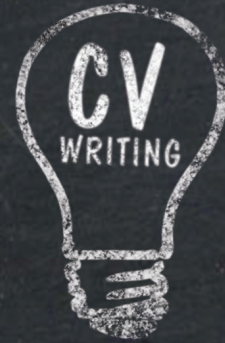


Work experience resource pack participants



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Welcome to barclays

Welcome to the Barclays LifeSkills work experience programme. We know how tough the job market can be for young people, especially if you don't have prior experience. It's with this in mind that we've set out to provide you with the skills and experience that we as employers look for in our new recruits.

Over the course of your placement you'll experience what working for Barclays is all about. You'll gain an understanding of the types of activities our colleagues undertake on a daily basis, and we'll show you how it's done, giving you the opportunity to put into practice the LifeSkills you have been working on as part of the programme. By experiencing life in a branch, interacting with our customers, you'll walk away with a good foundation to help you make informed career choices and build skills to help you into your first job.

To make the most of your time at Barclays, we've put together this workbook that outlines the types of things you'll cover during your placement, be it a day, a week or longer.

Remember, you only get out what you put in to the experience, so please listen to your Barclays mentor carefully and don't be afraid to ask questions.

We wish you the very best of luck with your work experience placement at Barclays.

Your mentor and buddy

To get your work experience off to a flying start, we'll support you with the help of a mentor and buddy.

A mentor is someone who guides and advises you using their experience. They'll be there to welcome and introduce you to the team and take you through what you can expect in your work experience week.

As part of the experience you will be asked to complete activities and your mentor will be there to help you discuss and explore how these activities will support your learning and ultimately support the start of your career path.

A buddy is a member of the team who'll be assigned as your day-to-day contact point while you're with us.

Your buddy will help you get to know the team, the environment you're working in and how everything around you works. They'll be on hand to answer any questions and they'll also help you through any of the activities we have planned.

Mentor's name:

Buddy's name:

Day-by-day activity planner

We want you to get the most out of your time here this week and so you know what's in store, here's a planner to record what you're going to be doing. It'll also help you to look back and see what you've achieved when you're back at your school or college.

This pack has been designed so that it can be used for both week-long and shorter length placements. There are a number of activities included in the pack and you will be unlikely to complete all of them during your placement. Simply follow the guidance of your mentor and buddy and don't worry about missing out those activities which you are not asked to complete.

Day 1 - Activities			Working with
AM	Start time:	<ul style="list-style-type: none"> welcome to Barclays workbook orientation introduction to your mentor and buddy. 	
PM	Finish:	<ul style="list-style-type: none"> reflection sheet and discussion. 	
Day 2 - Activities			Working with
AM	Start time:		
PM	Finish:	<ul style="list-style-type: none"> reflection sheet and discussion. 	
Day 3 - Activities			Working with
AM	Start time:		
PM	Finish:	<ul style="list-style-type: none"> reflection sheet and discussion. 	
Day 4 - Activities			Working with
AM	Start time:		
PM	Finish:	<ul style="list-style-type: none"> reflection sheet and discussion. 	
Day 5 - Activities			Working with
AM	Start time:		
PM	Finish:	<ul style="list-style-type: none"> reflection time with mentor. 	

Observation one: the journey of money

Ever wondered about money and how it all works?

This activity is going to help you to see for yourself how a bank works and more specifically what happens to the money!

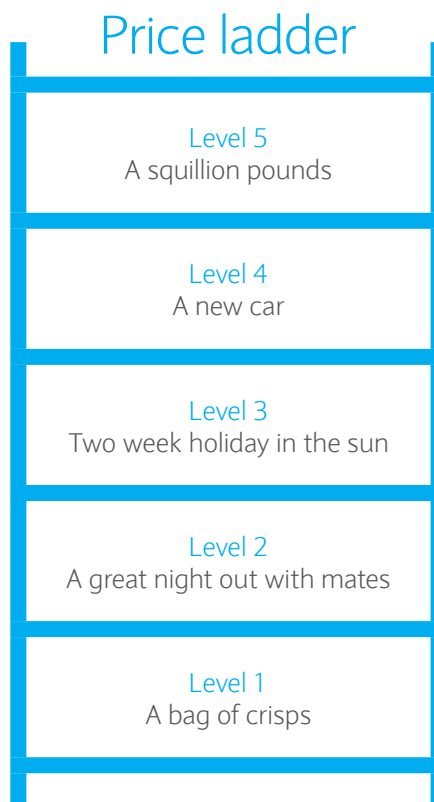
You will spend time with your colleagues to:

- view the strongroom
- see how much money we have in the tills – you'll help to count the cash
- observe how we manage customer transactions
- take a look at how the ATM (Automated Teller Machine)/cash point works
- understand how the money gets into the ATM (where possible).

Activity one: who wants to be a squillionaire?

In this activity, we have created a quiz that will test your knowledge and may also introduce you to some personal finance terms.

All you need to do is to complete each level of the quiz by ticking the answer you think is right and then evaluate how high you can get on the squillionaire ladder.



Activity one resource one: level one quiz questions

Tick the answer you think is correct for each question:

1. What does VAT stand for?

- A Valued After Tax
- B Vehicle Automobile Tax
- C Visitor Abroad Tax
- D Value Added Tax

2. You go to the supermarket, spend £8.45 on food and pay at the self-service till. How much change will you get from £10?

- A £2.55
- B £1.55
- C £0.55
- D None

3. If you go to the United States of America, what would the money you use be called?

- A Dollar
- B Mack
- C Euro
- D Yorker

4. What is the main colour on a £5 note?

- A Red
- B Brown
- C Purple
- D Blue

5. What is the money you get from the state when you retire?

- A Senior wage
- B Grey money
- C Pension
- D Past it pay

6. A cinema ticket costs £6 every day except Wednesday when it is half price. How much would a group of four friends save by going on Wednesday instead of Friday?

- A £3
- B £6
- C £12
- D £24

7. Where should you put your money if you want to earn interest?

- A In your piggy bank
- B Under your mattress
- C In a safe
- D In a bank

Activity one resource one: level two quiz questions

Tick the answer you think is correct for each question:

1. What is pay called before tax and national insurance is taken out?

- A Gross pay
- B Full pay
- C Total pay
- D Wages

2. Someone who lends money illegally is called a what?

- A Loan tiger
- B Loan wolf
- C Loan cheetah
- D Loan shark

3. What colour is a £20 note?

- A Red
- B Purple
- C Blue
- D Brown

4. A mortgage is a loan to pay for what?

- A A holiday
- B A car
- C A funeral
- D A house

5. Being overdrawn is a situation where?

- A You are allergic to paint
- B Your bank balance is £0
- C You take more out of your bank account than you have in it
- D Your job prevents you from getting to a bank during opening hours

6. Which of the following does NOT appear on a payslip?

- A Tax
- B Amount you earned
- C Date
- D Your age

7. What name is given to the annual overall cost of money borrowed?

- A APR
- B RPI
- C AGM
- D ARC

Activity one resource one: level three quiz questions

Tick the answer you think is correct for each question:

1. How much is a colour TV licence per year?

- A Under £50
- B Between £50 and £100
- C Between £100 and £200
- D Over £200

2. How old do you have to be before you can be paid to do a paper round?

- A 9
- B 10
- C 13
- D 15

3. What is the picture on the back of a £10 note?

- A Darwin
- B Edison
- C Churchill
- D Robin Hood

4. Which of these is a type of credit card?

- A Supermarket loyalty card
- B Cash card
- C Store card
- D Mobile phone top-up card

