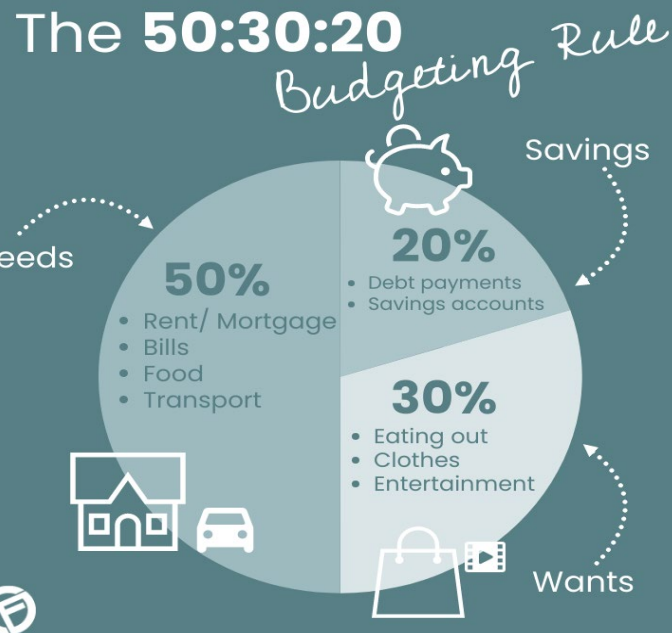


# KS3 Knowledge Organiser – Living in the Wider World

## Budgeting

### Key words:

1. **Want** - a desire to own or do something but it's not completely essential.
2. **Need** – Something that is essential or very important to your life.
3. **Credit card** – a way of paying for things with money borrowed from the bank.
4. **Saving** – Putting money away
5. **Income** – Money received.
6. **Expenditure** – Action of spending funds.
7. **Budget** – Estimate of income and expenditure.
8. **Interest** – Money the bank adds to your savings or the amount you need to pay back on top of the money you borrow.
9. **Debt** – Money that is owed to an organisation



### What Is a Personal Budget?

- A budget is an estimate of the money you have coming in and the money you must pay out over a set amount of time.
- An effective budget will make sure that you have more income coming in than you have going out.
- Most people get paid monthly and so set their budgets monthly.
- You should make sure any money for bills or regular expenses that you must pay out is set aside first.

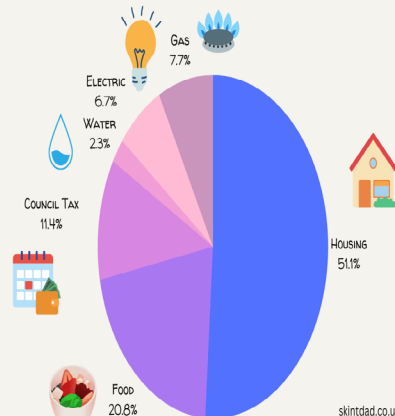
### Why should you stick to a budget?

- It helps you stay out of debt.
- It can improve your credit rating (which means you're more likely to be accepted for a credit card, a mortgage, or a loan).
- You are more likely to be able to save for things you want.
- You are more likely to have savings to fall back on if needed in an emergency.
- Managing to live within your personal budget is the first step towards financial stability.
- Your mental health is likely to be better if you are not stressed about debt.

### Average livings costs of UK household (per month):

- Mortgage - £658
- Rent - £1,113
- Council Tax - £172.08
- Water - £39
- Gas and electric - £140
- TV Licence - £13.25
- Food bill - £374

### AVERAGE HOUSEHOLD BILLS PER MONTH



### Where to get more help and support:

- Parents and trusted family School Staff and Wellbeing Team
- Money Helper ([www.moneyhelper.org.uk](http://www.moneyhelper.org.uk))
- The Money and Pensions Services ([www.maps.org.uk](http://www.maps.org.uk))
- Step Change Charity (Making A Budget | [www.stepchange.org](http://www.stepchange.org))

## Sustainability

### Key words:

1. **Sustainability**: ensuring the planet and all its resources can continue to provide a home for the humans, animals and plants that live here.
2. **Renewable resources** – a resource that comes from a source that can continue to replenish itself.
3. **Non-Renewable resources** – things that are not able to replenish themselves; there is a set amount of the resource available and once it is used, there is none left on Earth.

