



MONEY MATTERS PROJECT

BOOK OF FINANCES

Key Action 2: Cooperation for innovation and the exchange of good practices

KA219 – Strategic partnership- school cooperation

Partnership number: **2017-1-SK01-KA219-035366**





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PARTNER SCHOOLS



Slovakia - Gymnazium Petra Pazmana s vjm-Pazmany Peter Gimnazium in Nove Zamky (coordinator)



Poland- Szkoła Podstawowa im. plk. K. Iranka Osmeckiego w Zespole Szkol in Pstragowa



Romania - Scoala Gimnaziala "Samson Bodnarescu" in Galanesti



Greece - Primary School of Kouloura in Kouloura



Spain - Colegio Santo Ángel de la Guarda in Madrid



INFORMATION ABOUT THE PROJECT

The idea of a project is to follow the same plan and schedule in every country, do the same tasks but with an individual touch of each partner school. Thanks to different location of our schools (cities, town, villages) , culture context , experience of teachers , unlimited creativity of all participants and hard but pleasant we managed to do all planned activities, in most cases we did even more. In fact, the deeper we went in the project the more things, topics, details we found to be discovered.

The MONEY MATTERS project deals with several issues:

FINANCES

1. financial literacy: the history and evolution of money, monetary systems, the value of money, safety parts of banknotes and coins
2. budget literacy: personal and family budget, my needs, learning about accounts, where to store money
3. payment methods: local and foreign payment in cash/cards, using cards (debit, credit) electronic banking
4. saving and investing: setting up steps to reach short-term financial goals, setting up own business
5. loans, mortgages, debts.
6. Insurance
7. poverty vs. wealth in families, society and its wider context ,consumer society, spending money
8. identifying sources of personal income, work on financial plan
9. analyse personal and economic-social events influencing own budget
10. Commemorative coins, technical information about coins and banknotes: what are they made of, colour, weight, size,errors in printing/issuing
11. collecting coins: special 2 euro coins, memory 2 euro coins, starting packages
12. where and how are coins and banknotes made.

EUROPEAN UNION

1. EU countries, when and how they joined, youngest members, what is needed for a country to join the EU, etc.
2. which countries use euro currency, what are the similarities and differences, what currency did they use before euro
3. future of euro

HISTORY/ART/CIVICS- learning the background of coin and banknote design roots in history and/or art.

MATHEMATICS - financial plan, budget making, interest calculating, etc.

ICT - making use of ICT tools for sharing information.

The project results:

- improved and developed **teaching methods**, implemented new innovative, active and attractive teaching methods published, exchanged and regularly completed on eTwinning portal <https://twinspace.etwinning.net/46248/home> including useful set of didactic materials

- **language skills development**



- frequent using and implementing **new ICT tools** fe. Designing and printing in 3D
<https://www.facebook.com/moneymattersplus/videos/415989402172416/UzpfSTM1NDczMjE5ODI5ODEzNzo0MTY5NTYwMzlwNzU3NTM/>
- **documented project activities** in many different ways: smartphones, photographs, drawings, multimedia and traditional presentations, school and local magazine issues, school websites, project-blog, documentaries, leaflets, posters- a chance to increase creativity and development of numerous skills
fb <https://www.facebook.com/moneymattersplus/>
fb <https://www.facebook.com/groups/160210067941454/>
schools' websites

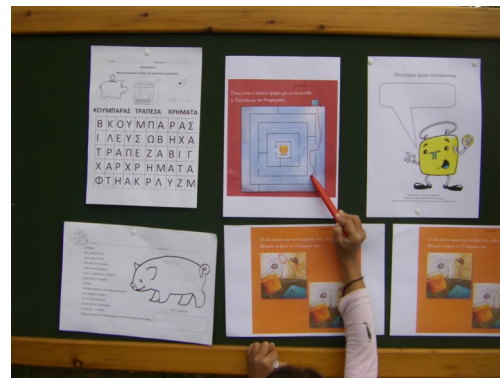
- **involved education-** learning about the history of each country through their coins and banknotes/trips to places connected to monetary issues teaching in extra-school environment (mint, bank, mine), with the use of modern technology tools such as students' smartphones, digital cameras etc., meetings with experts in finances or their places of work (universities, banks, insurance companies, etc.) ; f.e. during students MOBILITIES and **educational trips/ visits** to:

- a mint in Kremnica, Slovakia, the world's oldest mint dating back to 1328 in order to learn about the issuing process of coins,
- the gold mine in Banska Stiavnica, Slovakia, and learning about mineralogy, minerals used for issuing coins
- National Bank of Slovakia, National Bank of Romania, National Bank of Poland, National Bank of Spain, local divisions of banks, museums with collections of coins and banknotes fe. **Spain** : Casa de Moneda in Segovia, **Poland**-Hutten Czapski Museum (division of National Museum) in Krakow , NBP Centre of Money in Warsaw, Ethnographic Museum in Rzeszow , **Greece**- Melikis Museum , Byzantine Museum in Thessaloniki





- school **collections and exhibitions of coins and banknotes**
- **games, puzzles, quizzes and tasks** completed in partners schools during educational visits including some knowledge tests on history, money, EU

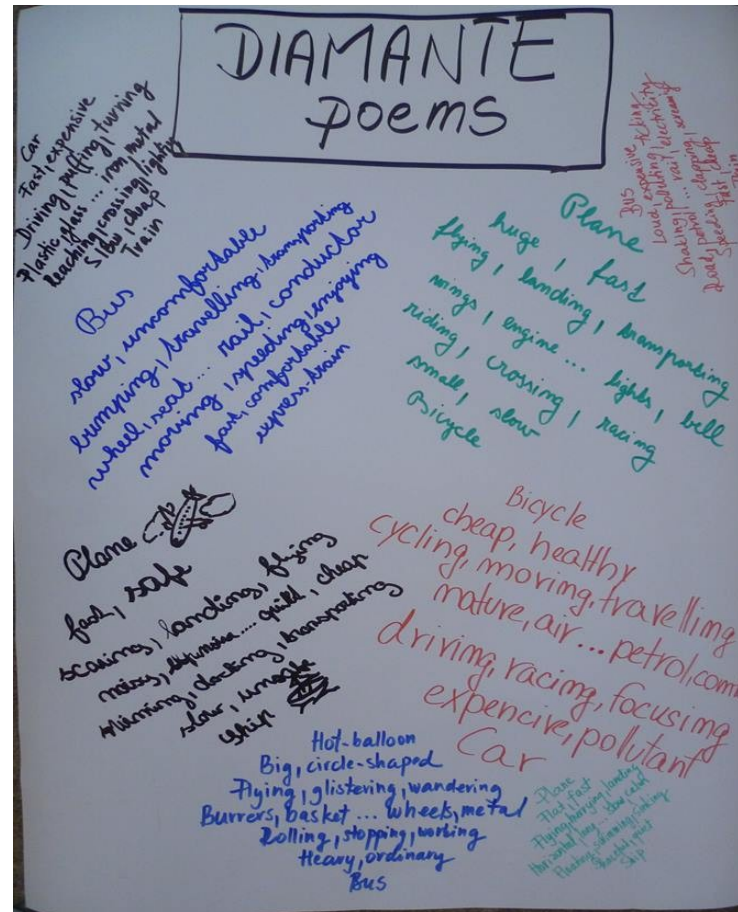


- **dramatisation/presentation of important historical events, partner countries culture**visiting manufactures, small business owners, companies to learn how to make money, taking part in workshops



● creativity development





- Erasmus Open Days in every partner school (each school year)



More available materials

eTwinning <https://twinspace.etwinning.net/46248/home>

FB <https://www.facebook.com/groups/160210067941454/>

<https://www.facebook.com/moneymattersplus/>



Money matters project



How euro bank notes are made ?