5. If you live on your own, what is likely to be your biggest expenditure?

- A Going out
- B Rent
- C Clothes
- D Telephone

6. How old do you have to be before you can apply for your own credit card?

- A 16
- B 18
- C 21
- D 25

7. If you go on holiday to Japan what would the money you use be called?

- A Uen
- B Ven
- C Xen
- D Yen

Activity one resource one: level four quiz questions

Tick the answer you think is correct for each question:

1. What is the name of the form that tells you how much you have earned over a year?
A P45
B B52
C C5
D P60
2. ATM is another word for a 'hole in the wall' – but what do the letters stand for?
A Automatic Tenner for Me
B Automated Teller Machine
C Automatically Take Money
D Advanced Till Maker
3. What is the main colour on a £50 note?
A Blue
B Green
C Orange
D Red
4. To use your card at an ATM you need a PIN. What do these letters stand for?
A Private Introduction Number
B Prevent Identical Naming
C Private Information Network
D Personal Identification Number
5. What does ISA stand for?
A Individual Savings Account
B Instant Savings Access
C Instant Savings Allowance
D Interest Savings Application
6. A regular payment from your account of a set amount on a set date, set up by you, is called what?
A Hire Purchase
B Standing Order
C Cheque
D Direct Debit
7. If you buy a new TV 'on credit' have you?
A Paid for it in full
B Got it for nothing
C Got it to use, but not fully paid for it
D Got it on a trial period only

Activity one resource one: level five quiz questions

Tick the answer you think is correct for each question:

1. The Bank of England is on which London street?

- A Mint Street
- B Bond Street
- C Threadneedle Street
- D Downing Street

2. The first ever paper money was used in which country?

- A China
- B England
- C Egypt
- D Italy

3. Which of these is an example of a utility bill?

- A Electricity bill
- B Supermarket bill
- C Sports club membership fees
- D Payment from products bought from a catalogue

4. What does the UK Government spend most of its money on each year?

- A Armed forces
- B Welfare benefits
- C Education
- D Health

5. Which government agency collects income tax in the UK?

- A Her Majesty's Revenue and Customs
- B The Treasury
- C Department of Work and Pensions
- D The Bank of England

6. In which English county are our banknotes produced?

- A Gloucestershire
- B Essex
- C Hertfordshire
- D They are not produced in England

7. What is a Credit Union?

- A A bank account shared between a husband and wife
- B An organization that collects money from people who have not paid their debts on time
- C A credit card that has a very low rate of interest
- D A non-profit organization that helps members to save and borrow

Now let's see how well you did – take a look at the answers below and score yourself:

Activity one resource one: Quiz answers

Level 1 questions

1	D	2	B	3	A	4	D	5	C	6	C	7	D
---	---	---	---	---	---	---	---	---	---	---	---	---	---

Level 2 questions

1	A	2	D	3	B	4	D	5	C	6	D	7	A
---	---	---	---	---	---	---	---	---	---	---	---	---	---

Level 3 questions

1	C	2	C	3	A	4	C	5	B	6	B	7	D
---	---	---	---	---	---	---	---	---	---	---	---	---	---

Level 4 questions

1	D	2	B	3	D	4	D	5	A	6	B	7	C
---	---	---	---	---	---	---	---	---	---	---	---	---	---

Level 5 questions

1	C	2	A	3	A	4	B	5	A	6	B	7	D
---	---	---	---	---	---	---	---	---	---	---	---	---	---

Did you get the squillion or was it just a packet of crisps?

Observation two: personal Banker

Banking isn't just about moving money around and putting it into customers' accounts or paying bills. We also help our customers by making their money do the best it can to support their families and meet their financial needs.

Making money work for our customers means that taking a look at budget planning is essential and identifying areas where savings or investments can be made.

To do this, we have Personal Bankers and you will spend time with them to see how we do the best for our customers.

You will:

- observe a customer's needs being met (with customer's consent)
- discuss budget planning
- discuss fraudulent activity.

Activity two: budget battles

In order to be successful with money, you need to budget.

What is budgeting? It's about making sure that you can balance the money you want to spend against the money you have coming in. Effective budgeting forms a roadmap to help you to guide your decision making and spending habits against your finances.

You don't need to be a whizz at maths, just working through this activity will help you to get your head around it all.

Meet Samir we've given you some information about him but use your imagination to identify a couple of likes and dislikes for each and write them in the section below.

Samir



Age: 16 years old

Likes

Dislikes

Situation:

At school studying for GCSEs.

Money coming in (Income)

- pocket money £10 per week
- dishwashing at local restaurant, three hours a night for two nights at £4 per hour.

Everyday spending (Expenditure)

- stops to buy a snack every day after school
- goes to amusement arcade every Saturday
- tops up his pay as you go mobile phone every week
- buys a football magazine every week.

Things on his mind:

Owes a mate £10 (and said he would pay it back this week)

Dream Item:

New smartphone £200

Samir's budget plan

now you know all about Samir, use the information on his money coming in and everyday spending to complete the budget table. Estimate some of what the spending will be in pounds - you should use your own experiences to arrive at a figure. You can utilise some of the extra items of expenditure below from the 'Possible Spending' list to link to Samir's likes and dislikes.

Income		
	Total income	
Expenditure		
	Total expenditure	
Balance (Income - Expenditure)		

Possible spending

Go to the cinema	£8
Birthday present for brother or sister	£15
Packet of 20 cigarettes	£7.20
Chinese takeaway	£10
Buy a magazine	£3
Mobile top up	£10
Go for a gym session	£5
See a live band	£10
Go to pub with friends	£12
Travel 10 miles on a bus	£2
Buy a second hand computer game	£10
Visit to hairdresser	£20
Go to a fast food outlet for lunch	£7
Buy some new clothes	£20
Rent a DVD	£4
Buy lottery tickets	£6
Download a new ringtone	£3
Buy new trainers	£40

Now you have worked out Samir's current budget what did you find?

Was the final figure positive or negative? If it was negative, what do you think Samir should do to make his budget balance? Write what recommendations you would make to Samir below:

Everyone has to work to make their budget work for them but sometimes in life an unexpected event can happen and put all your planning out. The same is true for Samir.

Unfortunately, when Samir came home last night, he forgot that his phone was in his trouser pocket and it got washed with all his dirty clothes. It no longer works and the cheapest phone that he will use will cost £50.

Knowing this information, consider what effect this will have on Samir's budget and how is he going to resolve this. Write your ideas below on what Samir can do to resolve this. To help you, if you have access to the internet, you can use some great websites listed below to help with your suggestions to either increase Samir's income or reduce his spending.

Websites include:

LifeSkills	www.barclayslifeskills.com
Barclays Money Skills	www.barclaysmoneyskills.com
The Site	www.thesite.org
Money Advice Service	www.moneyadviceservice.org.uk

Discuss the activity with your mentor and your thoughts on why budgeting is important for everyone.

Activity three: managing a bank account

Protecting your money is important to most people especially with the potential for others to get to your financial information. In this activity you will discover the steps you can take to avoid your financial information getting into the wrong hands, to understand how to monitor your accounts by reading your account statements and have a better awareness of the information that is contained within bank statements. Meet Sam

Sam's life



Sam is 20 years old and works at a call centre earning £13,000 per year. Pay day is the last Friday of the month and that night is always a celebration. Sam will take £100 from the cash machine and usually wake up on Saturday morning with less than £10 left. Sometimes Sam will take out extra cash on the night but can never remember how much because he never keeps the cash machine receipt.

On the first Saturday after pay day Sam will make a trip to the shops and buy clothes on one of his many store cards. Sam finds it hard to say no to the various offers that are available when paying for clothes. In order to remember the PIN for each store card Sam keeps the same one for all of them - 1234, and also uses this for the cash machines. Sam has a laugh at friends who forget their PIN and will regularly tell them to keep it simple and use a number that is easy to remember like 1234.

