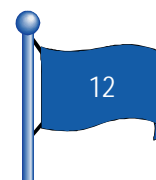
Your employer has decided to send you on a training course next Wednesday to the Chartered Institute of Bankers in Scotland offices in Edinburgh.

He also gives you the following information:

- There are 3 other employees who are attending the same training course
- You must arrive together
- You must travel by public transport using the cheapest option
- You must be in the offices by 8am on Wednesday morning

Record your research, planning and the final group decision on your travel arrangements here:

## Review and Self-evaluation



A very important part of developing practical skills and becoming better at a job is to review your own progress and to **reflect** on how things went. Learning from mistakes and experiences is something that we do in everyday life:

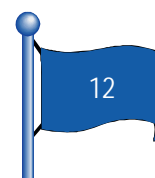






for example, if you cut yourself with the bread knife, you would reflect on what it was that caused you to do that and try to make sure that you didn't do it the next time you were cutting bread! If you chose a cake that had marzipan on it and decided it wasn't for you, you'd probably learn not to choose that cake again!

We can also benefit from the opinions of others who were watching or helping us to do a task. Sometimes this can be difficult; we're all very happy to be told that we have done something very well but it's much more difficult to accept any sort of **constructive criticism**. However, the most successful athletes in the world are still **accepting feedback** and reflecting on their skills from their coaches because everybody, no matter how good they are, has room for improvement.

Throughout this course, you'll be carrying out practical activities and you'll be expected to evaluate your own progress in relation to the employability skills for this Course. Your tutor will also be assessing your progress and offering constructive criticism. You'll also have to reflect on this evaluation and think about your strengths and weaknesses and consider how you are going to try and improve on your weak areas.

How did **you** perform in the task about planning to go to the training course? Add comments in the appropriate box.



	1 	2 	3 	4 
<b>Profile</b>				
<b>Working with others</b>				
<b>Planning and preparation the task</b>				
<b>Awareness of timescales</b>				
<b>Awareness of efficient use of resources and materials</b>				
<b>Following instructions</b>				
<b>Safety awareness</b>				

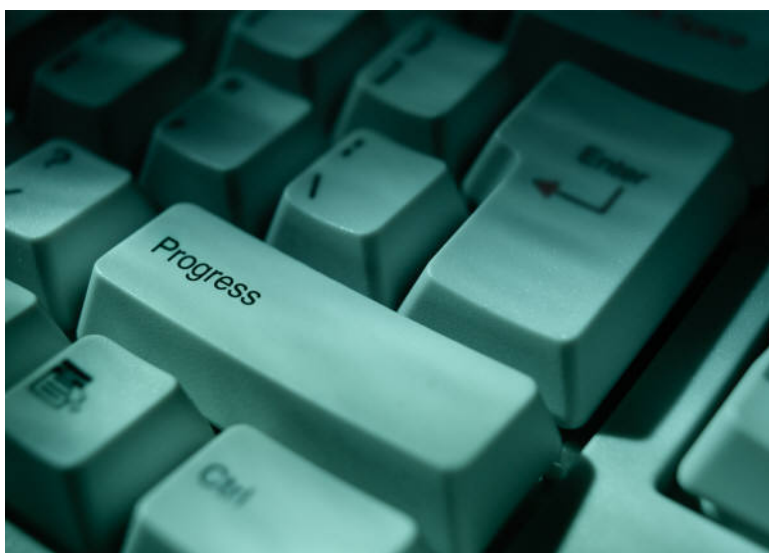
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Source: <http://office.microsoft.com/clipart/results.aspx?lc=en-us&Scope=MC&Query=smilies>

What would **you** do differently if you had to complete the same task again?

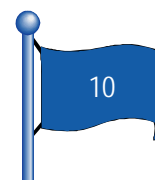
As you progress through the course you will be asked to self evaluate and review your own performance.

You will need to keep a record of any developments and improvements you make in your employability skills. Your tutor will also provide you with constructive comments on your performance.



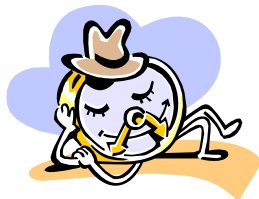
You will be expected to contribute fully in the activities you are given.

## Timekeeping



### Activity

Have you ever arranged to meet someone and they were late and you had to wait for them? This can be annoying! Perhaps you were going out somewhere special and looking forward to the event with that person. How did you feel about them being late?