<https://www.youtube.com/watch?v=0eL9BuKP55I>

How coins are made ?(Video in Spanish)

<http://www.rtve.es/.../fabricando-made-in-spain-fabr.../1898689/>

Game : Where´s the coin from ?

<http://www.new-euro-banknotes.eu/Game.../Where-s-the-coin-from>

Other

[https://www.youtube.com/watch?v=b-k3WZT9CFE&feature=share&fbclid=IwAR2piUD91ynG-YGAE9vZnWRkNIbGZEcjIvA328QZ1bjM-](https://www.youtube.com/watch?v=b-k3WZT9CFE&feature=share&fbclid=IwAR2piUD91ynG-YGAE9vZnWRkNIbGZEcjIvA328QZ1bjM-h1t3fXmuB9SCo)

<https://www.facebook.com/DiscoverRealRomania/videos/980074312146165/UzpfSTc0NzAzOTY0NTpWSzoxNzM1NDc5Mzk5NDEwMDA/>

<https://www.facebook.com/chifan.rodica1/videos/1662982147121593/>

<https://www.facebook.com/chifan.rodica1/videos/1663000147119793/>



SCENARIOS

and

worksheets

SCENARIO 1

The illustration of euro banknotes

There is nothing randomly placed on coins (coins and notes). Everything hides its own symbolism. From the first coins of ancient times, the use of their surfaces (mainly on their backs) was designed due to declare a local product, a particular good building block, etc., which was recognized by the publishing authority.

Our euro and the same day our single currency has come to pass (the question of the matter and the references to it, are for banknotes which, unlike coins, have a common edition in all the countries of the European Union.)

The gates and windows depicted on the front of the banknotes symbolize the spirit of broadness and cooperation and are encircled by 12 stars that are the symbol of the European Union.

On the back of each note there is the geographical outline of Europe and a bridge that symbolizes the communication between Europe and the rest of the world.

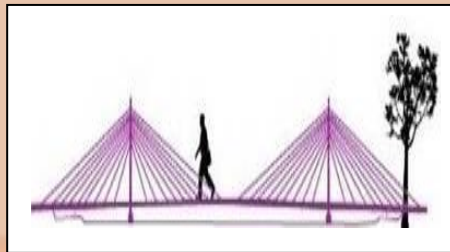
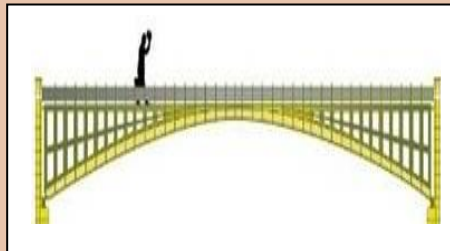
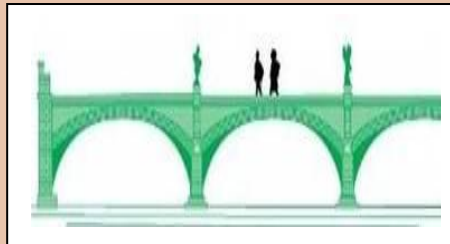
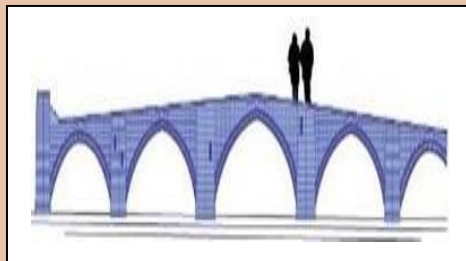
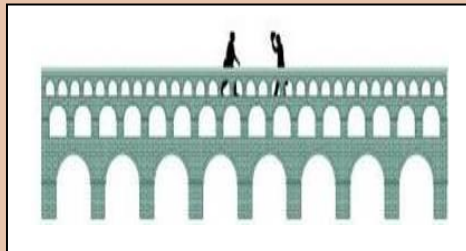
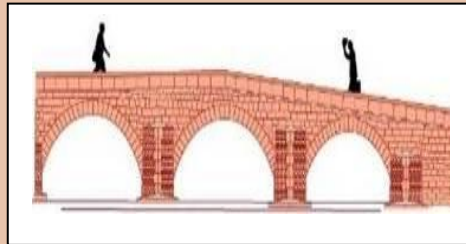
It differs from the iconography of the current euro banknotes to the fact that the arcades and waterways and the bridges depicted in our euro are no longer in Europe, they are the images of the imaginative designer authorized by the European central bank to design them. Therefore, even though, all the basic architectural styles (classic, Gothic, Renaissance, Baroque ...) are stated, the aesthetics of the artist limit the final visual product in a neighborhood with those of Northwest Europe.

