Payday

One month, one wage, and everything it has to cover. Groups take a job, plan the month, then ten things happen that nobody planned for. It is a lesson in responsibility: looking at the whole month before you spend any of it.

> **Before you start.** Some students in the room will be living the real version of this at home. Keep the discussion about the card in front of them, and do not ask what anything costs at their house. The prices and the currency are meant to be changed to suit where you are.

Print these

Page	What it is	How many
Page 2	The ten events, for your reference	One, for you
Page 3	The price list	One per group, or project it
Page 4	The job cards	One set per class, cut up
Page 5	The budget sheet	One per group
Pages 6 to 9	Shop cards and practice cash, optional	One set of shop cards; two or three cash sheets per group

How it works

Step	What happens	Slides
0 to 5	The wage lands, then the payslip: told one number, paid another.	3 to 4
5 to 12	Each group takes a job card, then the six things every month has to cover.	5 to 6
12 to 27	Groups plan the month onto the budget sheet, and buy from the shop if you are using it.	7 to 8
27 to 47	The events. Read one out, give two minutes to rebalance, then read the next. Three for a short version, six or more for the hour.	9 to 18
47 to 54	The 27th. What is left goes in the middle of the table, then the three questions.	19
54 to 60	What was decided before they got a choice, the one thing to take away, and close.	20 to 22

Worth knowing

- Pages 3 to 5 are all you need. The shop cards and cash turn the hour into something groups walk around and pay for, and take about twenty minutes of cutting up. Skip them and the lesson still works.
- The take-home figures depend on tax rules that change, and the prices depend on where you are. Page 2 shows the working.

> ***Work out what has to leave your account before you decide what you can afford.***

The ten events

All ten are on the slides, in date order. Use as many as the time allows and stop wherever you get to. Nothing later depends on anything earlier.

Slide	The date	What lands	Effect
9	The 2nd	The landlord renews the contract	Rent up £60, from now on
10	The 5th	The phone screen goes	£120, or live with it
11	The 7th	A forgotten subscription, running since August	£14 a month, and £42 already gone
12	The 9th	The hot water goes	Hand back £150
13	The 12th	The bus route changes	Getting around costs £55 more
14	The 14th	Hours get cut across the whole team	Hand back £200
15	The 16th	The car will not pass its next check	£280, or no car
16	The 19th	Interest on the thing bought on finance	£45 this month, £320 still owed
17	The 21st	A best friend turns eighteen, abroad	£240, or an awkward conversation
18	The 24th	Overtime is offered	Take £180, lose two weekends

Why the jobs matter. Six of the ten hit some job cards harder than others. The site supervisor cannot skip the car. The nurse cannot walk to a shift at half five. That is deliberate, and it is what makes the best-paid group finish the month with the same problem as everybody else.

About the numbers

- The wage on every job card is take-home: what actually lands, after tax and deductions. Slide 4 shows the gap between the advertised salary and that number.
- Prices and currency vary hugely. Change the figures on the price list to match where you are before you run it. The lesson is the trade-off, not the arithmetic.

Worth knowing before you start. Some students are already dealing with the real version of this at home. Keep it about the fictional card in front of them, and never ask what anything costs at their house.

The price list

Project this or print one per group. Everything is per month unless it says otherwise. Change the figures and the currency to match where you are.

Category	Option	A month
Somewhere to live	A room in a shared house	600
	A one-bed flat, further out	850
	A one-bed flat, central	1,150
	A room at home, paying board	300
Bills	Heating, water and electricity, shared	120
	On your own	210
	At home, included in the board	0
Food	Cook most nights, shop carefully	180
	A mix of cooking and buying	260
	Mostly bought, ordered or eaten out	380
Getting around	Walk or cycle	0
	Public transport, monthly pass	70
	Public transport, longer route	125
	Run a car: fuel, insurance and tax	310
	Set aside for car repairs	40
Phone and data	Basic phone, wifi shared with the house	25
	Newer phone, your own broadband	55
Something saved	At least fifty, or an honest reason why not	50+
Something that is not a bill	Streaming	15
	A hobby, a class or a team	25
	The gym	30
	Clothes	45
	Going out	90

If they only notice one thing. Somewhere to live, bills and getting around take between a third and two thirds of the money before anything else is bought. That is the number worth stopping on, not the total.