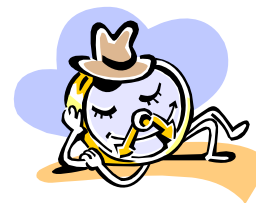


Let's say you're working in a 24 hour call centre (takes customer calls all the time, like the NHS call centre). If you're late for work, what effect would your lateness have on:

Your boss	
Your workmates	
The customers who may call in	
Your job	

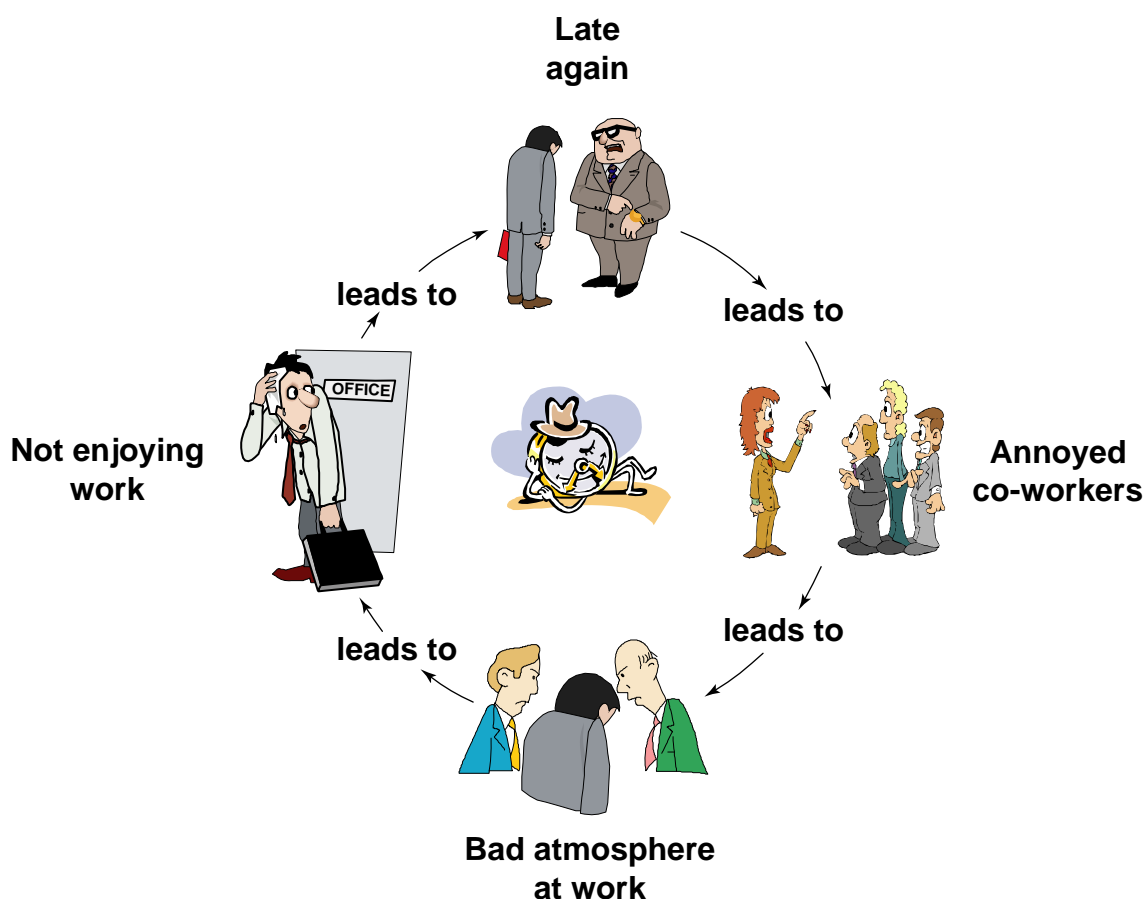
## Timekeeping

Being late for the cinema annoys your friends. This is how your co-workers feel if you are often late for work: they are annoyed if they have to carry out your share of the work and your boss is annoyed because it costs him/her money!



In the financial services sector it can be especially important to be on time. If you are to be trusted with other people's money then they need to be able to trust you to, at the very least, turn up on time. It is not always a matter of life or death (as it may be in the NHS call centre!) but financial worries can make people very ill or depressed and they may need your help and advice.

