|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 1 – PRESENTATION OF THE PROGRAM TO THE SCHOOL AND LOCAL COMMUNITY**

**…………………………………………………………………………………………………………………………………..**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Know more about the main goals of the Project; * Know about the financial problems of the partners; * Visit the Comenius corner. | **Dates:**   * September/October   **Resources:**   * Meeting in schools. |

**We will need to:**

* Make an invitation and send it to parents and staff from school to take part in the first meeting to introduce the Project;
* Create a Comenius corner in schools.

**Discussion issues/ Extension Activity:**

We shall encourage parents and staff to speak about financial issues at home:

* Explain the importance of looking after money;
* Helping children to understand the concept of money;
* Explain that financial decisions can impact their family and community;
* Involve pupils/staff/families in the planning of learning.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 2 – DEMONSTRATION OF THE CURRENCY OF THE DIFFERENT PARTNERS**

**…………………………………………………………………………………………………………………………………**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Understand the concept of money (story of money – explained through stories/images); * Do a map of Europe with all the partners flags and actual currency; * Create a large cardboard with coins and flags of each country; * Recognise the coins and notes that we use. | **Dates:**   * October   **Resources:**   * Cards with money; * Cards with flags; * Cardboard; * Glue; * Paints; * New technologies. |

**We will need to:**

* Make children understand how money appeared in our lives;
* Draw a map of Europe;
* Draw flags and actual currency of all the partners;
* Create a large cardboard with coins and flags of each country;
* Put the coins in front of your children and ask them to sort the coins and to put them on the cardboard.

**Discussion issues/ Extension Activity:**

* Ask children to sum the story of money;
* Spend time learning to count money;
* Play a game with counting money.

|  |  |
| --- | --- |
| ACTIVITY 2: DEMONSTRATION OF THE CURRENCY OF THE DIFFERENT PARTNERS | AREAS OF LEARNING |

|  |  |
| --- | --- |
| **LANGUAGE** | * Tell the story of money; * Teach important words related to financial issues. |
| **MATHEMATICS** | * Identify money; * Different units of money have different values; * It’s the denomination of the money that matters, not the size; * Counting activities; * Measure the value of things. |
| **INFORMATION TECHNOLOGY** | * Put the story of money into a power point (e.g.); * Print out coins. |
| **PERSONAL AND SOCIAL HEALTH EDUCATION** | * Discuss the need to exchange goods for money. |
| **ARTS** | * Draw the story of money; * Draw the map of Europe; * Draw the flags. |

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 3: MONEY AND CONCERNS**

**…………………………………………………………………………………………………………………………………..**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Understand the necessity to exchange coins and notes for goods; * Understand how to keep money safe; * Balance needs and wants and prioritise what gets first call on a limited supply of money – File: “Me and my Money: wants and needs” | **Dates:**   * November   **Resources:**   * Coins; * Products; * Box. |

**We will need to:**

* Set up some (15 e.g.) products and explain children that these products are special because all of them have the same price, 5 cents. Although explain children that shops have differently priced products.
* Have a box with all the coins so at least 10 children can count 10 coins of 5 cents from the box.
* Have one real coin of 5 cents so that each child can touch it.

**Discussion issues/ Extension Activity:**

* How many products we will be able to buy for 5 cents?
* How will you know what products are more important to buy (needs and wants)?
* Families can talk about the family’s budget together (without worrying children about the bills or making them feel guilty for something.
* Explain that there are some expenses, such as food, utilities and clothing that must be paid for from that money.
* Families and teachers may explain there is a set amount that must be saved for emergencies and future expenses.
* Parents can set up a family piggy bank to save for something fun for the whole family.

|  |  |
| --- | --- |
| ACTIVITY 3: MONEY AND CONCERNS | AREAS OF LEARNING |

|  |  |
| --- | --- |
|  |  |
| **LANGUAGE** | * Develop language through shopkeeper and customer interaction; * Keep a personal file about “Me and my Money”; * Practice vocabulary related to financial issues. |
| **MATHEMATICS** | * Counting activities; * Decide what you will buy with some coins. |
| **INFORMATION TECHNOLOGY** | * Articulate with Language and use new technologies to build a document of “Me and my Money” (wants and needs). |
| **PERSONAL AND SOCIAL HEALTH EDUCATION** | * Ask parents and staff from school about their shopping experiences (wants and needs – how to decide); * Role-play being the shopkeeper and customer * Discuss needs and wants; * Discuss the need to exchange goods for money. |
| **ARTS** | * Design and make a money box; * Design and make coins for the activities; * Make a piggy bank for home. |