At the end of the month Sam will pay the minimum amount necessary on each store card. On a couple of occasions this has been a problem because Sam did not have enough left in the bank, but Sam did not realise this because bank statements just get put into the recycling bin when they arrive.

Now you know a little bit more about Sam and his habits, what do you think Sam might be doing wrong?

One of the main problems that Sam has is that he never checks his bank statements. Let's take a look at a bank statement for Mr N E One in a little more detail.



Your statement
page 1 of 1

Mr N E One
10 Fields Crescent
Hackney
London
HK1 5HL

Account name: Mr N E One

Statement period: 1 June to 30 June

Account Number: 68564539

Sort code: 00-00-00

Your Bank Account Details

Date	Payment type	Details	Paid Out	Paid In	Balance
1 June		BALANCE BROUGHT FORWARD			148.85CR
3 June	ATM	Cash ATM Hackney	20.00		125.85CR
5 June	DR	Travel Away Hackney Card Transaction	80.00		45.85CR
8 June	DR	Caring Chemist Card Transaction	4.76		41.09CR
10 June	DD	Seven Trent Water	18.00		23.09CR
12 June	DR	Super Supermarket Stores Card Transaction	14.59		8.50CR
15 June	CR	Wages		335.00	343.50CR
17 June	SO	Any Bank Loan	50.00		293.50CR
17 June	CHQ	000478	185.00		108.50CR
18 June	ATM	Cash Dispenser ATM	10.00		98.50CR
18 June	DR	Card Point Chg. 1.75 @ 1.15pm	1.75		96.75CR
20 June	CR	Branch Pay In (Cheque)		40.00	136.75CR
23 June	ATM	Cash Dispenser ATM	30.00		106.75CR
24 June	DD	Clever Mobile Phones	18.34		88.41CR
24 June	DR	Big Screen Cinemas Card Transaction	6.75		81.66CR
27 June	CHQ	000479	23.89		57.77CR
29 June	ATM	Cash Dispenser ATM	20.00		37.77CR
30 June	DR	Super Supermarket Stores Card Transaction	14.67		23.10CR

Take a look at the next page to give you some help and further information about bank account statements.

Bank statement information

Bank statements are sent to customers by banks listing all the transactions (i.e. money coming in and going out) on their account. They are usually sent monthly in paper form. Many banks encourage customers to view their statement online as well, or instead, of having paper statements. This is because they are more secure (no paper with your personal details on it floating around), up to date (paper statements usually come out once a month), and more environmentally friendly (saves trees!).

Statements can vary from bank to bank, however most will contain the following information

- name and address
- sort code: A six-digit number printed on your cheques and cards that identifies your bank and the branch
- account number: Your unique reference
- date: The date the statement was produced and the period of time it covers
- opening balance: how much you started with at the beginning of the month
- closing balance: How much you had left at the end of the month
- transaction dates: When money has come in or gone out of your account. Remember this is not necessarily the date you purchased an item. For example, you may have written a cheque on the Friday but the other person didn't put it into their account until the following Wednesday
- details of the transaction: The name of the shop or supplier you paid.

Payment Types and what they mean:

ATM	Automated Teller Machine or Cashpoint	DR	Debit card payment
DD	Direct Debit – variable monthly payment	CR	Deposit or money paid into account
SO	Standing Order – set monthly payment	CHQ	Cheque payment

Your statement contains very important personal information. In the wrong hands this could lead to identity theft or someone accessing your account so it is really important to:

- make sure your details are correct. If you're moving home tell your bank
- keep them somewhere safe. Don't leave them lying around
- check your statement regularly
- destroy or shred paper statements rather than throwing them out.

Now you have explored the bank account, you are now going to complete a short quiz on Mr N E One's bank account statement. Once you have completed this, discuss your answers with your buddy or mentor.

Bank statement quiz

1. On what date did Mr N E One spend the most money?

2. Cheque numbers are printed in numerical order. What was the number of the cheque before the first one that appears on the statement?

3. How much income did Mr N E One receive during the month?

4. How many direct debits does he have?

5. Did Mr N E One incur any charges he could have avoided this month? If so, how much?

6. Give one way in which the bank statement helps Mr N E One to manage his personal finances.

7. Why should you take a receipt every time you withdraw money from a cash machine?


8. Why is it important to tell your bank if you move house?

9. Is it a good idea to recycle any receipts you have after you have checked them against a bank statement or as soon as possible?

10. When is your birthday?

Let's now check your understanding of bank account statements.

Remember Sam from earlier? Using the bank account template below – create a bank account statement for Sam.



Your statement
page 1 of 1

Mr N E One
10 Fields Crescent
Hackney
London
HK1 5HL

Account name: Mr N E One

Statement period: 1 June to 30 June

Account Number: 68564539 Sort code: 00-00-00

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18 June	ATM	Cash Dispenser ATM	10.00		98.50CR
18 June	DR	Card Point Chg. 1.75 @ 1.15pm	1.75		96.75CR
20 June	CR	Branch Pay In (Cheque)		40.00	136.75CR
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24 June	DD	Clever Mobile Phones	18.34		88.41CR
24 June	DR	Big Screen Cinemas Card Transaction	6.75		81.66CR
27 June	CHQ	000479	23.89		57.77CR

Observation three - business Banker, mortgage specialist and/or premier banking manager

Banking isn't just about paying your salary in and taking it out to go shopping or paying your bills. Our customers are unique and each one of them has very different needs and for that reason we have some specialist roles within our branch.

What's the most expensive thing you have ever bought in your life? A new laptop or a really great top of the range phone? Well, those are all expensive but have you ever stopped to think about how people buy their home? Buying a home is one of the most expensive things any person will buy in their life and so most people need some help. We have dedicated Mortgage Specialists to do this.

We also have customers who own their own businesses or shops and just like our personal customers like you or me, they also need help to manage their money and budget for the needs of their business.

Our higher earning customer may choose to bank with our Premier Banking Managers who offer relationship banking where financial requirements can be more complex.

Spend some time with our specialists to get a view of how different and diverse our customers and their needs are.

Activity four: needs and wants

Customers are important to business and here at Barclays that is no different. We value our ability to understand our customers and being aware of their 'needs and wants' so that we can provide the right level of service and solutions.

What do we mean by 'needs and wants'?

Needs are something you have to have - food, clothing, shelter and healthcare.

Wants are things you would like to have – you need clothing but you may want designer brands.

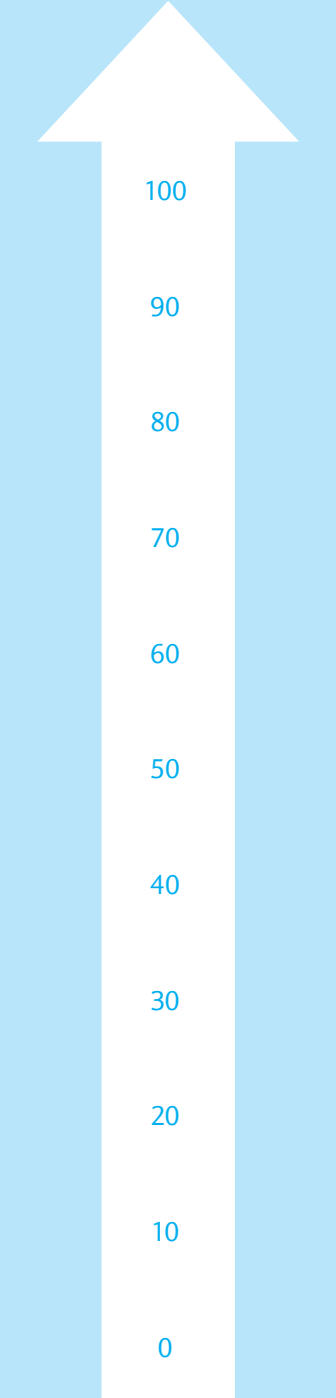
That doesn't mean that we should only buy the things that we need? Having choice is very important to everyone and our customers are no different. They all have very individual 'needs and wants' so in this activity you will explore this in a little more detail. Using the table on the next page, start by defining the key stages within every person's life and map them into the stage section of the table.