We are all late on an odd occasion because of traffic or weather or something else that's beyond our control. However, if you keep on turning up late repeatedly, excuses will wear very thin and people will start to resent you, making it more difficult for everybody to get on and get the job done. The other thing that will lead to upset in the workplace is if you come back late from tea or lunch breaks on a regular basis. You may not do it on purpose but it's very annoying for everyone else. These things tend to become horrible vicious circles:



Another aspect of good timekeeping relates to the **efficient use of time**, getting the job done within a decent time frame and not taking too long to complete a task. 'Time is money' for many employers and making efficient use of time is a vital part of being employable.

## Hot Tips for Good Timekeeping



Here are some top tips for good time management:

- set the alarm clock at least 10 minutes before you know is 'just the right amount of time to catch the bus'
- get up when it goes off - forget the snooze button!
- wear your watch and check it regularly for returning after breaks etc.
- don't mess about when carrying out a job task: concentrate on getting the job done quickly and efficiently.

If you are going to be late in to work:

- call ahead and let people know what the problem is
- when you arrive apologise to everyone who it may have an effect on.

Many of the tasks that you will carry out on this course will be new and we don't expect you to be able to complete them at the speed that you might have to do in the workplace. However, once you've had the opportunity to practise some tasks a few times, your tutor may decide to set a time limit for a given task to see how things go. The other employability skills, such as being prepared and following instructions carefully, play an important part in ensuring that you use time well.

## Attendance

We're all off work on an odd occasion because of illness or family problems and some of us are unfortunate enough to be poorly for a long time and need a doctor's attention. However, it becomes very obvious when you don't turn up on a regular basis with weak excuses.



Just because your co-workers can't 'prove' that you're throwing 'sickies', it won't be long before they start to resent you - and we know what that leads to - the vicious cycle!

Of course, if you continually fail to turn up in the real work place, this will lead to your boss starting **disciplinary** action against you and you are likely to lose your job!

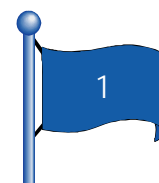
## Understanding your Roles and Responsibilities in the Workplace

It's no fun being unsure about what you are responsible for and what you have to do: it's very stressful and can in fact be very dangerous. On this course, your tutor will give you full instructions about what you are expected to do and how, but you should think about the following:

- You have a responsibility for the safety of both yourself and others around you. If you muck around and put yourself or others in any danger, you will not be allowed to continue with this course.
- If you are working with people, you have a responsibility to report (to your tutor or other responsible person) anything that you think may be harmful to your co-workers.
- If you are unsure of any of your roles and responsibilities in any way, **you must ask before carrying on.**



## Looking after your Customers



### Activity

In most jobs it's very important that you take care of those people who use your services – your customers.

Most of us can think of times when we go into a shop to buy something and the shop assistants are idly chatting amongst each other. No one acknowledges that you are waiting. After waiting for a few moments we might take action. Circle the action you are most likely to take:

- a) wait patiently until they finish off their conversation in the hope that you are noticed and served
- b) interrupt their chat by asking for assistance
- c) leave without a word to them and without the item you came in to buy.

If you choose answer a) you are an extremely patient person. However if this situation was to be repeated time and again your patience is bound to wear thin.

Most of you will have chosen answers b) or c). Some of you might complain to the assistants or even ask for the manager. Most of you will not return to that shop and will buy your product elsewhere in future.

- What can happen to your job if your customers do not shop in your store?
- 

The financial services sector is very competitive. As in the previous example if you do not like the service you receive you will shop elsewhere! If you work in the financial services industry you must develop positive relationships with customers ....and also with your co-workers.



## Activity



Look at the following situations and think about how you could look after your customers in each case.

A regular customer in your bank has made an appointment to meet with you at 3pm. The customer wants to buy holiday insurance for a trip to China.

- What time do you expect the customer to arrive at?
- What time do you think the customer expects you to arrive at?
- What planning must you do for the appointment – what items and information will you require?
- What if they arrive early?
- How will you dress?
- How will you greet the customer?
- How will you check exactly what the customer wants to buy?

## **Answers to Activity**

Most of you will have suggested the following:

Both you and the customer should arrive on time at 3pm. If customers arrive early you will need to make sure there is somewhere for them to sit.

You should make sure that before the customer arrives you have all the necessary paperwork ready eg:

- information about different kinds of holiday insurance
- insurance application form
- pen
- paper
- costs.