The continent with the greatest cultural production in the whole world, with architectural tradition and inheritance that determines the global aesthetics, did not use, through the surface of such an important and powerful note in our time, the possibility of showing and presenting a Parthenon, a Colosseum and why not, one modern building of Gaudi.



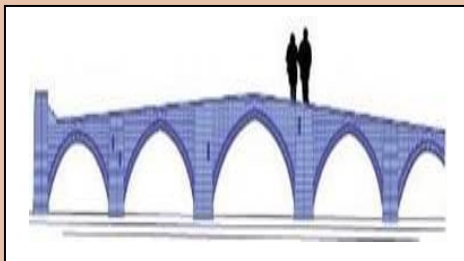
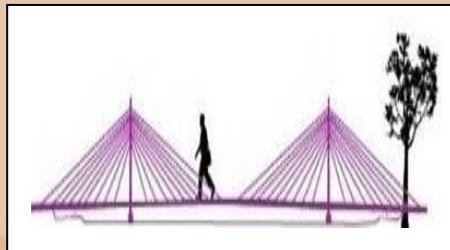
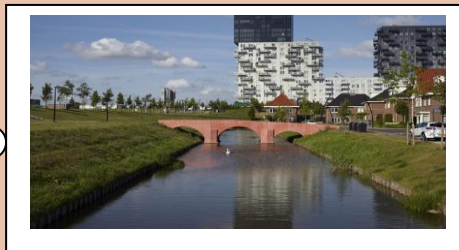
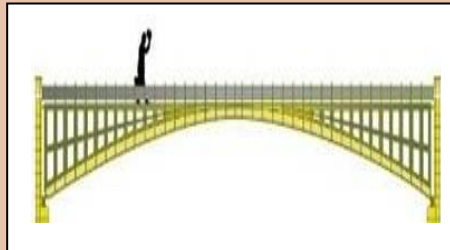
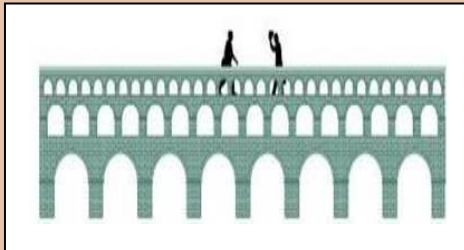
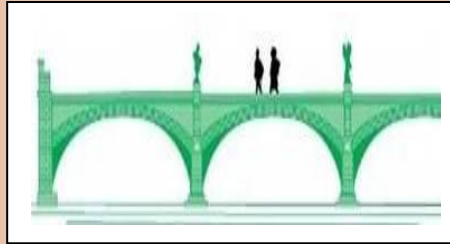
On the back of each euro banknote there is the geographical outline of Europe and a bridge that symbolizes communication between the peoples of Europe and between Europe and the rest of the world