- childhood
- adolescence
- young adult
- middle age
- old age.

Once you have determined the life stages, take a look at the following 'life events', identify and tick whether they are 'needs' or 'wants'.

	Needs	Wants
Learn to drive		
Buy a flat or house		
Start a pension		
Dentures		
Holiday abroad		
Laptop		
Expensive mountain bike		
Wedding with 100 guests		
Wardrobe of designer clothes		
Taking out a student loan		
Gold jewellery		
A share portfolio		
Golf clubs		
Car		
Scooter		
Season ticket to your favourite sporting team		
Gym membership		
Starting a family		

Now plot the 'life events' into the table below where you feel that they will occur in a person's life time. Think about yourself and add in five 'needs and wants' that are specific to you and where you feel that they are appropriate in your own life cycle.

Age	Stage	Needs	Wants
 <p>100</p> <p>90</p> <p>80</p> <p>70</p> <p>60</p> <p>50</p> <p>40</p> <p>30</p> <p>20</p> <p>10</p> <p>0</p>			

Using your table, choose one major purchase that you have identified for when someone is aged between 20 and 25 years old.

How much do you think it will cost?

Is it a need or a want and why?

Will it require money to be borrowed or saved in order to get it?

Will they need insurance for it?

Can it be bought by paying in instalments?

Is a large sum of money needed for the first instalment?

How could a person manage to pay for this need or want?

Are there any running costs associated with it?

When you meet with your mentor, discuss why you believe that each of the life events are either a need or a want and why you placed them in the specific stages within the life cycle.

Discuss the major purchase and what options a person may have to attain this item.

Activity five: first impressions count

Remember first impressions always count!

Obtain a 'First Impressions 'Ticklist' from your Branch Manager and review the branch you are in against the criteria.

Feedback your findings to the Branch Manager – there may be things that need to change! Your feedback will be most valuable:

What works well?

What needs improving?

How do these compare with competitor banks or building societies you have been in?

Activity six - competitor analysis

Here at Barclays, we pride ourselves on 'being the best'. You have probably heard your colleagues or have seen some posters around the office that say we want to be the 'go to' bank for all our customers.

Being the best doesn't just mean the 'best' interest rate or mortgage rate. It means that we want to provide our customers with the best possible experience through exceptional service and support to meet their financial needs. We also want to provide new and innovative services to really make our customers' lives much easier.

So, this activity is designed to compare the experience a Barclays customer receives against that of our competitors. To do this we would like you to go undercover and mystery shop a two or three other financial organisations or retailers. In addition, you should also complete the same for Barclays.

Retailer	Product offering	Customer service	Overall experience
Barclays			
Competitor 1:			
Competitor 2:			
Competitor 3:			

Take a look at the information you have gathered as part of your mystery shopping experience and compare each of one of the organisations you have reviewed.

Which do you believe is the 'best' and why?

What do they offer above and beyond all the others?

What do you think Barclays could do better based on this information?

Activity seven - customer exit questionnaire

Our customers are at the heart of what we do and we want to make every experience the best that it can be. So to ensure that we deliver the professional service and experience they expect from us, we check with our customers regularly to see how well we do and what's great and not so great from their experiences.

The way we do this is quite simple. We ask them.

One way is to ask them what they think about the service they have received and ask them for feedback on what we could do better for them.

Collate some feedback from our customers using the survey questions below (make sure you ask them up front if they are happy to complete the questionnaire).



We'd love to know what you think

Your views are really important to me and my team.

So if you have any ideas, positive feedback or areas you want us to work on, please let me know.

Were you completely satisfied today with your visit?

Question	Response
From your visit today were you completely satisfied with your overall branch experience – (score out of 10)	
From your visit today would you recommend our branch to your family and friends (Score out of 10)	
If not, what could we have done differently for you?	

Having completed the questionnaires with the customers, take some time to review the answers provided.

Were there any common themes in your results?

Was it all great news?

You asked our customers what we could have done differently – having spent time in the team and seen how they work, is there anything you think we could do differently for our customers?

Activity eight - huddle

You'll be required to lead a morning 'huddle'. So, what's a 'huddle'?

It's a great way to energise, focus and discuss what the key things are going on in the team that day.

You'll be delivering your 'huddle' session on the results of your customer exit questionnaires. The feedback should be valuable to the whole branch team to ensure the customer experience is the very best it can be!

Please work with your mentor ensuring you are fully briefed on how to conduct the 'huddle'. For example, how long will you have? What content should you incorporate? Will you need to set targets? Should good news be recognised?

Remember to be as creative as you can be, create energy and make it interesting and informative. The purpose of a huddle is to inspire and motivate individuals to be the best they can be, so think about getting them involved.

Please discuss any stationery requirements (flip chart, pens etc) with your mentor. Use the box below to record your ideas.

Following the huddle, you should take time out to reflect on how it went, to collate any ideas or feedback from the team.

Think about:

How did you feel about conducting the huddle? Did you feel confident about talking to a group of people?

If you are happy to, ask your buddy or a couple of colleagues for any feedback on how they felt the huddle went – did they feel energised, was it interesting and informative? Record the feedback below:

Having spent time in the team and seen how they work, is As a result of the huddle, were there any actions for the team to take away? If so, what were they?

When you next meet with your mentor discuss the above with them and ask for feedback on both your delivery and also how the team can take forward any actions you have raised.

Activity nine: pingit

Barclays understands that all customers are unique & Barclays wishes to make lives much easier in a fast paced society due to our customers' busy lives.

BARCLAYS PINGIT. The easy way to send money using just a mobile number!

With Barclays Pingit you can send or receive money using just a mobile phone number, whoever you bank with! The Barclays Pingit app is free to download and use.

Please observe a demonstration of Barclays Pingit with the Branch Manager.

Think of some examples of when Pingit would come in useful, perhaps think of times in your day-to-day life it might come in handy when giving money to, or receiving it from, friends or family members for example:

When would Pingit not be the easiest or most appropriate channel for sending money? Can you think of some examples, and what alternative methods a customer might use?

Which customer groups do you think this product best serves? For those it doesn't, what alternative payment methods could the customer use, and how could Barclays help these customers learn to use Pingit?

Do you have any feedback on the Pingit service? Can you think of any improvements or new uses for Pingit?

Activity ten: barclays feature store

Barclays understands that all customers are unique & have differing needs at different points in their life.

This activity requires you to find out about Barclays Features Store!

- what is the 'Barclays Features Store'?
- what does the Features Store offer?
- how can this help Barclays customers and how does this differ from other current accounts?

Please provide your feedback on the Barclays Features Store:

What did you like?

What extra would you like to see?

How can we help customers choose a product which is right for them?

Discuss with a colleague how they understand a customer's needs and identify which 'packs' they may want to add to their account. Activity eighteen – Questioning skills (part one), may come in useful here.

Imagine you were a customer. Go through the different packs offered with the features store and highlight which would come in handy and which would be unnecessary. Which did you choose and why?

Activity eleven: spotting a fraudster

Wouldn't it be great if all people were honest with integrity!

Unfortunately life is very different & some individuals do try to fraudulently obtain funds for their own gain. There are many ways that fraudsters try to do this and branch staff need to be alert to spot these occurrences.

what is fraud? - Find out some of the things that fraudsters attempt.

how do you think it impacts the bank Consider? - commercially - profit and loss - regulatory requirements - reputation and customer confidence.

what role do staff play in spotting and preventing fraud: - do colleagues undertake any training? - how do staff spot and prevent fraud? are there any common things they look for? Please review with your buddy the ways that fraudulent activities can be identified from counter activity.