You should greet customers with a smile and look happy to see them. You should direct them to where you want them to sit, listen carefully to what they have to say about their trip and communicate with them verbally.

That means that both of you will need to speak to each other to make sure you both know exactly what is required.

## What if things go wrong?



### Activity



Let's say you made a mistake (and we all make mistakes from time to time) and your customer left having filled in an application form for insurance cover for the UK only (remember s/he is going to China!).

What action will you take?

What could happen if you don't take any action?

## Answers to Activity

Hopefully you said that you would take **follow-up action** – contacting the customer and explaining the error and rectifying it by **completing a new form**.

If you decide not to follow up here are some of the main things that come to mind:

- if your customer buys insurance to protect him on holiday (to pay hospital bills in a foreign country for example) then if he is sold the wrong policy he will not be protected from financial loss. In this example the customer may have to meet all of the hospital bills and other legal expenses should he take ill in China because he only has insurance for holidays in the UK.
- the customer may have to sell his personal **assets** (house, car etc) if he cannot come up with cash to pay all his bills
- the customer could end up suing you! (or at least the company you work for) for compensation for his troubles!

The important things to ensure are that:

- You think of the effects of your actions – both what you do and what you don't do.
- You ask for help and are willing to learn from your mistakes.

Fortunately in the financial services sector you are often praised and rewarded for good work.

Looking after your customers is rewarding and when they come back to buy their next product from you, or to ask for your advice, you will feel good about yourself.

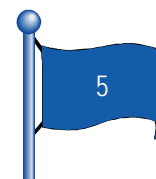


We often get frustrated because we feel that we are not getting to do things our way or we are not being helped properly.

- When you're working with other people and you begin to feel a little unhappy about something, say what is bothering you politely instead of bottling it up.
- You'll often find that things can get sorted out much quicker and you can all get on with the job.



## Awareness of Efficient Resource Use



**Resources** are things that are required to do the job. They may become part of the finished job – such as customer application forms – or they may be tools and equipment that we use to do the job (such as computers, fax machines). Energy or fuel for energy in all of its forms is also an important resource in all industries, eg. electricity, gas, coal, oil.

How often have you been in a situation when a friend or a family member said to you, “Switch that light off”, “Don’t leave that fire switched on”, “Don’t use so much of that cream: money doesn’t grow on trees, you know!”

In the real workplace, everything costs money and somebody has to pay for it. Have you heard the saying ‘*Time is Money*’?

What do you think this means?

Also, we have to be aware of the damage that we can do to the environment by wasting energy and resources. Nothing will annoy the boss more than if you use more of things than you actually need, or throw things out that could still be used.





### **Answer to Activity**

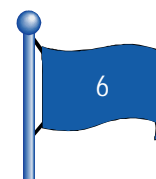
1. You would probably need the following (you may have thought of others):

- space to spread the coins out so that you can count them
- plastic money bags to store the coins
- elastic bands to wrap up notes or to seal the money bags
- paper and pen to record the amounts
- calculator
- the correct bank forms to record the money in
- customer account details to credit the money to the proper account

2. Being wasteful with your time may cost your organisation money.

For example, chatting while other customers wait in a queue.

## Following Instructions



We're all learning new skills and developing new knowledge. Part of this is about learning from people who have experience and know what they are doing. On this course, your tutors are the experts and they know when something can go right or wrong, where there are pitfalls and how to avoid them. They will therefore also be the people that will give you instructions about how to carry out a task.

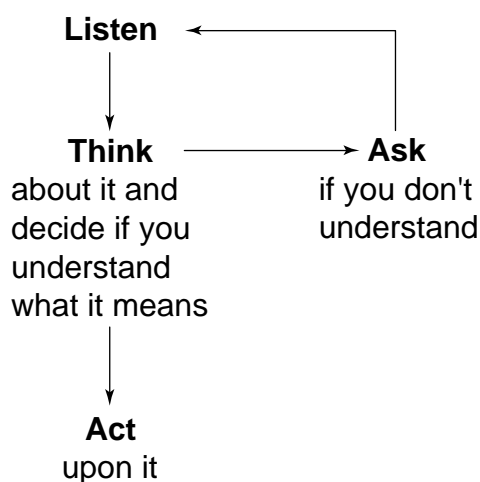
**Listening is a vital part of following instructions** and is not always that easy.



How often have you switched off when someone's been telling you something?