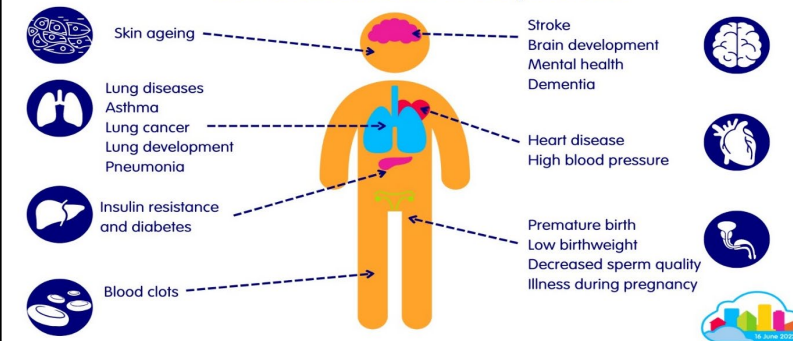
### Consequences of not living sustainably:

1. Loss of animal habitats and natural environments.
2. Climate change – rising temperatures,
3. Climate change – melting polar caps and rising sea levels.
4. Increase in pollution (land, sea and air), preventable illnesses, diseases and deaths among humans and animals.

### Top 10 Ways to Live a More Sustainable Life

1. **Turn off the faucet**  
The average American household uses 300 gallons of water daily.<sup>1</sup>
2. **Invest in ENERGY STAR appliances**  
For example, an ENERGY STAR washing machine costs \$143 less to run annually than an older model.<sup>2</sup>
3. **Cut back on single-use plastics**  
Each year, 150 million tons of single-use plastics are produced worldwide.<sup>3</sup>
4. **Recycle the right way**  
Wash and dry cans and containers before tossing them in the recycling bin. Food can contaminate an entire bin and render it unrecyclable.
5. **Upcycle**  
Look for creative ways to use old things. For example, yesterday's T-shirts can become today's cleaning rags.
6. **Take steps to reduce food waste**  
40% of all food is wasted in the U.S., so aim to use your leftovers, freeze excess ingredients and shop smarter.<sup>4</sup>
7. **Eat local whenever possible**  
Food that doesn't need to travel takes less energy to get to your plate.
8. **Eat more meatless meals**  
It takes more than three times the water to produce a pound of beef as it does a pound of dried beans.
9. **Shop smarter**  
Only buy clothing if you anticipate wearing the item a minimum of 30 times.
10. **Drive less**  
A typical vehicle emits 4.6 metric tons of carbon emissions annually.<sup>5</sup>