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 4: COMSUMPTION**

**…………………………………………………………………………………………………………………………………..**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Build a “cash point machine”; * Draw credit cards; * Talk about the importance of consumption; * Understand how to keep money safe by putting it into an account; * Understand the importance of keeping financial records; * Begin to be able to plan and think ahead. | **Dates:**   * December   **Resources:**   * Coins; * Boxes; * Glue; * Paints * Products. |

**We will need to:**

* Explain children what type of things we can get from machines (crisps, sweets, drinks, tickets, etc) and money;
* Display the cardboard coins to help children with identification of different coins;
* Explain how we get money from machines;
* Speak about savings;
* Build a cash point machine and draw a credit card (each child will have a card with different amounts and will plan what to buy);
* Descript what happened with your credit card that day;
* Call parents to speak about Christmas and money.

**Discussion issues/ Extension Activities:**

* How do you know what money to put in a machine;
* Can you get money from the machines;
* What is the best strategy for making sure that one has enough money for everything;
* Parents and teachers should use clear examples to teach their children about money concepts: earning money; saving money; borrowing money; spending money; budgeting money; checking accounts; credit cards.

|  |  |
| --- | --- |
| ACTIVITY 4: CONSUMPTION | AREAS OF LEARNING |

|  |  |
| --- | --- |
| **LANGUAGE** | * Question parents and staff from school about the types of money machines they use and what types they would like in school; * The story “Sam and the Lucky Money”, by Karen Chin (Sam is off to Chinatown to celebrate the New Year and spend his “Lucky Money”. But everything he wants costs too much. The young boy’s disappointment gives way to compassion when he encounters a street person in need of socks and shoes. Now Sam has a new perspective on what it means to be lucky). – discuss the value of money. |
| **MATHEMATICS** | * Counting activities; * Produce a graph based on the amounts of each child and how much/where they can spend it. |
| **INFORMATION TECHNOLOGY** | * Articulate with Language and use new technologies to work in the document “Me and my Money” (amount I have/how much I can spend). |
| **PERSONAL AND SOCIAL HEALTH EDUCATION** | * Ask parents and staff from school about their experiences with machines; * Locate and identify machines in the community; * Discuss about savings; * Discuss about allowances; * Discuss about Christmas. |
| **ARTS** | * Design and make a cash point machine; * Draw credit cards. |

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 4: COMSUMPTION**

**…………………………………………………………………………………………………………………………………..**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Make a bazaar at school with Christmas things/products. | **Dates:**   * December   **Resources:**   * Products related to Christmas |

**We will need to:**

* Call parents and the community to participate in a bazaar with Christmas things/products;
* Collect goods in the community.

**Discussion issues/ Extension Activities:**

* Decide the items to be sold;
* Discuss the costing to make a small profit;
* Purchasing the goods;
* Selling the goods;
* Deciding what to spend their profit on.

|  |  |
| --- | --- |
| ACTIVITY 4: CONSUMPTION | AREAS OF LEARNING |

All areas of learning will be involved in this activity.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 5: PUBLICATION OF A BROCHURE**

**…………………………………………………………………………………………………………………………………..**

|  |  |
| --- | --- |
| **All partners/ children:**   * Study the currency, flag, politics (…) of all the partners; * The coordinator of the project will compile all the information emailed by the partners. | **Dates:**   * January   **Resources:**   * Research (books, internet); Publisher. |

**We will need to:**

* Search the information (books, internet, other)
* Compile all the information.

**Discussion issues/ Extension Activities:**

* Learn about the partners;
* Select information.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 6: WANTS & NEEDS (Handiworks with materials about the things children would like to get and discuss its importance in their life).**

**………………………………………………………………………………………………………………………………………………**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Balance needs and wants, and prioritise what gets first call on a limited supply of money. | **Dates:**   * January   **Resources:**   * Vocabulary sheet; * Activity sheet. |

**We will need to:**

* Write on the whiteboard amounts and ask the children to say which amount they think would cover the cost of something;
* Give children a magazine sheet of products and prices and make them decide what they need and what they want.