Activity twelve: understanding how to read a payslip

In your first month at work one of the most exciting things that will happen to you will be the receipt of your first payslip.

This exercise will help you understand how to interpret your first salary!

Spend time with your mentor / Buddy to access the link below & gain an understanding of the different elements that make up a pay slip:

http://groupspaces.intranet.barclays.co.uk/sites/Human_Resources/UKRB/WebPartPages/KnowledgeBaseGroup.aspx?pg=Your%20Payslip%20Explained&

Activity thirteen: networking

The Barclays branch that you are in has a number of different colleagues who work together to ensure the customer experience is a fantastic one.

These may be Cashiers, Personal Bankers, Managers or from a Specialist background.

Can you identify how the branch staff work together to make the customer experience a GREAT one?

Identify the different roles in the branch. How does each work with the other to serve a customer?

Can you map out customer journeys for some of the common enquiries we receive in branch? Choose from the following list, or select another of your choice:

- opening an account
- applying for a mortgage
- loan application
- credit card application
- opening a Premier account.

From the moment the customer enters the bank, determine who they will interact with, and how colleagues identify their needs, and work with one another to offer a great service to make customers' lives much easier.

	Colleague position (e.g. greeter, cashier)	Action (e.g. determine need, pass onto colleague X)
Step 1		
Step 2		

Where possible, observe one or two of these customer journeys:

How do colleagues interact with each other? Do they clearly describe a customer's need before passing them on to another colleague?

What elements were done well?

Could they do anything differently to make things even better for the customer?

Discuss your feedback with the Branch Manager.

Activity fourteen: community and the 4 Cs

Barclays strives to be known as the 'Go To Bank'. We want any customer, with a financial need, to think of Barclays in the first instance. We want them to be happy with the banking service that we provide and recommend us to friends, family, work colleagues and businesses alike.

An important stepping stone to this is that the Barclays branch and its staff is seen as a key part of the local community.

Discuss with your Branch Manager their links to the local community:

How have they networked in their local communities?

What activities have they undertaken?

What activities do they have planned in the coming months?

Find out from your buddy, mentor or another colleague what the four Cs are:

The four Cs	Brief description
C1	
C2	
C3	
C4	

Discuss the importance of the 4Cs with your mentor or buddy, and why we consider each of these in everything we do.

Activity fifteen: website Design

Barclays aim to remain at the forefront of innovative designs that meet the 21st century requirements of a fast moving society.

Barclays appreciate that customer demand has moved to a more 'on-line' based activity rather than a face to face interaction.

It would be great therefore if you could review our external website and give us YOUR feedback on how you feel Barclays is interacting with this next generation.

In conjunction with your Branch Manager please review a number of sites including:

- how can a customer find out about the services barclays offer?
- how can a customer can apply for a product on-line.?

Questions to ask yourself:

- was the website user-friendly?
- did you like the look of our website?
- is there anything missing that you would include?

Please feel free to give as much feedback as you wish.

Activity sixteen: barclays career paths

Barclays has created the Barclays Careers Site so that you can look at roles, read stories from people, take tours, explore business areas and generally get a good feel for what we as an organisation is like and what a career within Barclays could mean for you.

In conjunction with your Branch Manager please review the following website:

<http://group.barclays.com/about-barclays/careers>

- how could you apply for your first role with barclays?
- at what 3 differing entry levels could you commence employment with barclays?
- review differing Career Paths within Barclays.

Questions to ask yourself:

- did it have all the information you needed?
- is there anything missing that you would include

Please feel free to give as much feedback as you can

How would you go about applying for one of these roles?

What skills would you need to demonstrate?

Can you think of examples which demonstrate that you have these skills?

Activity seventeen: your career journey

Barclays employs people at lots of different entry levels and takes pride in nurturing individuals to further their career and reach their full potential.

Spend time discussing with the branches employees:

- What their Career Journey has looked like
- What key strengths did they feel they needed throughout
- What areas have they developed in
- What did they feel has been their biggest challenge
- Where did they feel they had gained their most support

Please use any further questions that you feel may be appropriate.

Explain how these findings will assist you in your career journey!

feedback and observations

Activity eighteen - questioning skills (part one)

Scenario

You decide you would like a new mobile phone; there is a huge selection of different types of phones with different options on what you can use the phone for.

To help you to decide, the shop assistant will ask lots of questions to find out what you want to do with your next phone, the features that are important to you, such as:

- do you want a phone to just make calls and send texts?
- a phone with a camera?
- do you want to be able to access the internet?
- do you want to play games on your phone?

All the possible phone handset options will be explored so that they can recommend the best choices of handset to you.

Next they will look at what different tariffs are available – so what different companies are offering if you join their service, like inclusive call and text limits. Again the shop assistant will ask a number of questions to establish what is important to you to help you make the best choice.

It's not so different with our customers. Think back to what you have seen in your placement and how your colleagues have interacted with our customers. Let's now look at a different scenario:

Joe Green has just left college and has started his first job; he needs a new bank account to have his wages paid into and isn't sure what he needs to do about it.

How would you start the conversation with Joe?

You'd start by asking him some questions about him; you can do this through your initial conversation.

Find out what's important to Joe. Things like:

- does he use technology or gadgets like his mobile phone or a tablet?
- has he been on holiday this year or now he's working, does he plan on traveling or taking a holiday with his friends?
- does he drive or own a car?

Why do you think we would ask these types of questions?

We ask them because our range of current accounts meets all kinds of needs.

Take some time to research the range of current accounts we offer and record them and their features below:

Back to the scenario

Through questioning you have found out that Joe loves his tablet and likes to do most things online. He also has a Smartphone as he likes to use it to keep in touch when he's out and about.

He's just applied for his provisional driving licence and his parents have given him some money to pay for his lessons. A couple of his friends have already passed their test and have cars and he desperately wants his own car – he wants the freedom it will give him.

He's just been away with his parents but next year he's hoping to go away with his friends.

Now you have established the above information from Joe and you have researched the current account range – which do you think would be great for Joe and why?

Activity nineteen - questioning skills (part two)

By completing the following activity you will be able to:

- explain the different types of questions there are and when it's the best time to use them
- establish why good questioning skills are important

Listed below are examples of the different types of questions with a brief explanation of what they will do.

Take some time to think about each type of question, next note down when this type of question may be useful and when it will not

In your next meeting with your mentor discuss and share your thoughts.

Question/Statement	Useful	Not useful
Open: "Tell me about ." or "who, what, when, where, why and how" encourages the customer to talk		
Probe: "Exactly what happened next?" Vital for details often follows an open question		
Closed: "Did you want to buy this today?" Narrows context and establishes point of fact		
Reflective: "You feel upset about the move?" Very powerful, repeats back verbatim and emotional content of individuals statement		
Leading: "I suppose you will be taking this home in a car?" Invariably leads to an expected response		
Hypothetical: "What would you do if ...?" Poses a question about the future		
Multiple: A string of questions without a break		
Reverse: "What do you think we should do?" Putting the question to the questioner		

Activity twenty - questioning skills (part three)

Our customers may sometimes not feel that they have received the service they wanted or are unhappy with decisions that have been made. We've given you some statements from customers below and using your experience you have gained through working in the team use the table to identify the actions and approaches you would take with each scenario. In your next meeting with your mentor discuss and share your thoughts.

Question/Statement	Recommended Actions	Suggested approaches
"I'm not happy with the service I have received from Barclays"		
"You don't offer me a good interest rate on my current account"		
"You have turned me down for a loan"		
"You have closed my local branch"		

Once you have completed this, discuss your suggested actions and approaches with your mentor.

