



The background is a dark teal color with various financial symbols and numbers scattered throughout. Symbols include the dollar sign (\$), Euro sign (€), Pound sign (£), and Yen sign (¥). Numbers are in various sizes and colors (teal, yellow, white). There are also arrows pointing up and down, suggesting market trends. The overall theme is finance and investment.

***“ Investing
Money To Ensure
One’s Own
Future”***

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4. To know the new virtual currencies and reflect on the possibility in the future without cash.



1. To manage savings, learn about financing and investments to ensure one's own future.

- **SAVINGS:** it is to keep part of the money we have in order to use it in the future.

- **FOR EXAMPLE:**
 - Emergencies and unforeseen situations.
 - Losses in incomes. (for example. getting unemployed).
 - Make big future expenses.
 - Investing money (for example. to expand our capital.)

We should save between 10% and 20% of our incomes.



1. To manage savings, learn about financing and investments to ensure one's own future.

➤ **ADVANTAGES:**

- Your money is safe and available, you can invest with this money.

➤ **DISADVANTAGES.**

- Less profitability than investing products.



1. To manage savings, learn about financing and investments to ensure one's own future.

➤ **WAYS TO SAVE.**

- **Bonds.** You can buy debts from the state or from companies.
- **Investment funds.** Investment in several packs of products.
- **Shares.** You can buy part of a company. If the share increases its value, you get profits. If the shares decreases, you lose money.
- **Pension plan.** Useful for your retirement.



2. To reflect on the risks of individual and socio-economic correlated choices.

➤ **DEBTS:**

A debt consists of borrowing money with the intention of purchasing something now and paying for it afterwards.

➤ **ADVANTAGES:**

- You have money to solve emergencies. For example, If you need a new car.

➤ **DISADVANTAGES:**

- You have to give the money back in the future with an interest.
- Your family budget expenses increases.



2. To reflect on the risks of individual and socio-economic correlated choices.

➤ **COMPONENTS OF A LOAN**

- **Capital.** Quantity of money that we are borrowing.
- **Comissions.** Amount of money that the bank charges you for an operation.
- **Other expenses.** For example, Insurances.
- **Interest rate.** Percentage of money that we have to pay because of borrowing money.
- **Repayment Term.** Time available to give the money back.
- **Instalment.** Quantity of money that we have to pay every month.



2. To reflect on the risks of individual and socio-economic correlated choices.

➤ **WAYS TO ASK FOR A LOAN.**

- **Mortgage.** To buy a house (Low expense).
- **Personal loan.** To pay for studies, a car, holidays, etc. (Medium expense).
- **Credit cards.** To postpone payments. (High expense).
- **Bank overdrafts (Red numbers).** (High expense).
- **Rapid Credit.** (High expense).



2. To reflect on the risks of individual and socio-economic correlated choices.

➤ *PENSIONS.*

Amount of money that a person receives when he/she stops working.

This can happen when a person reaches a certain age, for physical problems, certain conditions, etc.

We learned about this with the Mapfre Foundation through a board game.



3. To know the Stock Exchange and the financial market (to understand the work of the SE for investing in bonds and shares with or without brokers).

The Stock Exchange Market is the place where the prices of shares are negotiated. People who do this negotiation are called BROKERS.

To work in this unit we learned the vocabulary with a virtual password game.

We got a lecture by an expert from a bank and we also worked with a videogame.



4. *To know the new virtual currencies and reflect on the possibility in the future without cash.*

➤ ***INSURANCE.***

It's is a contract by means of which, an insurance company commits to compensating an accident in exchange for some money (insurance premium).



4. *To know the new virtual currencies and reflect on the possibility in the future without cash.*

➤ ***ELEMENTS OF INSURANCE.***

- **Underwriter.** Insurance company.
- **Policy holder.** Person who pays for the insurance.
- **Subscriber.** Person who is exposed to the risk of accident.
- **Beneficiary.** Person or company who has the right to receive the compensation.
- **Policy.** Document with conditions of the contract.



4. To know the new virtual currencies and reflect on the possibility in the future without cash.

➤ ***TYPES OF INSURANCE.***

- **For people:** Life insurances, accident insurance, sickness insurance, death insurance.
- **For object:** Home insurances, vehicle insurance.

You can compare the prices of different insurance companies on the internet: Rastreator



4. To know the new virtual currencies and reflect on the possibility in the future without cash.

➤ **VIRTUAL CURRENCY.**

The virtual currency is substituting ordinary currency.

- They are anonymous .
- They are not controlled by any organization or state.
- Outside the internet, they don't have any value.



4. To know the new virtual currencies and reflect on the possibility in the future without cash.

➤ **VIRTUAL CURRENCY.**

- We analysed what the BITCOIN is, a virtual currency from the year 2009 based on new technologies (BLOCKCHAIN). We worked on bitcoins through a Scaperoom.
- We worked with our local currency called "OSSETANA". It is used only in our town as a kind of bartering.





***THANK YOU
VERY MUCH!!!***