**Discussion issues/ Extension Activities:**

* Ask children why they choose those products and let them understand the prices and what is truly important in one’s daily life.

|  |  |
| --- | --- |
| ACTIVITY 6: WANTS & NEEDS | AREAS OF LEARNING |

|  |  |
| --- | --- |
| **LANGUAGE** | * Find appropriate information on products and prices from the internet, newspapers and catalogues. |
| **MATHEMATICS** | * Estimate prices; * Use a supermarket catalogue to price your wants and needs. |
| **INFORMATION TECHNOLOGY** | * Articulate with Language and use new technologies to work in the document “Me and my Money” (amount I have/how much I can spend). |
| **PERSONAL AND SOCIAL HEALTH EDUCATION** | * Discuss needs and wants; * Discuss the need to keep within budgets and the possible consequence if we don’t. * Discuss about savings; * Discuss about allowances. |
| **ARTS** | * Design a collage with two headings: “Needs” and “Wants”, using pictures from catalogues. |

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

* **ACTIVITY 7: BOOK WITH CONSUMER RIGHTS AND RESPONSIBILITIES/ MEETING WITH A MEMBER OF AN INSTITUTION OF RIGHTS/RESPONSIBILITIES OF CONSUMERS**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Elaborate a book with consumer rights and responsibilities; * (Each partner will work the same rights and responsibilities in their own language and English); * Participate in a meeting with a member of an institution. | **Dates:**   * February/ March   **Resources:**   * Consumer rights and responsibilities; * Drawings; * Pictures; * A person of an institution. |

**We will need to:**

* Write the consumer rights and responsibilities and let children learn them and discuss them;
* Elaborate a drawing or insert a picture for each right and responsibility;
* Call a person from an institution to speak about consumer rights and responsibilities.

**Discussion issues/ Extension Activities:**

* Let children, parents and staff learn more about their rights as consumers and discuss about their responsibilities too.

|  |  |
| --- | --- |
| ACTIVITY 7: BOOK WITH CONSUMER RIGHTS AND RESPONSIBILITIES/ MEETING WITH A MEMBER OF AN INSTITUTION OF RIGHTS/RESPONSIBILITIES OF CONSUMERS | AREAS OF LEARNING |

|  |  |
| --- | --- |
| **LANGUAGE** | * Discuss the appropriate information about consumer rights and responsibilities; * Interpret information. |
| **MATHEMATICS** | * Analyze labels, invoices… |
| **INFORMATION TECHNOLOGY** | * Articulate with Language and Mathematics to work in the book about consumer rights and responsibilities. |
| **PERSONAL AND SOCIAL HEALTH EDUCATION** | * Discuss rights; * Discuss responsibilities; * Discuss the way you can be a good citizen. |
| **ARTS** | * Draw some images or make some collages for each right and responsibility. |

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 8: VISITING A MARKET AND MONITORING THE PROCESS OF SALE/ PURCHASE OF GOODS FOR CHILDREN IN THE REAL SITUATION/ MEETING/TALKING WITH SHOP-ASSISTANTS**

**…………………………………………………………………………………………………………………………………..**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Know what money is and understand the exchange of money; * Know about other forms of money; * Be able to discuss how spending money and our satisfaction from the purchase can vary; * Be able to assess best buys in a variety of circumstances; * Recognise the coins and notes that we use; * Understand the exchange of coins and notes for goods; * Be able to talk about things that they may want to spend their money on. | **Dates:**   * March   **Resources:**   * Money; * Market; * Shop-assistants * … |

**We will need to:**

* Explain the children the process of sale and buy;
* Draw the children’s attention to the fact that most shops have differently priced items;
* Interview a shop-assistant.

**Discussion issues/ Extension Activities:**

* Encourage children and parents to bring some coins from home to add to a large class jar. Money raised could be used to buy a reward;
* Pupils take responsibility for purchasing the goods;
* Pupils decide what to spend their profit on.

|  |  |
| --- | --- |
| ACTIVITY 8: VISITING A MARKET AND MONITORING THE PROCESS OF SALE/ PURCHASE OF GOODS FOR CHILDREN IN THE REAL SITUATION/ MEETING/TALKING WITH SHOP-ASSISTANTS | AREAS OF LEARNING |

|  |  |
| --- | --- |
| **LANGUAGE** | * Interpret information; * Take notes and write reports on the markets being visited; * Plan an interview. |
| **MATHEMATICS** | * Use real money for the visit to the market; * Estimate prices. |
| **PERSONAL AND SOCIAL HEALTH EDUCATION** | * Produce a set of safety rules for preparing and doing the visit; * Decide on how to ensure money is kept safely when going to the market |
| **ARTS** | * Role-play – practicing buying and selling at the class shop. |

