



ERASMUS+
2014 - 2020 programme for Education,
Training, Youth, and Sport



ESCOLA SECUNDÁRIA VIRIATO – 402977



ERASMUS+ PROJECT

«Jobortunities - Making Work for Young People Work!»

You are not born an entrepreneur. You learn to be one.

Session 1

Mirror, Mirror on the wall ...

Brief description

Students make choices so that they can understand the concept of self-knowledge – their abilities, interests and values – and the structure of the world of work. Simultaneously, they think over education, careers and other life choices.

Objectives

Students will be able to:

- Explain the concept of self-knowledge;
- Identify careers of interest and the way they are classified in the world of work.

Activities:

1. Filling in a diagnostic test.

After that students were introduced to JA Economy for Success. Their attention was also drawn to the importance of developing their self-knowledge while making academic and career choices through life. The definition of self-knowledge was then presented as the specific characteristics of each individual, including his/her skills, interests and values.

Activity 1: game The Choice is Yours

Two possible choices are presented to the students so that they can choose one; then they move to the side of the room which corresponds to their choice. After having made their choices, some of them were asked the reason why they have made a certain choice.

- First choice: Twix on the left and M&Ms on the right. The choice is yours!
- Second choice: comedy films on the left and action films on the right. The choice is yours!
- Third choice: dog lovers on the left and cat lovers on the right. The choice is yours!
- Fourth choice: sandwich bar on the left and McDonalds on the right. The choice is yours!
- Fifth choice: football fans on the left and basketball fans on the right. The choice is yours!

Activity 2: Self-knowledge

Debate on the concept of self-knowledge

Looking at the triangle which represents self-knowledge and that units abilities/skills. Define abilities as the talents and skills of each person and write the definition on the board.

Write the word interests on the lower part of the triangle. Define interests as the activities or hobbies people prefer. Write the definition on the board.

At the top of the triangle write the word values. Define values as the beliefs and ideals of each person.

Activity 3: World of Work

Debate on the world of work

Explain that the world of work is a classification of some professions into one or more of the following categories: people, data, goods and ideas. One of the best ways for

students to choose a career of interest is to select careers that best match their skills, interests and values.

In small groups (two or three students), they are asked to explain how their skills, interests and values relate to their dream jobs. For example, if students' interests include spending a lot of time with their friends, their future job may be connected to people.

Questioning:

- Why is it important to think about the future?
- Which aspect of self-knowledge is the most important when it comes to deciding your future career?
- Which aspect of self-knowledge most affects your performance at school?
- Which aspect of self-knowledge most affects your professional performance? Why?

Session 2

You Decide

Brief description

Students learn the steps to the reflective process in decision making, which is an important process, especially when decisions are determinant. They play the game “Choose your Success” in which the reflective process is implemented when making decisions related to education and future options.

Objectives

The students will be able to:

- identify and explain the moments in which they find the reflective process is important when it comes to decision making;
- apply the reflective process to making decisions about education and career.

Introduction

Students were informed that:

- they should use self-knowledge (skills, interests and values) when making decisions;
- the choices people make may have positive or negative consequences;
- they will make important decisions concerning their education and training after finishing the secondary education;
- they will have to decide what type of jobs they will apply to after having been awarded a certificate;
- the more skilled workers usually earn more money than the less skilled ones. Most of the times the less skilled workers reveal both less capability of problem solving and of adapting to the job market. There are less professional careers they can choose from and consequently their salaries or wages are lower. Nevertheless, people choose their careers not only because of financial motivation but also because of other reasons. Many people choose the careers that best fit their skills, interests and values.

Activity: game “You Decide”

- choose the educational path you want to take and throw the dice so that you can move forward!

- follow the instructions in each square!
- when you get to the upper level (degree) ask the spokesperson of the group to read you a card so that you can guess the answer. You can only move forward if you are able to answer the questions correctly.
- Write down your score during all six moves.
- During the lesson be dynamic and ask questions to your teacher and volunteer so that you can meet the challenge.
- After six moves, the player who has got the highest score wins the game.

Sum-up

When analyzing the results, the constraints to decision making were examined, in a way that students would assimilate the idea that the choices we make should result from conscious decisions and not from other factors.

Session 3

Keep it Balanced

Brief Description

Students are given Job Cards and notice that different jobs correspond to different salaries. Based on these salaries students evaluate the opportunity costs for budgeting decisions.

Objectives:

The students will be able to:

- recognize that a balanced budget is important for workers with all types of income;
- distinguish between gross income and net income;
- identify ways of balancing a budget.

Introduction

Starting with an analyses of the reasons why it is important to have a career, emphasizing the fact that a job provides income to buy the goods and services which fulfill our needs and wishes, some articles people consider necessary and others we could not live without were mentioned: needs include food, housing or electricity; wishes can be new clothes, the latest movie in the cinema, a CD or a day in an amusement park.