How often have you thought you had listened but were then not very sure if you understood something and so just decided to bumble on hoping that it would all be OK in the end? This can be very risky!

The correct sequence to **follow an instruction** is:



Sometimes we don't completely understand what we're being told. It's very important that you ask in order to be clear in your own mind what was meant. Your tutor will be patient with you: they know that this is all new and different to you.

Instructions are sometimes for everyone in a group or you may be given instructions as an individual.

Often there are different tasks to be done in the workplace that contribute to getting the job done, so the instructions given to your friend might be different from the ones you get – you both need to listen!



## Health and Safety Awareness

Awareness of health and safety is important in every workplace and it's contributed to by all of the other skills described above which will help you to work safely.

Almost everything in life can be a safety **risk** but we can minimise that risk if we are aware of what the hazards are and take steps to minimise them.

### What is a hazard?

A hazard is anything within the workplace that could be a danger to the health and safety of the people in that workplace.

### What is a risk?

The risk is the chance (high or low) that somebody is likely to be harmed by that hazard.

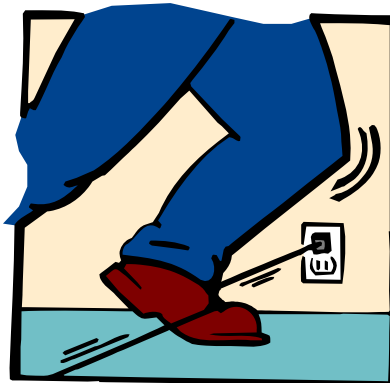
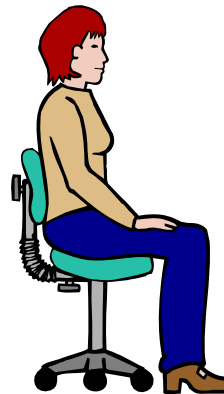
If the risk is high, it's vital that steps are taken to minimise the risk from that hazard.



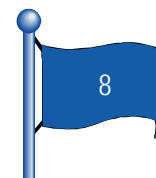


### Activity

The pictures below show some health and safety hazards from a typical financial services office.



**Activity continued**



1. Just from looking at each picture, can you list the potential hazard for the worker and/or for any others - co-workers and customers? (Use the first column of the table below.)
2. Next to each of your hazards say whether you think the worker or other person has a high, medium or low chance of being harmed by that hazard.
3. Where you decided that there was a high chance of harm: write down 1 thing that the worker could do to try and reduce his/her chances of being harmed.

Hazard	Risk: high, medium or low?	How to reduce the risk

## Answer to Activity

In the picture, possible hazards for the worker and/or others include:

<b>Hazard</b> (the danger)	<b>Risk: high, medium or low?</b>	<b>How to reduce the risk</b>
Filing cabinet drawer left open	High risk of tripping – both to yourself and others	Always close filing cabinet drawers and doors securely behind you.
Injury risk from lifting heavy object incorrectly	High Back injury	Follow correct procedure for lifting – bending at knees and keeping back straight but if an object is too heavy then use lifting gear, or remove some of the items from the box to lighten the load.
Incorrect lifting technique	High Back injury	Follow correct procedure for lifting.
Pulling items down from above head height	High Danger of item falling on your head or slipping from your hand and hitting another person	Use step ladders or lifting gear if object is heavy. You may need assistance from another person.
Sitting too long or in an incorrect position	High Back injury or even deep vein thrombosis from sitting in same position for too long	Ensure chair is the correct height and is designed to support the back. Get up and move around frequently to maintain circulation to the limbs.
Trailing flex	High Risk of tripping by yourself and others	Make sure flex is securely fastened to floor or wall, or at least is secured behind objects where there is no danger to passing individuals.

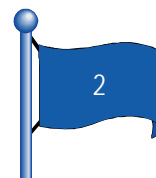
These are the most obvious things but perhaps you thought of some more.

For every workplace activity, somebody that is properly trained has carried out an official risk assessment and they will have thought of things that will affect your safety in the workplace.

However, it's important that you think about risk for yourself in every work activity that you carry out. (You probably do in your day to day life but don't really think about it, eg. you may cross the street if you see a big vicious looking dog coming along and remember to take a good look for traffic before you cross the road – hopefully!). You also need to think about the risk to others!