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 9: CREATE A ROLE-PLAY SITUATION WHERE CHILDREN CAN EXCHANGE GOODS FOR MONEY**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Understand the exchange of money; * Be able to discuss how spending money and our satisfaction from the purchase can vary; * Balance needs and wants; * Recognize the coins and notes that we use; * Understand the exchange of coins and notes for goods; * Be able to talk about things that they may want to spend their money on. | **Dates:**   * April   **Resources:**   * Money; * Classroom; * … |

**We will need to:**

* Organize a class shop;
* Draw the children’s attention to the fact that most shops have differently priced items;
* Give an amount to children.

**Discussion issues/ Extension Activities:**

* Pupils take responsibility for purchasing the goods;
* Pupils decide what to spend their amount on.

|  |  |
| --- | --- |
| ACTIVITY 9: CREATE A ROLE-PLAY SITUATION WHERE CHILDREN CAN EXCHANGE GOODS FOR MONEY | AREAS OF LEARNING |

|  |  |
| --- | --- |
| **LANGUAGE** | * Interpret information; * Develop language through shopkeeper and customer interaction. |
| **MATHEMATICS** | * Carry out simple shopping activities; * Decide what to spend their amount on in the shop class; * Estimate prices, by using a supermarket catalogue. |
| **PERSONAL AND SOCIAL HEALTH EDUCATION** | * Collect information from adults at home and in school about shopping experiences; * Discuss the importance of money and shopping; * Discuss needs and wants. |
| **ARTS** | * Role-play – practicing buying and selling at the class shop. |

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 10: LEARNING WORDS AND EXPRESSIONS WHICH PEOPLE USE WHEN SHOPPING**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Question children about the words and expressions they know; * Organize a vocabulary sheet. | **Dates:**   * April   **Resources:**   * Paper; * Pencil; * … |

**We will need to:**

* Teach children some vocabulary;
* Teach children some rules for a good behavior and education.

**Discussion issues/ Extension Activities:**

* Pupils practice the vocabulary in the class shop.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 11: EXCHANGE OF TRADITIONAL PRODUCTS AND THEIR PRICES**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Fill in the file with the traditional products and their prices (each country); * Talk about the traditional products and prices of each partner. | **Dates:**   * May   **Resources:**   * Paper; * Images; * … |

**We will need to:**

* Teach children some vocabulary;
* Teach children the traditional products of each partner.

**Discussion issues/ Extension Activities:**

* Pupils practice the vocabulary in English and native language.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 12: CREATE A MARKET AT SCHOOL WITH THE SAME KIND OF PRODUCTS IN ALL COUNTRIES AND THEN COMPARE THE FINAL PRICE AND RESULTS OF THE MARKET**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Create a market at school; * Sell the same products in all schools: strawberries; carrots; apples; oranges; cookies; lemonade; * Fill the file with the prices; * Compare the prices. | **Dates:**   * May   **Resources:**   * Products; * File with the prices; * Photos. |

**We will need to:**

* Create a market at school;
* Call parents to participate.

**Discussion issues/ Extension Activities:**

* Pupils will learn how to count money, exchange…

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 13: LEARN THE NAMES OF SOME PRODUCTS/ EXPRESSIONS IN THE LANGUAGE OF EACH PARTNER**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Fill in the file with the name of the products/ expressions in their native language; * Email the coordinator of the project; * The coordinator will compile everything and email back the partners; * Each partner will make a small movie with children practicing the words/ expressions of each partner. | **Dates:**   * May   **Resources:**   * File with the words/ expressions; * Photos; * Movie. |

**We will need to:**

* Practice with students the foreign words/ expressions;
* Make a little movie with them pronouncing the words/expressions.

**Discussion issues/ Extension Activities:**

* Know more about other cultures.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 14: DO A PHOTO ALBUM WITH MATERIALS AND ACTIVITIES OF THE PROJECT AND PUBLICISE IN THE SCHOOLS’ MAGAZINES, WEBSITE OF THE PROJECT AND LOCAL MEDIA**

**………………………………………………………………………………………………………………………………....**

* The coordinator of the project will compile the photos of the Comenius meetings and works in a photo album.
* Each partner will be responsible to publicise the Comenius project in their own schools’ magazines.
* The coordinator from Spain, Pere Cervello, will publicise on the website.

