



## Comparing Mobile Pricing Plans - Worksheet

Ben has seen the light and decided to investigate mobile phone pricing plans.

1. What are the advantages and disadvantages of the four pricing plans below?

A.

SIM only  
**£7.50**  
per month

- ◆ 250 network minutes
- ◆ 5000 texts
- ◆ 1GB data
- ◆ ShockProof Plan (capped)

B.

Pay as you go  
**£64.99**  
(cost of phone only)

- ◆ Smooth performance from the quad core processor
- ◆ 4.5 inch screen is perfectly sized
- ◆ 4G ready for speedy mobile internet

C.

Two-year contract  
+ phone  
**£9.50**  
per month

- ◆ 300 minutes
- ◆ Unlimited texts
- ◆ 300MB data
- ◆ 3G
- ◆ £50 gift card for a choice of high-street shops
- ◆ Compact design
- ◆ Easy to use with a decent grip
- ◆ Ultra Power Saving battery lasts as long as you do
- ◆ Powerful 5MP camera for vivid, detailed photographs

D.

Contract + phone  
**£44**  
per month

- ◆ Unlimited minutes
- ◆ Unlimited texts
- ◆ 2GB data
- ◆ 4G
- ◆ 64GB
- ◆ Retina HD-display with 3D touch
- ◆ Fast integrated motion processor

# the PHONE

Episode 5



Get Real  
with money



2. What key features should Ben consider when looking for a new phone?

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3. Do you use all the features on your phone? If not, why not?

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4. Could you have a cheaper phone that offers less functions?

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5. What should you do if you think you have gone over your minutes or data usage?

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6. Do friends and family influence what type of phone you have?

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7. How does it make you feel if you have or don't have the latest technology?

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## Credit Rating: Positive & Negative Influences – Worksheet

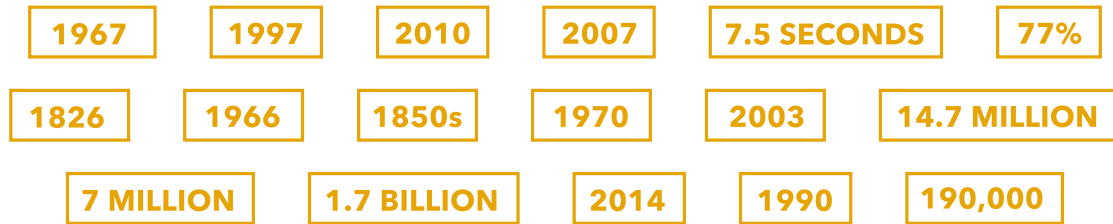
Read the comments below and decide whether they are likely to have a positive or negative effect your credit rating. **Mark P (positive) or N (negative) in the lefthand box.**

1.		I have set up direct debits to pay all my household bills on a monthly basis.
2.		I have applied for four credit cards over the last six months.
3.		I have been staying with a friend recently whilst looking for a flat so don't have a permanent address at the moment.
4.		I am registered on the electoral role.
5.		I have a landline phone.
6.		I had my handbag stolen a month ago with all my cards in it. The thieves got my personal details and I have been a victim of ID fraud.
7.		I use my credit cards every month and pay something off them every month but I am up to my credit limit on them all.
8.		I have lived at my address for more than three years.
9.		I pay my credit card off every month early, but last month I forgot about it and paid it after the due date.
10.		I did not fill in the mobile phone application form properly as I was not sure about a couple of the questions - the questions didn't seem important to me.
11.		I have never been in trouble so don't have any criminal convictions.
12.		I took out a phone contract for my brother and he hasn't paid me back so I stopped paying for it as I don't use the phone.
13.		I decided to pay off my credit card rather than transferring it to another card with a 0% offer.
14.		I use my credit cards on a regular basis but pay them off every month.
15.		I am happy where I work so have stayed there for the past five years.
16.		I have been very busy recently and have only just realised I haven't paid my TV licence this year.
17.		I am at university and have decided to apply for a credit card for emergency use.
18.		My brother and I have the same initials and live at the same address, he is struggling financially and is not able to make the repayments on his loan at the moment.
19.		I have a payday loan and make all my repayments on time.
20.		I go up to my overdraft limit every month.



## Banking Quiz – Worksheet

Put in the missing year or figure from the list below.



- \_\_\_\_\_ of customers use online or mobile banking at least once a month.
- \_\_\_\_\_ daily log-ins to internet banking services.
- \_\_\_\_\_ banking apps downloaded so far.
- Every \_\_\_\_\_ a customer signed up for payment by text services in the first month of Paym.
- \_\_\_\_\_ emails responded to by Nationwide Building Society each week.
- \_\_\_\_\_ Nationwide Building Society unveils its first internet banking service.
- \_\_\_\_\_ Chip and PIN card security introduced.
- \_\_\_\_\_ The Royal Bank (Mint) printed the first double-sided banknote.
- \_\_\_\_\_ Start of the first savings banks offering deposit services for ordinary people.
- \_\_\_\_\_ The world's first cash dispenser was opened in Enfield - customers had to purchase special vouchers to use in the machine.
- \_\_\_\_\_ Direct debits are launched making bill payments easier.
- \_\_\_\_\_ 'Switch' debit cards launched.
- \_\_\_\_\_ Year of peak cheque usage - more than 11 million cheques written a day.
- \_\_\_\_\_ The first contactless card transactions took place.
- \_\_\_\_\_ Launch of mobile banking with the first apps allowing customers to check their balance.
- \_\_\_\_\_ Paym - the new mobile payment service is launched.
- More than \_\_\_\_\_ is transferred a week using mobile phones or tablets.



## Banking Quiz - Answer sheet

1. 77% of customers use online or mobile banking at least once a month.
2. 7 MILLION daily log-ins to internet banking services.
3. 14.7 MILLION banking apps downloaded so far.
4. Every 7.5 SECONDS a customer signed up for payment by text services in the first month of Paym.
5. 190,000 emails responded to by Nationwide Building Society each week.
6. 1997 Nationwide Building Society unveils its first internet banking service.
7. 2003 Chip and PIN card security introduced.
8. 1826 The Royal Bank (Mint) printed the first double-sided banknote.
9. 1850s Start of the first savings banks offering deposit services for ordinary people.
10. 1966 The world's first cash dispenser was opened in Enfield - customers had to purchase special vouchers to use in the machine.
11. 1967 Direct debits are launched making bill payments easier.
12. 1970 'Switch' debit cards launched.
13. 1990 Year of peak cheque usage - more than 11 million cheques written a day.
14. 2007 The first contactless card transactions took place.
15. 2010 Launch of mobile banking with the first apps allowing customers to check their balance.
16. 2014 Paym - the new mobile payment service is launched.
17. More than 1.7 BILLION is transferred a week using mobile phones or tablets.