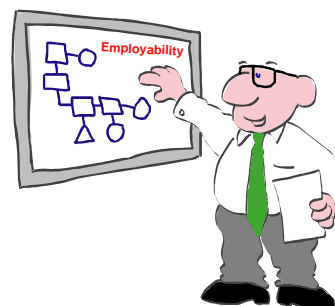
## Activity



Now get together in groups of about four people. Your tutor will give you flipchart paper and marker pens.

Someone in the group will have to act as the 'scribe' and write down the group's ideas about the skills employers look for.

You should combine your individual ideas about Employability Skills on the flip chart paper either as a list or a mind map. Through discussion in the group, you may even come up with some new ideas or be able to expand an idea. Remember to write everything down and allow the scribe time to include his or her ideas. You could tick your own list as the scribe writes it down to ensure you haven't forgotten to mention anything.



When you have completed the task, the tutor will help the whole class group to combine and discuss all the ideas. Any new ideas from other class members or the tutor can be added to your list from the previous Activity.

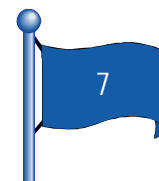
Now it's time to think about your own skills! Your tutor will give you a questionnaire relating to your existing employability skills. Then you'll consider what your strongest skills are, and which skills you would like to develop over the course of the unit. These assessments are personal to **you**.

You should take your time when completing the forms as the skills **you** choose to develop will be important for **your** future employability.

The skills you have chosen to develop may need some practice. You may not necessarily perfect these skills as you go through the Course, but you **will** be hoping to improve them.

You'll be maintaining your log during the Course but you may need some help recognising 'good' and 'bad' practice. The next section looks at each skill category in the **Initial self-assessment** to give you some ideas.

## Positive Attitude to Learning



Something that upsets an employer (or co-workers) is people that have no interest at all in learning new things. Nowadays, it's not possible to leave school and think that you'll never need to learn another thing if you want to keep yourself in a job!

But remember, learning doesn't have to be all about books in the workplace, you can learn from the people around you and from your own experiences.

On this course, we think that by carrying out all the activities of the review and self evaluation relating to all of your employability skills, and having shown some improvement in your employability profile from the first to the last (no matter how small), you'll have demonstrated a **positive attitude to learning**.

The trick is to keep this **enthusiasm** going throughout your life.

Don't be put off by those who are faster at learning than you are. Sometimes, those of us who learn more steadily actually learn more thoroughly!

**Try your best!**

## Self-assessment



### Activity

Read through this paragraph and fill in the missing words (sometimes letters have been provided to help you).

The F\_\_\_\_\_ S\_\_\_\_\_ sector can provide careers with opportunities for personal development, along with salaries and benefits which are among the best available in any industry. Employers are looking for people with desirable e\_\_\_\_\_ y skills such as an ability to work as p\_\_\_\_ of a t\_\_\_\_\_.

This course is different from many other school subjects because we're going to actually take part and have a go at many of the activities. It is also different because it includes e\_\_\_\_\_ y skills, those which make us more attractive to prospective employers. In the financial services sector, the main employability skills include t - - - - - - - - - - – if I don't turn up ready to start work on time, it will affect how well I do. I also have to plan and prepare for w - - - . I also need to think about the efficient use of re \_\_\_\_\_, the things that are required to get the job done, because if I don't, the boss could get annoyed with me. When I am not sure about what an instruction is all about I must ask and then \_\_\_\_st\_\_ very carefully to the answer. I could be putting myself and others at \_\_\_\_k, if I don't follow instructions very carefully.

This course is all about learning by doing and reflecting on how well things went; this is called self \_\_\_\_\_. I also have to be able to take some feedback and c\_n \_\_\_\_\_ criticism from the tutor; this will lead to me becoming a more em \_\_\_\_\_ able person.

## Financial Services Induction Questionnaire

To help us to make the first steps of this course easier for new students, we'd be grateful if you would take a few minutes to complete and return this survey.

Please show how far you agree with the following statements by circling the appropriate number. Circle n/a (not applicable) if you feel unable to comment.