Activity twenty-one - listening skills

By completing this activity you will be able to:

- explain why having great listening skills is important
- practice using these skills.

In addition to being able to ask great questions, you also need to be able to actually listen to the answers and use what you hear to make an impact on your effectiveness and improve the quality of your relationships with other people.

How are your listening skills?

Take the quick questionnaire to see how well you do listen to others. Read the statement and think about what is really true about you and tick which ones apply. Remember to be honest with your answers to get the best from this.

	Always	Sometimes	Rarely
I allow others to complete their sentences before I speak			
I make sure I understand the other persons point of view before I respond			
I listen for the important points			
I try to understand the other persons feelings			
I attempt to visualise my response before I speak			
I visualise the solution before speaking			
I am in control, relaxed and calm when listening			
I use listening noises – yes, umm, I see			
I take notes when others are speaking			
I listen with an open mind			
I listen even if the other person is not interesting			
I look directly at the person speaking			
I am patient when I listen			
I ask questions to be sure to understand what is being said			
I do not allow distractions to get in the way			

Review your scores. If you answered:

- ‘always’ to over 13 of the statements then you are a great listener.
- ‘always’ to between 10 and 12 statements then you are a good listener but could use a little help in some areas
- ‘always’ to between 6 and 9 statements, then you are a fair listener
- ‘always’ to less than 5 statements, then you could do with improving your skills.

Do we really hear what people are saying? We listen to:

- obtain information
- understand
- learn, and for enjoyment.

Given all this listening we do, you would think we’d be good at it!

In fact most of us are not. Depending on the study being quoted, we remember between 25% - 50% of what we hear. That means that when you talk to your boss, colleagues, customer or friends for 10 minutes, they pay attention to less than half of the conversation.

This isn't great.

If you think about it another way, if you are only listening to information or directions on what to do, then you aren't hearing the message either. You hope the important parts are captured in your 25% -50%, but what if they're not?

Clearly, listening is a skill that we can all benefit from improving. By becoming a better listener, you will improve your productivity, and your ability to influence, persuade and negotiate. You'll avoid conflict and misunderstandings. All of these are necessary for workplace success.

The way to become a better listener is to practice "active listening". This is where you make a conscious effort to hear not only the words that another person is saying but to try to understand the complete message being sent.

To do this you must pay attention to the other person very carefully. Try not to allow yourself to become distracted by whatever else may be going on around you. Don't allow yourself to get bored and lose focus on what the other person is saying. All of these contribute to a lack of listening and understanding.

TIP: If you're finding it particularly difficult to concentrate on what someone is saying, try repeating their words mentally as they say them. This reinforces their message and helps you to stay focused.

To improve your listening skills, you need to let the other person know that you are listening to what they are saying. Why? Ask yourself if you've ever been talking to someone and wondered if the other person was listening to you. You wonder if your message is getting across, or if it's worthwhile continuing. It feels like talking to a brick wall - something you want to avoid.

Something as simple as a nod of the head or a simple "uh huh" says you're interested. Occasional question or comment to recap what has been said communicates that you understand the message as well.

Becoming an active listener

There are five key elements to help you ensure that you hear the other person, and that the other person knows you are hearing what they say.

1. Pay Attention

Give the speaker your undivided attention and acknowledge the message. Recognise that non-verbal communication also 'speaks' loudly.

- look at the speaker directly
- put aside distracting thoughts. Don't mentally prepare a rebuttal
- avoid being distracted by environmental factors
- listen to the speaker's body language
- refrain from side conversations when listening in a group setting.

2. Show that you are listening

Use your own body language and gestures to convey your attention.

- nod occasionally
- smile and use other facial expressions
- note your posture and make sure it is open and inviting
- encourage the speaker to continue with small verbal comments like yes and uh huh.

3. Provide feedback

Our personal filters, assumptions, judgements and beliefs can distort what we hear. As a listener, your role is to understand what is being said. This may require you to reflect what is being said and ask questions.

- reflect what has been said by paraphrasing. "what I am hearing is..." and "sounds like you are saying..." are great ways to reflect back
- ask questions to clarify certain points. "What do you mean when you say" "Is this what you mean?"
- summarise the speaker's comments periodically.

TIP: If you find yourself responding emotionally to what someone said, say so, and ask for more information. "I may not understand you correctly, and I find myself taking what you said personally. What I thought you just said is XXX: is that what you meant?"

4. Defer judgement

Interrupting is a waste of time. It frustrates the speaker and limits full understanding of the message

- allow the speaker to finish
- don't interrupt with counter arguments.

5. Respond appropriately

Active listening is a model for respect and understanding. You are gaining information and perspective. You add nothing by attacking the speaker or otherwise putting him or her down.

- be candid, open and honest in your response
- assert your opinions respectfully
- treat the other person as he or she would want to be treated.

Using the information you have read, find some opportunities to start practicing using active listening skills.

Activity twenty-two - building rapport skills

By completing this activity you will be able to:

- explain what building rapport means and why it is important to you and the customer
- discuss how to build trust through rapport.

When we meet people for the first time, we create an impression of them almost instantly. We then confirm these thoughts within the first few minutes.

The people we get on with best are those that we have rapport or finding a connection with. This is generally as a result of finding that we have things in common with the other person. People like people like themselves.

Make a list of the things that you like. For example, to wear, to do, to eat, to listen to, hobbies etc below in the first column 'I like'. 1 box for each thing.

I like	Others like

Now think about your friends and in the 'others like' column, tick next to your likes, the things you know they also like and note their name next to the tick.

Now consider your family members and do the same.

Finally share your likes with a number of your colleagues in Barclays, then tick and note the person's name against the relevant likes too.

Review your findings and note down your thoughts on what you have discovered from this activity.

Consider the following questions:

- what surprised you about how many common 'likes' you have with your friends compared to your family?
- were you surprised to find things in common with people who work at Barclays?
- why do you think this is?
- how could you build a connection with someone that you are meeting for the first time?

Why is it important for our bank colleagues to build rapport with our customers?

People like people like themselves. They are also more likely to trust someone that they like and that they have things in common with.

Building rapport is a great tool to ensure each customer has the best possible experience.

Let's look at the following scenario:

You need to replace your mobile phone. What would a great experience look, sound and feel like to you as a customer, buying from the following channels? Note your thoughts down in the boxes below.

What factors do you think would be most important for you? What are the deal-breakers – if they weren't there as part of the journey to choose and buy a phone, you wouldn't get it? Again note your thoughts down in the boxes below:

Online purchase.

Telephone call to purchase.

In store purchase.

Compare and contrast your thoughts and where there are similarities/differences between the different channels you could buy from.

How could the look, sound and feel of the different ways you can buy impact on how you feel about the purchase and the company you are buying from? Think about: who or where you would trust the most to buy from and why?

It is important that for Barclays to make the best impression to both new customers, potential new customers and existing ones that we build rapport with every single one, on every visit no matter which channel they use (branch, phone, online).

Consider what else helps to create a really great impression to a visitor to any Barclays channel and note them below

Reflect back to before you started this work experience programme with Barclays

What did you think of the company?

What did you like about the company?

What did you not like about the company?

Since you have been working with us, have your views changed or been confirmed?

How much do you trust Barclays?

Would you like to work for a company like Barclays?

When you are completing your observations with your Barclays colleagues, note down how you think they build rapport with our customers. What does this look, sound and feel like?

Activity twenty-three - personal impact

By completing this activity you will be able to:

- explain why having a positive personal impact through making a great first impression is important
- discuss the first impression you have made with your mentor.

How to make a positive personal impact

Personal impact is the way you present yourself to other people. Not just the way you speak but the way you look. The words you use and the way you behave. An initial strong personal impact can carry your audience along.

Develop passion and energy for your topic and facilitate learning by heightening interest based on delivery style.