PAYDAY · PRINTABLE

The job cards

Six to a sheet. Cut them up and give one to each group. Every wage is take-home.

YOUR JOB

Apprentice mechanic

£1,280 a month

take-home

The lowest wage on the table. You are qualifying as you go, and it will not stay this low, but this month it is this low.

YOUR JOB

Retail assistant

£1,380 a month

take-home

Your hours are the first thing cut when the shop is quiet, and the shop has been quiet.

YOUR JOB

Trainee nurse

£1,450 a month

take-home

Shifts start before six and finish after eleven. Whatever gets you there has to run at those hours.

YOUR JOB

Office assistant

£1,730 a month

take-home

The most ordinary card here. Nothing about your month is unusual, which is its own kind of test.

YOUR JOB

Site supervisor

£2,050 a month

take-home

The site is out of town and there is no bus. The car is not a choice you get to make.

YOUR JOB

Junior developer

£2,400 a month

take-home

The best-paid card, and the most expensive life. You live central, and the laptop and the phone were both bought on finance.

The budget sheet

One per group. Works on its own: write each choice, take it off, and carry the total down the last column. No cash needed.

Job: ______________________________ **Take-home this month: £** ______________

The first: what you plan to spend

Category	What you chose	Cost	Money left
Somewhere to live			
Bills			
Food			
Getting around			
Phone and data			
Something saved			
Not a bill			
Left after planning			

The rest of the month: what actually happened

Date	What happened	In or out	Money left
Left on the 27th			

PAYDAY · PRINTABLE · OPTIONAL

The shop cards

Only needed if you are running the shop. Cut them up and lay them out somewhere groups have to walk to. Shaded cards come out every month.

Trainers **£85** ONE PAYMENT	**Smart watch** **£190** ONE PAYMENT	**Concert ticket** **£65** ONE PAYMENT
Weekend away **£160** ONE PAYMENT	**A newer phone** **£320** ONE PAYMENT	**Headphones** **£110** ONE PAYMENT
Football boots **£70** ONE PAYMENT	**Ten driving lessons** **£240** ONE PAYMENT	**Gaming subscription** **£11** EVERY MONTH
Coffee before work **£48** EVERY MONTH	**Streaming** **£15** EVERY MONTH	**The gym** **£30** EVERY MONTH

The cash, sheet one

Only needed if you are paying groups in notes. Print on card and cut along the borders. Four of these notes covers most wages: give each group what its job card says, made up from these three sheets.

THE PASTORAL GUIDE **£500** Five hundred pounds PRACTICE MONEY · NOT LEGAL TENDER	THE PASTORAL GUIDE **£500** Five hundred pounds PRACTICE MONEY · NOT LEGAL TENDER
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The cash, sheet two

The hundreds. One sheet covers two groups.

THE PASTORAL GUIDE

£100

One hundred pounds

PRACTICE MONEY · NOT LEGAL TENDER

THE PASTORAL GUIDE

£100

One hundred pounds

PRACTICE MONEY · NOT LEGAL TENDER

THE PASTORAL GUIDE

£100

One hundred pounds

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THE PASTORAL GUIDE

£100

One hundred pounds

PRACTICE MONEY · NOT LEGAL TENDER

The cash, sheet three

The smaller notes, for the change and for handing money back when something goes wrong. One per group.

THE PASTORAL GUIDE **£50** Fifty pounds PRACTICE MONEY · NOT LEGAL TENDER	THE PASTORAL GUIDE **£50** Fifty pounds PRACTICE MONEY · NOT LEGAL TENDER
THE PASTORAL GUIDE **£20** Twenty pounds PRACTICE MONEY · NOT LEGAL TENDER	THE PASTORAL GUIDE **£20** Twenty pounds PRACTICE MONEY · NOT LEGAL TENDER
THE PASTORAL GUIDE **£20** Twenty pounds PRACTICE MONEY · NOT LEGAL TENDER	THE PASTORAL GUIDE **£10** Ten pounds PRACTICE MONEY · NOT LEGAL TENDER
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