**SECOND YEAR OF THE PROJECT**

**2012/2013**

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 15: CREATION AND EXHIBITION OF POSTERS IN THE COMMUNITY RELATIVE TO CONSUMPTION**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Speak about consumption; * Learn the importance of saving; * Discuss saving tips. | **Dates:**   * October   **Resources:**   * Poster |

**We will need to:**

* Discuss about consumption and savings.

**Discussion issues/ Extension Activities:**

* Know more about the necessity of saving.

|  |  |
| --- | --- |
| ACTIVITY 15: CREATION AND EXHIBITION OF POSTERS IN THE COMMUNITY RELATIVE TO CONSUMPTION | AREAS OF LEARNING |

All areas are involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 16: PERFORMANCE OF A THEATRICAL PLAY – “ADVENTURE IN MY POCKET – THE ANT AND THE BUZZER” (adapted story)**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Work a story/play adapted to Financial Education – “Adventure in My Pocket - The Ant and the Buzzer”; * Give an end to the story/play; * Perform the story/play. * Will film the performance. | **Dates:**   * September/October   **Resources:**   * Story/Play; * Video Camera. |

**We will need to:**

* Read the story/play to/with the students;
* Make them realize the moral of the story/play;
* Achieve together an end to the story/play (each country will manage its own end);
* Perform the story/play;
* Make a little movie of the performance.

**Discussion issues/ Extension Activities:**

* Know more about financial issues;
* Learn more words related to financial education.

|  |  |
| --- | --- |
| ACTIVITY 16: PERFORMANCE OF A THEATRICAL PLAY – “ADVENTURE IN MY POCKET – THE ANT AND THE BUZZER” | AREAS OF LEARNING |

|  |  |
| --- | --- |
| **LANGUAGE** | * Read the story; * Interpret the story; * Create a new end to the story; * Understand the moral; * Develop language. |
| **MATHEMATICS** | * Create lists for the Ant and the Buzzer with the money they win and the money they need to spend. |
| **PERSONAL AND SOCIAL HEALTH EDUCATION** | * Collect information from adults at home and in school about shopping experiences; * Discuss the importance of money and shopping; * Discuss needs and wants. |
| **ARTS** | * Role-play. |

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 17: CALL PARENTS TO SCHOOL TO DEBATE ON CONSUMPTION (HOW TO TEACH CHILDREN SAVE MONEY)**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Discuss together the meaning of saving money; * Discuss together consumption. | **Dates:**   * September/October |

**We will need to:**

* Call parents to school.

**Discussion issues/ Extension Activities:**

* Know more about financial issues;
* Discuss different ways of saving;
* Discuss what is important and not so important to buy;
* Discuss saving tips.

|  |  |
| --- | --- |
| ACTIVITY 17: CALL PARENTS TO SCHOOL TO DEBATE ON CONSUMPTION (HOW TO TEACH CHILDREN SAVE MONEY) | AREAS OF LEARNING |

All areas will be involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 18: DO WORKS ON HOW TO SAVE MONEY**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Discuss together the meaning of saving money; * Discuss together consumption; * Create a list that parents can use when shopping; * Create a list that parents can use to fill with the family budget. | **Dates:**   * September/October |

**We will need to:**

* Create 2 lists/files.

**Discussion issues/ Extension Activities:**

* Know more about financial issues;
* Discuss different ways of saving;
* Discuss what is important and not so important to buy;
* Discuss saving tips;
* Discuss on essential goods.

|  |  |
| --- | --- |
| ACTIVITY 18: DO WORKS ON HOW TO SAVE MONEY | AREAS OF LEARNING |

All areas will be involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 19: HANDIWORKS ON THE IMPORTANCE OF ADOPTING PRODUCTION METHODS THAT MINIMIZE HARM TO THE ENVIRONMENT**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Discuss the impact modern life and manufacturing has on the planet; * Be aware of the importance of reducing our impact on ecosystems will create an aware society determined to change; * Discuss the importance of reduce, reuse, and recycle the materials used in production and consumption systems, and ensure that residual waste can be assimilated by ecological systems. * Act with restraint and efficiency when using energy, and rely increasingly on renewable energy sources such as solar and wind. | **Dates:**   * September/October   **Resources:**   * Internet; * Books; * Images; * … |

**We will need to:**

* Discuss the importance of consumption and environment.