It was explained that fulfilling our needs and wishes may be facilitated if we analyze carefully our income and our expenses in order to better manage money. The best money managers spend less than they earn. Money management and budget balance are important objectives not only for high-income workers but also for low-income workers.

A balanced budget involves analyzing values, expenses below income and spend appropriate amounts of money in some categories such as housing, food, clothing, charity and savings.

It was reinforced that budgets involve the evaluation of the opportunity costs because income is limited. Define **opportunity cost** as the second best alternative set aside when a decision is made. Use the following example or one from your own experience: if you want to buy a schoolbag for next September, you will have to spend less money on CDs that month.

Activity: The important thing is not how much you earn but what you earn and how you spend it

The identification cards and the job cards were handed out to the students.

The students understood the difference between gross income, the total income from all sources before deductions or taxes (the total amount of a person's income), and the net income, a person's income after all taxes and other costs have been paid (the total amount of the salary that people can spend).

The job cards represent the average salaries of each job. The actual salaries can be higher or lower depending on several factors such as the worker's experience or the area of the country where the person works.

Posters of advertisements were placed in different parts of the classroom. Students had to take into account the advertisements in order to make decisions about the house rent, food, clothing, leisure and transportation. Students moved around to analyse the advertisements and to make the options that best fit their budget.

Students should use part of their budget for savings and charity. Savings are important in building financial independence and charity is as a way to help the most disadvantaged. Students were asked to calculate the suggested amount based on salary and the suggested percentage of expenditure. After that, students should record the amounts they decide to spend on the Budget Planning table under the titles Amount Suggested and Amount of My Budget.

Sum-up

A comparison has been established between the highest income and the lowest income with reference to qualifications required by each job and the relationship between education and income. On average, the more qualifications people have, the higher their income is.

Students are expected to reveal the influence of different incomes on their budget choices, being reinforced the idea that even the workers with higher incomes have to make conscious decisions concerning their budgets so that their expenses do not exceed their salaries.

Session 4

Organize your Purchases

Brief description

Students analyse the way consumers pay for goods and services; they discuss the advantages and disadvantages of cash payment or credit and take part in an activity which reinforces their understanding of the cost of credit.

Objectives

Students will be able to:

- identify the opportunity costs associated with cash payment and credit;
- explain the advantages and disadvantages of credit;
- identify situations suitable for cash payment or for credit.

Activity: game “Organize your Purchases”

An introduction was made which stated that when consumers use cash payment, checks or credit cards, they are paying with money they really have. Both the money they have in their pockets or in their bank accounts ensures the payment of ready-made purchases by check or credit card. When consumers use credit cards to pay for their purchases, they agree to the payment of interest. The use of prompt payment or credit involves an opportunity cost, the second best alternative set aside when a decision is made.

In pairs, students had to fill in a chart with the advantages and disadvantages of the use of credit. (advantages: to use the product before you pay for it, to take advantage of a good deal; to buy an article even without having enough money available, to solve emergency situations; disadvantages: to pay interest, to pay for the product after you have used it, potential debts in the long run).

Instructions for the game

100 euros will be delivered to each manager at the beginning of the game and after each turn. The turn ends when all players have played once.

Item cards are shuffled and the top card is shown to the first group. The group may decide: cash payment; use of credit; miss a turn but still the group receives 100 euros.

If liquidation sales is written on the card, the group can buy any article they want to (prompt payment, 50 euros). Each group can use only once the liquidation sales card.

If any group gets a card that they already have, the game proceeds with the next group.

If any group has all of their cards on a table and if one is marked Credit facing up, you do not need to show a new item card to this group. Instead, when their turn arrives, the group can pay an item and turn the corresponding card with the side that indicates Payment up.

The group which has the most money at the end of the game wins.

Session 5

Define your Risk

Brief description

Students learn that living involves risks and that insurances help to reduce the financial consequences of the risk. Students analyse differences in insurance premiums for different people, according to different policies. They stage a play to demonstrate how insurance can reduce medical, housing and car costs. If it is not possible to stage a play, opt for brainstorming in groups.

Objectives:

Students will be able to:

- identify ways to avoid risks;
- explain the benefits of insurances;
- identify the opportunity cost of having an insurance.

Activity:

A list of jobs was written on the board. It included the following ones: acrobat, police officer, formula 1 pilot and beekeeper. Students were asked what these jobs had in common (Answer: all of them involve risk). Then the concepts of risk and of opportunity cost were explored.

After having done an activity about different types of insurance, the students, in groups, staged a play to demonstrate how insurance can reduce the financial risks of families.

Farewell

Lastly, students recalled the importance of budgeting, of making sound decisions about the use of credit and of understanding the types of insurance we should do.