They say that you never get a second change to make a first impression so make sure that you set the right tone immediately

It takes just a quick glance, maybe three seconds, for someone to evaluate you when you meet for the first time. In this short time, the other person forms an opinion about you based on your appearance, your body language, your demeanour, your mannerisms and how you are dressed.

With every new encounter, you are evaluated and yet another person's impression of you is formed. These first impressions can be nearly impossible to reverse or undo, making those first encounters extremely important, for they set the tone for all the relationships that follow.

So, whether they are in your career or social life, it's important to know how to create a good first impression. This article provides some useful tips to help you do this:

- **be on time** - someone you are meeting for the first time is not interested in your 'good excuse' for running late. Plan to arrive a few minutes early. And allow flexibility for possible delays in traffic or taking a wrong turn. Arriving early is much better than arriving late, hands down and is the first step in creating an great first impression
- **be yourself, be at ease** - if you are feeling uncomfortable and on edge, this can make the other person ill at ease and that's a sure way to create the wrong impression. If you are calm and confident, so the other person will feel more at ease, and so have a solid foundation for making that first impression a good one
- **present yourself appropriately** - of course physical appearance matters. The person you are meeting for the first time does not know you and your appearance is usually the first clue he or she has to go on. But it certainly does not mean you need to look like a model to create a strong and positive first impression, (unless you are interviewing with your local modelling agency, of course!).

The key to a good impression is to present yourself appropriately.

They say a picture is worth a thousand words, and so the 'picture' you first present says much about you to the person you are meeting. Is your appearance saying the right things to help create the right first impression?

Start with the way you dress

What is the appropriate dress for the meeting or occasion? In a business setting, what is the appropriate business attire? Suit, blazer, casual? And ask yourself what the person you'll be meeting is likely to wear – if your contact is in advertising or the music industry, a pinstripe suit may not strike the right note.

For business and social meetings, appropriate dress also varies between countries and cultures, so it's something that you should pay particular attention to when in an unfamiliar setting or country. Make sure you know the traditions and norms

And what about your grooming? Clean and tidy appearance is appropriate for most business and social occasions. A good haircut or shave. Clean and tidy clothes. Neat and tidy makeup. Make sure your grooming is appropriate and helps you 'feel the part'

Appropriate dressing and grooming help make a good first impression and also help you feel the part and so feel more calm and confident. Add all of this up and you are well on your way to creating a good impression.

- **a word about Individuality** - the good news is you can usually create a good impression without total conformity or losing your individuality. Yes, to make a good first impression you do need to 'fit in' to some degree. But it all goes back to being appropriate for the situation. If in a business setting, wear appropriate business attire. If at a formal evening social event, wear appropriate evening attire. And express your individuality appropriately within that context
- **a winning smile** - 'smile and the world smiles too'. So there's nothing like a smile to create a good first impression. A warm and confident smile will put both you and the other person at ease. So smiling is a winner when it comes to great first impressions. But don't go overboard with this – people who take this too far can seem insincere and smarmy, or can be seen to be 'lightweights'
- **be open and confident** - when it comes to making the first impression, body language as well as appearance speaks much louder than words. Use your body language to project appropriate confidence and self-assurance. Stand tall, smile (of course), make eye contact, greet with a firm handshake. All of this will help you to project confidence and encourage both you and the other person to feel better at ease. Almost everyone gets a little nervous when meeting someone for the first time, which can lead to nervous habits or sweaty palms. By being aware of your nervous habits, you can try to keep them in check. And controlling a nervous jitter or a nervous laugh will give you confidence and help the other person feel at ease
- **small talk goes a long way** - conversations are based on verbal give and take. It may help you to prepare questions you have for the person you are meeting for the first time beforehand. Or, take a few minutes to learn something about the person for the first time before you get together. For instance, does he play golf? Does she work with a local charitable foundation?

Is there anything that you know of that you have in common with the person you are meeting? If so, this can be a great way to open the conversation and to keep it flowing.

- **be positive** - your attitude shows through in everything you do. Project a positive attitude, even in the face of criticism or in the case of nervousness. Strive to learn from your meeting and to contribute appropriately, maintaining an upbeat manner and a smile
- **be courteous and attentive** - it goes without saying that good manners and polite, attentive and courteous behaviour help make a good first impression. In fact, anything less can ruin the one chance you have at making that first impression. So be on your best behaviour!

One modern manner worth mentioning is 'turn off your mobile phone.' What first impression will you create if you're already speaking to someone other than the person you are meeting for the first time? Your new acquaintance deserves 100% of your attention. Anything less and you'll create a less than good impression.

Now: Using the information you have read above, discuss this with your mentor what first impression you made at the branch and how this could have been improved.

Work experience review and career conversation

Throughout your work experience week, you will have spent time with your mentor discussing some of the activities you have completed and the experiences you have had with us.

While we hope you have enjoyed the activities, most have been designed to help you to think about your career and what you want from it.

At Barclays, we strongly believe that anyone who works for us can have the career they want and we offer some great tools and opportunities to enable them to realise their career dreams.

Your mentor will now complete not only a review of your work experience week with you, to discover what you enjoyed and what you didn't, but also to help you think about what you want for your future.

In this discussion, be open and honest about what you really want so that we can help you start to think about your career path.

The curriculum vitae (CV)

First impressions count and your CV is usually your first and maybe your only opportunity to impress a future boss. It's important to get it right as a good CV promotes our strengths and skills, highlights your experience and tells an employer why you're right for the role.

It contains a short list of facts about you, your work experience history and skills and prospective employers use CVs to help them make a decision about how suitable you are for a potential role.

It's worth making the time to get it right and for your CV to be something you're pleased with. Below are some ideas on what you should, and shouldn't, include on your CV.

CV tips

Do	Don't
First, be yourself	Use long paragraphs or a letter - writing style
Produce a word processed CV using a clear font	Lie or exaggerate to match your CV to the job description if it doesn't. However, that doesn't mean you shouldn't focus on your personal strengths, qualities and interests
Break it up with UPPER CASE, underlining, italics or bold type	Use fancy paper – plain white is best
Try to keep your CV down to 1 – 2 pages	Use cheap, or poor quality paper
Make all the information easy to read and present the key facts	Include age
Keep your job target in mind and tailor the CV to suit	Include referees without their permission
Use positive words and phrases	Have any grammatical or spelling errors
Avoid repetition	Send photocopies of the document – make it the original
Break your CV down into key sections	Use abbreviations which won't be understood by the area advertising the job
Contact details Your name, address, telephone number and email	Use outlandish font or silly visual effects
Personal profile A short statement found at the start of a CV that gives you an opportunity to offer the employer some extra information about who you are, your ambitions and interests, what motivates you and your personal qualities	Use text speak
Employment history or work experience, in this section list what jobs you may have had. Add in the name of the organisation you worked for (even as a volunteer) and the dates. If you haven't had any prior work experience or employment history, no need to worry, just leave it out	
Qualifications and/or education, in this section you should list the qualifications you may have received or any predicated grades. Start with the most recent first and always list where you've gained qualifications from	
Training (if received any) List out, most recent first, and say from where you received training	
Interests and hobbies Playing football for a team or listing a regular activity is a good thing to add. It shows commitment and teamwork	
References (if any) If you don't have any, don't worry	

The interview

Interviews come with the territory so it pays to be prepared. Here we aim to introduce you to some of the different types of interview and to give you hints on how best to prepare for them.

What's the purpose of interviews?

Being invited to an interview can be pretty scary, especially when you really want to impress and to get the job. Try focusing on the positive: if they weren't interested in you or thought you couldn't do the job, you wouldn't have an interview.

The purpose of interviews is for the employer to check whether the information you gave in your CV or application form is true and to get more detail to see if you are right for the job. In many cases they'll also be looking at how easily you'll fit into the team and the organisation.