Match the design to the banknote



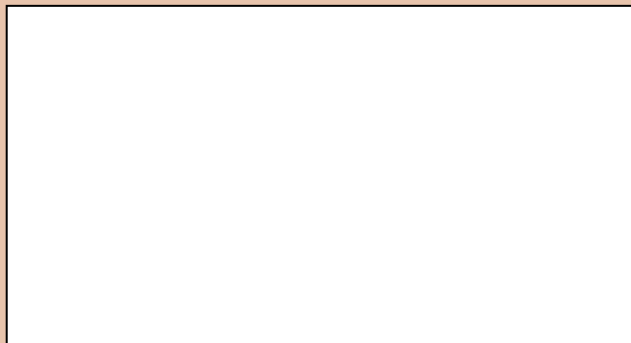
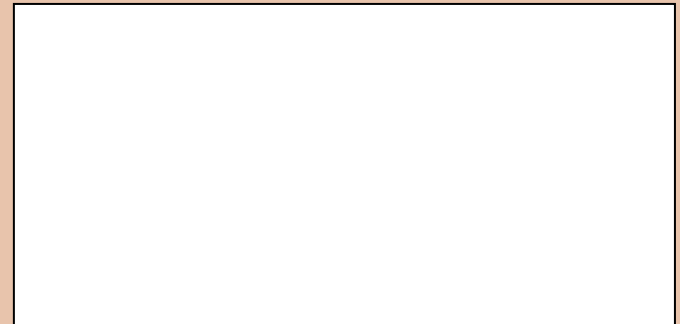
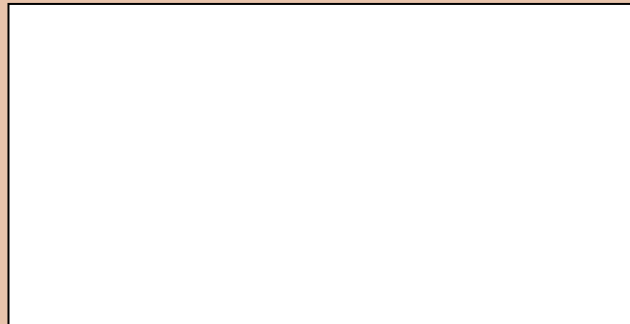
For the first time, perhaps in monetary history, the iconography of the coin precedes the existence of the depicted object. The Dutch designer Robin Stam was inspired by the seven bridges depicted in the euro coins designed by the Austrian designer Robert Kalina. The bridges were built around a new building block in the Spijkenisse suburb of Rotterdam. Each of the seven bridges was made as much as possible to the banknote.

Match the design to the construction



You are in the pleasant situation that the officials of the European Central Bank will assign you to choose seven of the most famous and emblematic European buildings (ancient and modern) to be used on one side of the new banknote circulation.

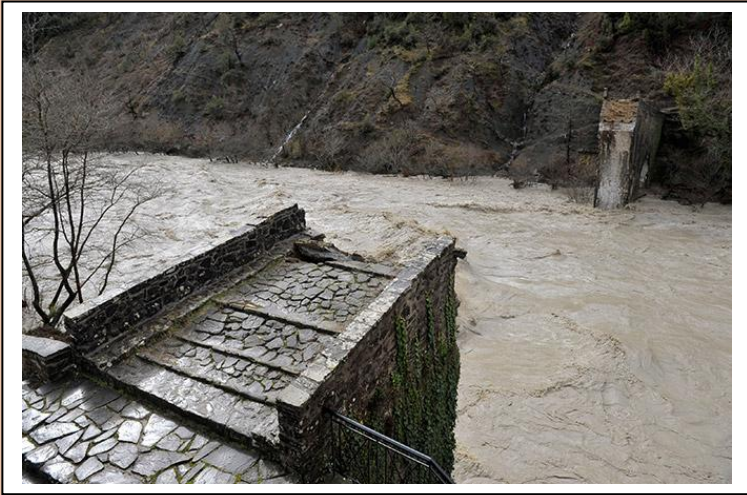
What would you choose (find their photos and paste them over the frames or stick them in the traditional way).