Many thanks

**Course:** \_\_\_\_\_ **Date:** \_\_\_\_\_

		Agree completely	Agree mostly	Disagree mostly	Disagree completely	Not applicable
1	I received good advice before starting the course.	4	3	2	1	n/a
2	Staff involved in the induction process were approachable, friendly and helpful.	4	3	2	1	n/a
3	I feel ready to begin my course of study.	4	3	2	1	n/a
4	During induction my course tutor clearly outlined the contents of the course.	4	3	2	1	n/a
5	Rules and Health and Safety regulations were clearly explained.	4	3	2	1	n/a
6	Things seemed well organised.	4	3	2	1	n/a
7	I was given advice on where to go if I need help	4	3	2	1	n/a
8	I now have a good understanding about what this course is all about.	4	3	2	1	n/a
9	I now understand the importance of employability skills.	4	3	2	1	n/a

Please provide suggestions that could have made things easier for you when you started this course.

\_\_\_\_\_

**Many thanks for taking the time to complete this questionnaire.**

## Financial Services Course Evaluation Questionnaire

To help us to make the first steps of this course easier for new students, we'd be grateful if you would take a few minutes to complete and return this survey.

Please show how far you agree with the following statements by circling the appropriate number. Circle n/a (not applicable) if you feel unable to comment.

Many thanks.

**Course:** \_\_\_\_\_

**Date:** \_\_\_\_\_

		Agree completely	Agree mostly	Disagree mostly	Disagree completely	Not applicable
1	The course lived up to my expectations.	4	3	2	1	n/a
2	Staff involved in the delivery of the course were approachable, helpful and supportive in their teaching.	4	3	2	1	n/a
3	Things seemed well organised.	4	3	2	1	n/a
4	I spent a lot of time learning new skills as well as just information.	4	3	2	1	n/a
5	I now have a better understanding of what employability skills are.	4	3	2	1	n/a
6	I now know the importance of self-evaluation and review in all aspects of my life.	4	3	2	1	n/a
7	I now have a better understanding of health and safety awareness and practice in the workplace.	4	3	2	1	n/a
8	I enjoyed my time on this course and feel that it is a good way to learn.	4	3	2	1	n/a
9	I believe that I am now more 'employable' in the sector as a result of studying this course.	4	3	2	1	n/a

Now, please answer the following questions about your financial services course:

1. The thing(s) I liked best about the course was:

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2. The thing(s) I liked least about the course was:

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3. What I think could improve the course is:

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**Many thanks for taking the time to complete this questionnaire.**

## Glossary of Terms used in Financial Services

Term	Meaning
<b>Assets</b>	Items that people own like houses, cars and money.
<b>Constructive criticism</b>	Constructive criticism is when somebody notes the things that perhaps you could have done better. It is done so that you can develop an awareness of what you have done wrong. The intention is that you will remember and try hard to get it right next time.
<b>Co-workers</b>	Co-workers are the people that work alongside you.
<b>Employability/ employable</b>	Employability literally means the ability to be employed. If you are employable, you have many useful qualities that can be used in the workplace.
<b>Financial</b>	Anything related to money (cash <b>and</b> cash equivalents).
<b>Flexibility</b>	A <b>flexible</b> person in this sense does not mean they can do backbends! It means that they are willing to adapt and work in different shift patterns and hours to meet the needs of a business. Nowadays many employers think that flexibility is very important.
<b>Reflect</b>	To reflect in this sense means to think back and consider how things went, therefore learning from any mistakes that we made.
<b>Resources</b>	Resources are things that are necessary to carry out a task. They may be computers, fax machines, paper, tools, correct clothing, etc. They can even be the people (human resources) and the time available.
<b>Risk</b>	Risk is the level of danger that a hazard presents to us. If the risk is high, then it is vital that we take as many precautions as possible to reduce the risk and make us (and others) less likely to be harmed. In Financial Services we also talk of risk in a different way. When we invest money we take a risk that the return we get back on our investment (interest or dividends) will be the best rate when compared to alternative investments.
<b>Self-evaluation</b>	<b>Self-evaluation</b> is about judging yourself against

	given standards: it is a useful way to reflect on your performance and to improve.
<b>Services</b>	Provide help, advice or a product to other people or other organisations.
<b>Shares</b>	Items sold on the stockmarket are called <b>shares</b> . A share is a piece of a company which you own. The value of shares rises and falls frequently. Shares are traded and valued in the stockmarket.
<b>Skill</b>	A <b>skill</b> is an ability that you have gained through practice. This course is all about developing skills.
<b>Stockmarket</b>	The <b>stockmarket</b> is a place where people can buy and/or sell shares – can be accessed through the internet (like buying goods on-line – you don't have to physically go to the shop)



Scottish Further Education Unit  
Argyll Court  
Castle Business Park  
Stirling  
FK9 4TY