While it may feel like the interviewer is trying to 'catch you out', they're simply checking the facts and trying to check that you have the right qualities to be successful in the job. A successful interview depends on more than just giving polished answers – you need to give off the right signals too, e.g. enthusiasm, positive body language, listening, thinking quickly and talking clearly.

Types of interviews

Structured	Telephone	CV or application form
The interviewer uses a standard list of questions for all candidates. This makes it easier to compare them fairly	<p>These are common in the early stages of recruitment and are a quick way to decide who goes through to the next round.</p> <p>The focus of these can vary, from looking at your CV and experience to a more structured set of questions, to an informal chat.</p>	You'll be asked questions about what's on your CV or application form so remember to read them before the interview. The interviewer will usually look for detail such as "what specifically did you do" and "what were the results"

Be prepared

Preparation is the key, and can make the difference between success and failure and feeling confident or nervous

Interview tips

Do	Don't
Make sure you know the interviewer's name	Be late
Walk into the room confidently	Sit down until a chair has been offered
Extend a positive handshake – not too hard, limp or clammy	Be aggressive and argumentative
Sit up straight	Give jokey answers to cover up nerves
Keep eye contact with the interviewer, but don't stare	Be afraid to tell the interviewer at the outset if you'd like to take notes
Pause and think before answering	'Put down' or insult colleagues or your previous management
Speak clearly and audibly	Slouch in the chair
Use the interviewer's name / surname if a natural opportunity arises	Gaze out of the window
Be organised and early, know where your interview is being held, what time it starts and the type of interview it will be.	Try to read the interviewer's notes
- plan your route, leave with plenty of time and be aware of any disruptions on your route, or plan alternative routes	Mumble or speak too quickly
- plan what you will wear – you want to look smart but also feel comfortable and confident	Fidget or fiddle with rings, pens etc
- take a printed copy of your cv, letter and/or application form and identification, e.g. passport, in case it's needed.	Pad out sentences with phrases such as 'you know' and 'so'
Do your homework and read up on the essential knowledge and skills	Give simple Yes or No answers – amplify your response
- for work experience, find out about the organisation you're looking to work for. You're bound to be asked why you want to work here	Be afraid to ask questions as you go.
- most organisations will have provided you with a description of the job you have applied for and this will include the key skills and essential knowledge they believe is needed to do the job	Interrupt or anticipate the end of questions
- they're also likely to have Facebook and Twitter entries – look them up!	Leave paperwork at home
Have some examples ready of what you've already done.	Forget to eat breakfast
Describe your school/college, what you're studying, what you enjoy and why	
Have your questions for them ready. Employers will expect you to ask them questions, too. It's good to have something ready – and no doubt you'll want to ask.	
Smile!	

Additional activities

These activities have been developed to help with personal finance budgeting and you can complete them to support your learning and development in budgeting.

The £5 challenge

This is a budgeting and planning activity to get you to think about shopping on a budget and also to support a healthy eating lifestyle.

Your task is to plan a three course meal for four people which can cost £5, or less per person for the whole meal.

You can use the internet to search out recipes and supermarket prices.

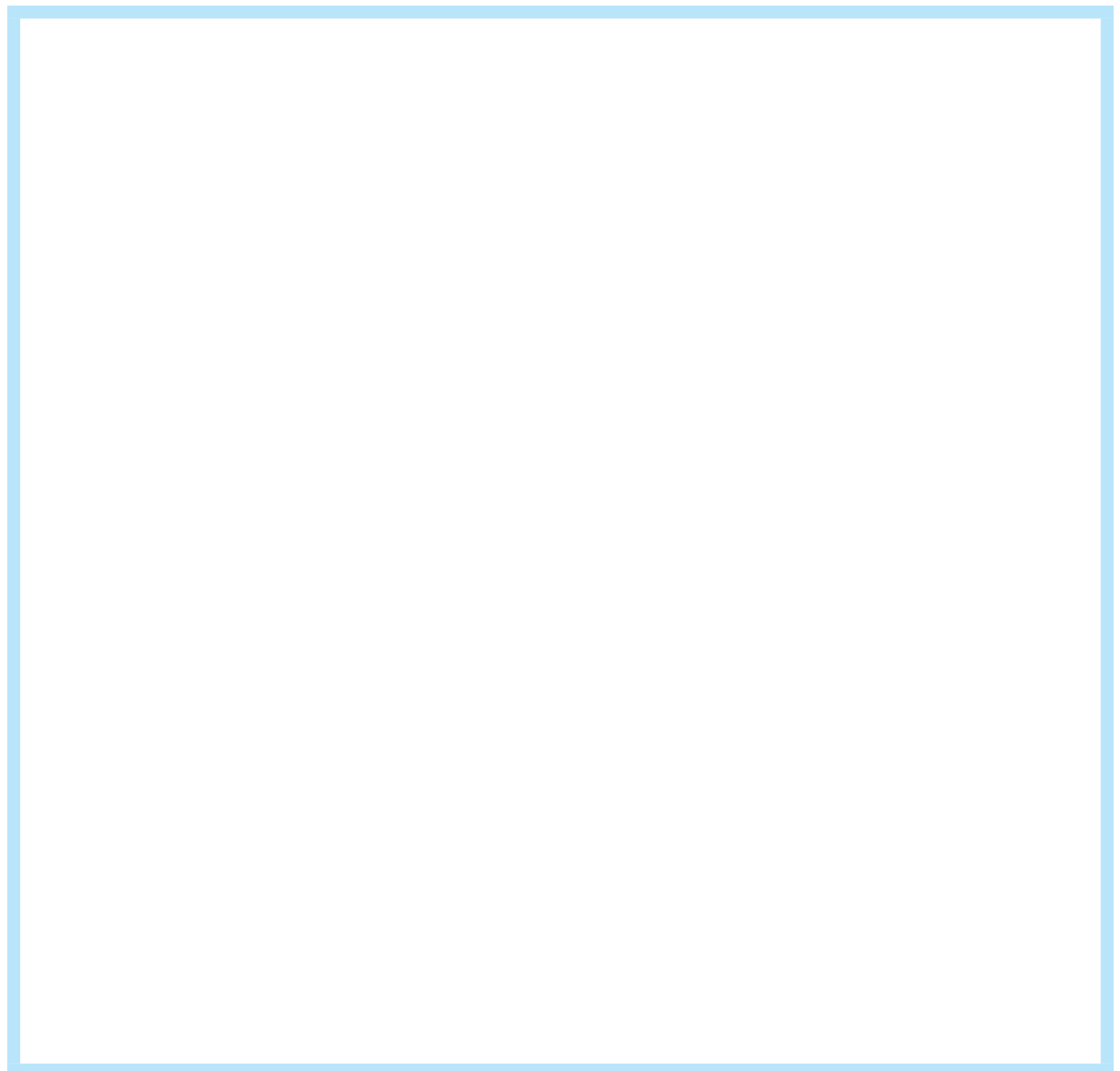
Menu	Starter:
	Main:
	Dessert:
Ingredients needed and cost per item	
Total cost for whole meal	

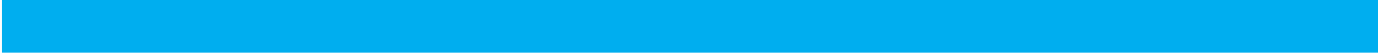
The £10 challenge

This activity is to help you plan and budget for an interesting day out without spending lots of money.

Your task will be to plan a day out which will cost no more than £10 per person for the whole day.

To help you can use the internet, local magazines, newspapers or tourist information leaflets to find out what's on in your area. Don't forget you will also need to allow any travel costs in the budget so finding out information on bus or train fares might be a good idea too.





Notes



Notes



Notes



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