**Discussion issues/ Extension Activities:**

* Know more about consumption;
* Discuss different ways of reducing our impact on ecosystems;
* Discuss the importance and meaning of recycling.
* ….

|  |  |
| --- | --- |
| ACTIVITY 19: CALL PARENTS TO SCHOOL TO DEBATE ON CONSUMPTION (HOW TO TEACH CHILDREN SAVE MONEY) | AREAS OF LEARNING |

All areas will be involved in searching information and producing materials together.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 20: CREATE A GAME WITH DIFFERENT JOBS**

**………………………………………………………………………………………………………………………………....**

Each country will create its own game and will exchange with the partners on the next mobility (December).

The jobs will be:

* Teacher
* Doctor
* Driver
* Cooker
* Computer Technician
* Banker
* Police
* Seller
* Builder
* Singer
* Lawyer

|  |  |
| --- | --- |
| ACTIVITY 20: CREATE A GAME WITH DIFFERENT JOBS | AREAS OF LEARNING |

All areas will be involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 21: HANDIWORKS ON PROFESSIONS AND EARNINGS**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Try to find how much earns a teacher; a doctor; lawyer; banker; police in their own country. * Do handiworks on it. | **Dates:**   * November   **Resources:**   * Internet; * Magazines; * People with that kind of job; * Images; * … |

**We will need to:**

* Discuss the professions;
* Search for salaries.

**Discussion issues/ Extension Activities:**

* Know more about certain jobs;
* Discuss different salaries;
* Learn different words related to jobs.

|  |  |
| --- | --- |
| ACTIVITY 21: HANDIWORKS ON PROFESSIONS AND EARNINGS | AREAS OF LEARNING |

All areas will be involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 22: GAME – WHAT DO I WANT TO BE, WHEN I GROW UP**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Play the game; * Discuss the meaning of jobs and their importance on one’s life; * Discuss the appropriate personal life choices about financial issues and write them. | **Dates:**   * November   **Resources:**   * Game; * Paper; * … |

**We will need to:**

* Discuss the jobs.

**Discussion issues/ Extension Activities:**

* Know more about certain jobs;
* Learn different words related to jobs;
* Do reports/handiworks on jobs.

|  |  |
| --- | --- |
| ACTIVITY 22: GAME – WHAT DO I WANT TO BE, WHEN I GROW UP | AREAS OF LEARNING |

All areas are involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 23: LEARNING WORDS RELATED TO JOBS IN THE LANGUAGE OF THE DIFFERENT PARTNERS**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Learn the words related to jobs in all the languages of the partners; * Discuss the meaning of jobs and their importance on one’s life; * Film the children learning the words on the partners language. | **Dates:**   * November   **Resources:**   * Game; * Paper; * … |

**We will need to:**

* Discuss the jobs.

**Discussion issues/ Extension Activities:**

* Know more about certain jobs;
* Learn different words related to jobs.

|  |  |
| --- | --- |
| ACTIVITY 23: LEARNING WORDS RELATED TO JOBS IN THE LANGUAGE OF THE DIFFERENT PARTNERS | AREAS OF LEARNING |

All areas are involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 24: GUIDE OF FINANCIAL RULES**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Learn 10 financial rules; * Each country will make a drawing for each financial rule. | **Dates:**   * January   **Resources:**   * paper; * Pencil/ computer (paint); * … |

**We will need to:**

* Discuss the financial rules.

**Discussion issues/ Extension Activities:**

* Know more about financial rules;
* Learn different words related to financial rules.

|  |  |
| --- | --- |
| ACTIVITY 24: GUIDE OF FINANCIAL RULES | AREAS OF LEARNING |

All areas are involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 25: STORY “MONEY IN EUROPE” – ILLUSTRATED BY CHILDREN**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Read a story about the meaning of saving told by Comenius Boy, who is traveling around Europe; * Each country will illustrate its part on the story. | **Dates:**   * January/February   **Resources:**   * Paper; * Pencils. |

**We will need to:**

Read the story and draw it.

|  |  |
| --- | --- |
| ACTIVITY 25: STORY “MONEY IN EUROPE” – ILLUSTRATED BY CHILDREN | AREAS OF LEARNING |

All areas are involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 26: PUBLICITY CAMPAIGN ON THE WORK PRODUCED**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Each country will email 5 photos and 1 slogan about Financial Education to the coordinator. | **Dates:**   * 17th May   **Resources:**   * Computer |

**We will need to:**

Make a publicity based on financial education having the works done by reference.