### The health harms of air pollution



### Biodegradable (materials that will break down naturally)

- Food waste
- Paper
- Wood
- Cotton

### Non-Biodegradable (materials that will not easily break down naturally)

- Plastics
- Glass
- Metal
- Cigarettes
- Sanitary products

### Renewable Energy



### Non-renewable Energy



# KS3 Knowledge Organiser – Living in the Wider World

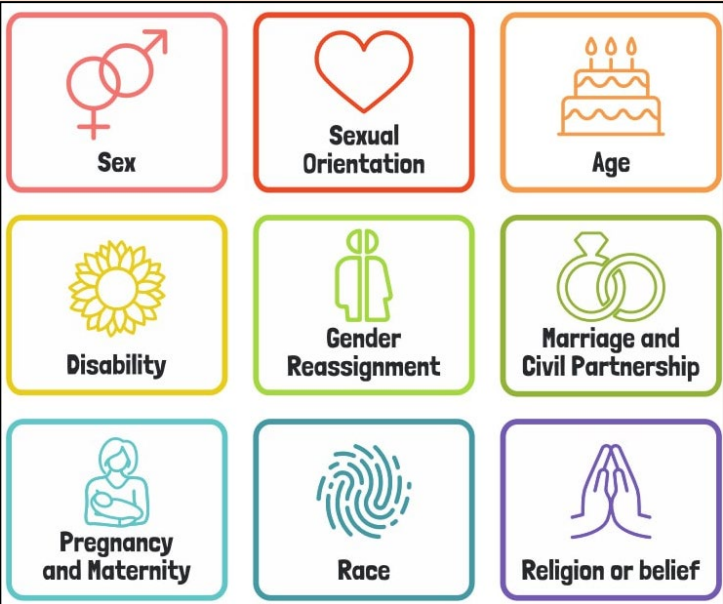
## Rights and Responsibilities

### 30 Basic Human Rights:

1. All human beings are born free and equal.
2. All are entitled to their rights and freedoms without discrimination.
3. The right to life, liberty, and security.
4. Everyone has the right to be free from slavery.
5. Everyone has the right to be free from torture.
6. Everyone has the right to be recognised before the law.
7. We are all are equal before the law.
8. Everyone has the right to seek justice if their rights are violated.
9. Everyone has the right to freedom from arbitrary arrest, detention or exile.
10. Everyone has the right to a fair trial.
11. Everyone has the right to be presumed innocent until proven guilty.
12. Everyone has the right to privacy and freedom from attacks on their reputation.
13. Everyone has the right to freedom of movement and to be free to leave and return to their own country.
14. Everyone has the right to seek asylum from persecution.
15. Everyone has the right to a nationality.
16. Everyone has the right to marry and to have a family.
17. Everyone has the right to own property.
18. Everyone has the right to freedom of thought, conscience and religion.
19. Everyone has the right to freedom of opinion and expression.
20. Everyone has the right to freedom of opinion and expression.
21. Everyone has the right to take part in government and to have equal access to public service.
22. Everyone has the right to social security.
23. Everyone has the right to work, to equal pay, to protection against unemployment and the right to form and join trade unions.
24. Everyone has the right to rest and leisure.
25. Everyone has the right to a decent standard of living, including food, clothing, housing, medical care and social services.
26. Everyone has the right to education.
27. Everyone has the right to participate in and enjoy culture, art and science.
28. Everyone has the right to a social and international order where the rights in this Declaration can be fully realized.
29. We have a duty to other people, and we should protect their rights and freedoms.
30. Nobody can take away these rights and freedoms from us.

### Protected Characteristics:

It is against the law to discriminate against someone because of a protected characteristic. The nine protected characteristics are:



### Young Carers

- You're a young carer if you're under 18 and help to look after a relative with a disability, illness, mental health condition, or drug or alcohol problem.
- You may do extra jobs in and around the home, such as cooking, cleaning or helping someone get dressed and move around.
- Along with doing practical things to to help your family member, you may be giving or others emotional support, too.
- If you or your parents request it, a social worker from your local council must visit to carry out a young carer's assessment.
- This assessment will decide what kind of help you and your family might need.
- A young carer's assessment can determine whether it's appropriate for you to care for someone else and takes into account whether you want to be a carer.
- The social worker must also look at your education, training, leisure opportunities and views about your future.

**For advice and support with care issues,** call the Carers Direct helpline on 0300 123 1053.

### County lines gangs:

County Lines is a term used to describe gangs and organised criminal networks involved in exporting illegal drugs across the country. They are likely to exploit children and vulnerable adults to move (and store) the drugs and money, and they will often use coercion, intimidation, violence (including sexual violence) and weapons.

#### Signs a young person may be involved in county lines activity:

1. Persistently missing from school or home.
2. Unexplained acquisition of money, clothes, or mobile phones.
3. Relationships with controlling, older individuals.
4. Leaving home or care without explanation.
5. Significant changes in emotional well-being

**For advice and support with County Lines** concerns, speak to a trusted adult or call Childline on 0800 1111.

### The facts about knife crime:

- **It is against the law to carry a knife in a public place.** Doing so can carry a prison sentence of up to 4 years even if it is not used.
- **A person must be 18+ to buy a knife.** This includes cutlery and kitchen knives.
- **78 people** under the age of 25 were murdered with a knife or sharp object in 2023. 10 were aged under 16.
- **82% of homicides** among teenage victims involve the use of a knife or sharp instrument
- **Over 80% of stab victims are male.**
- **If you carry a knife, you are more likely to be stabbed** because you may be seen as a threat. You could also be overpowered and injured by your own weapon
- **Police officers can stop and search you** if they suspect you are carrying a weapon.
- **Senior staff in school have the right to search you** and your possessions, if they think you may be carrying an offensive weapon
- **If someone is injured or killed by a knife whilst you're there** - even if you didn't use the knife yourself - **you could be convicted of joint enterprise.**
- If someone has been stabbed and it is safe for you to help them, call **999 then keep them warm and apply pressure to the wound** to help prevent the bleeding. It's vital that you **don't remove the knife**, as this can cause further blood loss.

**For advice and support** you can talk to a trusted adult. You can report an incident of knife crime by calling 101 or talking to us via LiveChat at [www.gmp.police.uk](http://www.gmp.police.uk). Always dial 999 in an emergency. Help is also available via CrimeStoppers on 0800 555 111, or the Fearless campaign website: [www.fearless.org/en/give-info](http://www.fearless.org/en/give-info)