Each country will email the coordinator until the 17th of May 5 photos and a slogan in their own language and a translation in English.

|  |  |
| --- | --- |
| ACTIVITY 26: PUBLICITY CAMPAIGN ON THE WORK PRODUCED | AREAS OF LEARNING |

All areas are involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 27: WORK THE CHIDREN’S FILES - LEARNING OUTCOMES**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Each country will write 3 reports from different students. | **Dates:**   * April   **Resources:**   * Computer |

**We will need to:**

Write 3 reports from different students:

* The importance of financial education;
* Wants and needs – the importance of choosing;
* The importance of saving.

**\*Students from Kindergarten will tell the teacher their opinion and the teacher may write it. Students can draw their opinion.**

**\*This activity was supposed to be presented in Bulgaria but as some countries are not going it will be presented on the last meeting in Portugal.**

|  |  |
| --- | --- |
| ACTIVITY 27: WORK THE CHIDREN’S FILES - LEARNING OUTCOMES | AREAS OF LEARNING |

All areas are involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 28: EUROPE DAY – 9th MAY**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Each country will celebrate this day as they want. * Each partner will email the coordinator 5 photo until the 17th May. | **Dates:**   * May   **Resources:**   * Computer * Photos |

**We will need to:**

Speak with children about this day and about Europe.

|  |  |
| --- | --- |
| ACTIVITY 28: EUROPE DAY – 9th MAY | AREAS OF LEARNING |

All areas are involved.

|  |
| --- |
| FINANCIAL EDUCATION | ACTIVITIES |

**ACTIVITY 29: LEARNING PART OF THE EUROPEAN ANTHEM**

**………………………………………………………………………………………………………………………………....**

|  |  |
| --- | --- |
| **Parents/staff/children will:**   * Listen to the instrumental European Anthem; * Read/Listen to one of the translations of the poem *“Ode to Joy”;* * Draw about the poem *“Ode to Joy”;* * Each partner will email the coordinator 5 photo until the 17th May. | **Dates:**   * May   **Resources:**   * Computer * Photos |

**We will need to:**

Speak with children about the European Anthem.

Let children listen to the Anthem.

Read the poem “Ode to Joy”.

|  |  |
| --- | --- |
| ACTIVITY 29: LEARNING PART OF THE EUROPEAN ANTHEM | AREAS OF LEARNING |

All areas are involved.

Please visit<http://www.coe.int/aboutcoe/index.asp?page=symboles&sp=hymne> to listen to the European Anthem.

**Ode to Joy**The melody used to symbolize the EU comes from the Ninth Symphony composed in 1823 by Ludwig Van Beethoven, when he set music to the "Ode to Joy", Friedrich von Schiller's lyrical verse from 1785.

The anthem symbolizes not only the European Union but also Europe in a wider sense. The poem "Ode to Joy" expresses Schiller's idealistic vision of the human race becoming brothers - a vision Beethoven shared.

In 1972, the Council of Europe adopted Beethoven's "Ode to Joy" theme as its anthem. In 1985, it was adopted by EU leaders as the official anthem of the European Union. Without words, in the universal language of music, this anthem expresses the European ideals of freedom, peace and solidarity.

The European anthem is not intended to replace the national anthems of the EU countries but rather to celebrate the values they share.

**THREE DIFFERENT TRANSLATIONS OF THE POEM:**

**1**

Joy, beautiful sparkle of the gods,  
Daughter of Elysium!  
  
We enter, fire-drunk,  
Heavenly one, your shrine.  
  
Your magic again binds  
What custom has firmly parted.  
  
All men become brothers  
Where your tender wing lingers.  
  
Whoever has had the great fortune   
To be a friend's friend,  
  
Whoever has won a devoted wife,   
Join in our jubilation!  
  
Indeed, whoever can call even one soul,   
His own on this earth!  
  
And whoever was never able to, must creep   
Tearfully away from this band!  
  
Indeed, whoever can call even one soul,   
His own on this earth!  
  
And whoever was never able to, must creep   
Tearfully away from this band!  
  
Joy, beautiful sparkle of the gods,  
Daughter of Elysium!  
  
We enter, fire-drunk,  
Heavenly one, your shrine.  
  
Your magic again binds  
What custom has firmly parted.  
  
All men become brothers  
Where your tender wing lingers.   
  
Your magic again binds  
What custom has firmly parted.  
  
All men become brothers  
Where your tender wing lingers.

**2**

Joy, thou source of light immortal,  
Daughter of Elysium!  
Touched with fire, to the portal,  
Of thy radiant shrine, we come.  
Your sweet magic, frees all others,  
Held in custom's rigid rings,  
All men on earth become brothers,  
In the haven of your wings.   
  
*Chorus*  
Be embraced, you millions!  
This kiss for the entire world!  
Brothers, above the starry canopy  
Must a loving Father reside.  
  
Whoever has the great fortune,  
To be a friend’s friend, Whoever  
 wins the love of a lovely woman,  
Add his jubilation to ours!  
Yes, anyone also who has a soul  
To call his own on this earth!  
And anyone who never could,   
  should run away  
Weeping from this brotherhood!  
  
*Chorus*  
Those who occupy the great circle,  
Pay homage to sympathy!  
It leads to the stars  
Where the unknown is enthroned  
  
Joy, all creatures drink  
At the bosoms of nature,  
All good, all evil  
Follow your trail of roses.  
Kisses she gives us, and wine,  
A friend, proven in death.  
Pleasure was given to the worm,  
And the cherub stands before God.  
  
*Chorus*  
Do you fall before him, you millions?  
Do you sense the Creator, world?  
Seek him above the starry canopy,  
Above the stars he must live.  
  
Joy is called the strong spring  
In the perpetuity of nature.  
Joy, joy drives the wheels  
In the earth’s great clock.  
Flowers, she calls from the buds,  
Suns, out of the firmament,  
Spheres, she rolls through space  
That the seer cannot know.  
  
*Chorus*  
Happy, as his suns fly  
Through the heavens’  
    magnificent plan  
Run, brothers, your race  
Joyful, as a hero to victory.  
  
As truth’s fiery reflection  
Smiles at the explorer,  
To virtue’s steep hill  
She guides the silent sufferers’ path.  
On faith’s sunlit summit  
One sees her banners in the wind,  
Through the cracks of burst coffins  
They are seen in the chorus of angels.  
  
*Chorus*  
Endure courageously, you millions!  
Endure for the better world!  
Over the starry canopy  
A good God will reward you!  
  
Gods one cannot repay  
Beautiful it is, to be like them.  
Grief and poverty, acquaint yourselves  
With the joyful ones rejoice.  
Anger and revenge be forgotten,  
Our deadly enemy be forgiven,  
No tears shall he shed  
No remorse shall gnaw at him  
  
*Chorus*  
Our debt registers be abolished  
Reconcile the entire world!  
Brothers, over the starry canopy  
God judges, as we judged.  
  
Joy bubbles in the cup,  
In the grape’s golden blood  
Cannibals drink gentleness  
The fearful, courage --  
Brothers, fly from your perches,  
When the full cup is passed,  
Let the foam spray to the heavens  
This glass to the good spirit.  
  
*Chorus*  
He whom the spirals of stars praise,  
He whom the seraphim’s hymn glorifies,  
This glass to the good spirit  
Above the starry canopy!  
  
Courage firm in great suffering,  
Help there, where innocence weeps,  
Eternally sworn oaths,  
Truth towards friend and foe,  
Mens’ pride before kings’ thrones --  
Brothers, even if it costs property  
   and blood, --  
The crowns to those who earn them,  
Defeat to the lying brood!  
  
*Chorus*  
Close the holy circle tighter,  
Swear by this golden vine:  
Remain true to the vows,  
Swear by the judge above the stars!  
  
Escape the tyrants’ chains,  
Generosity also to the villain,  
Hope upon the deathbeds,  
Mercy from the high court!  
The dead, too, shall live!  
Brothers, drink and chime in,  
All sinners shall be forgiven,  
And hell shall be no more.  
  
*Chorus*  
A serene departing hour!  
Sweet sleep in the shroud!  
Brothers—a mild sentence  
From the final judge!

**3**

Joy of beautiful God's sparks  
Daughter of the Elysium  
Drunken of fire we will enter  
Your holy shrine, Heavenly daughter!

(x2)  
Your miracles will connect again  
Whatever fashion had strictly devided  
All men will become brothers  
Wherever your tender wing remains.

Whoever had the good luck  
To be a friend's friend  
Whoever married a beautiful woman  
Should mix in his cheers!

(x2)  
Yes, whoever calls a single soul  
To be his on this earth's ball  
And whoever never managed should  
leave this brotherhood crying!