Bridges have ,for centuries. been a particular charm as symbols of union, conquest, human desire, and the need to move further, to approach the inaccessible, to pass across, to conquer the unknown.

The bridges, innumerable times in history, have been symbols. The type and reason of construction - bridge and bridging - are offered as little as possible to the use of transport and symbols. Particularly charming as symbols of union of opposites ... the opposite sides. The inherent search ...

Give your own symbolism, your own thoughts, and "bridge" your " inner truth"with the desire of your friends to get to know you better ... through the free and creative recording of your spontaneous thoughts from looking at the picture below



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The bridges that one finds scattered in the mountainous mass of Greece (apart from their symbolic character) constitute, in particular, a form of human intervention that operates at a practical level, signaling the opening of new opportunities, product exchange and communication through trade and developing links and contacts between neighboring communities.

The stone bridges of Epirus are standing in the middle of the rivers and telling the story of man's will to tame the momentum of nature and to come in contact, communicate and co-operate with the rest ones to invest in the future. Each one of them linked to the history of the place and its people echoes and reflects the images, experiences and needs of another era.

Today, at the time of the crisis, they are unprotected in the momentum of nature, abandonment and destruction ... with incalculable economic consequences (tourism, local traffic and communication ...).

Cover the subject as an analyst journalist and prepare an article on the pages of an economic newspaper.



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SCENARIO 2

The euro coins

(National sides)

Coins, unlike banknotes that are the same throughout the euro area, have a peculiarity: only one aspect is common. The other differs from country to country • is the so-called national face of the coins. Of course, everything is valid and it is circulating normally. On the national sides there are designs that are related to the history, culture and present of the countries. Somehow these representations are the identity of each state.

Eurozone countries are 19, but the euro is also used as the official currency in four non-EU states: San Marino and Vatican on the Italian peninsula, Monaco in Southeast France and Andorra (between Spain and France). There are, therefore, 23 national sides in coins. From these:

- In 5 countries there are 8 different representations, eg. each coin is different.
- In 1 country (Andorra) there are 4 different representations .
- In 12 countries there are 3 different representations , typically one for large coins (1 €, 2 €), one for medium (10, 20, 50L) and one for small (1, 2, 5) λ.).
- In 5 countries there is a show, eg .all coins have the same look.

The euro area countries can jointly issue commemorative coins to celebrate events of European significance. These coins are exclusive trophies and so far four have been released:

- One for 50 years since the Treaty of Rome (2007),
- one for 10 years of Economic and Monetary Union (2009),
- one for 10 years of euro banknotes and coins (2012); and
- one for the 30 years since the establishment of the European flag (2015).

National commemorative coins

Eurozone countries can still issue their own, separate commemorative coins (up to twice a year). In this way, they celebrate a historic anniversary or celebrate contemporary events of historical significance.

- The first commemorative coin was issued by Greece in 2004 on the occasion of the Athens Olympic Games.



I learn about the illustration of the euro coins in Greece. I associate information-name and match the correct currency (after I fill it in the blank of the information text).

On the coin depicts a **tanker** that symbolizes the bold entrepreneurial spirit in modern commercial shipping.



The coin depicts the form of the first Governor of Greece, **Ioannis Kapodistrias (1771-1831)**.



On the coin ... is depicted a **trireme**, which was the main ship of the Athenian Republic of Classical times.



The coin depicts the kidnapping of **Europe** from the bull-transformed Jupiter, as depicted in a mosaic of the 3rd century AD that was found in Sparta



On the coin ... the figure of **Rigas Feraios-Velestinlis (1757-1798)** is depicted.



The coin depicts the figure of **Eleftherios Venizelos (1846-1936)**.



The coin depicts the street or **corvette** that was one of the types of ships used during the National Liberation War (1821-1827).

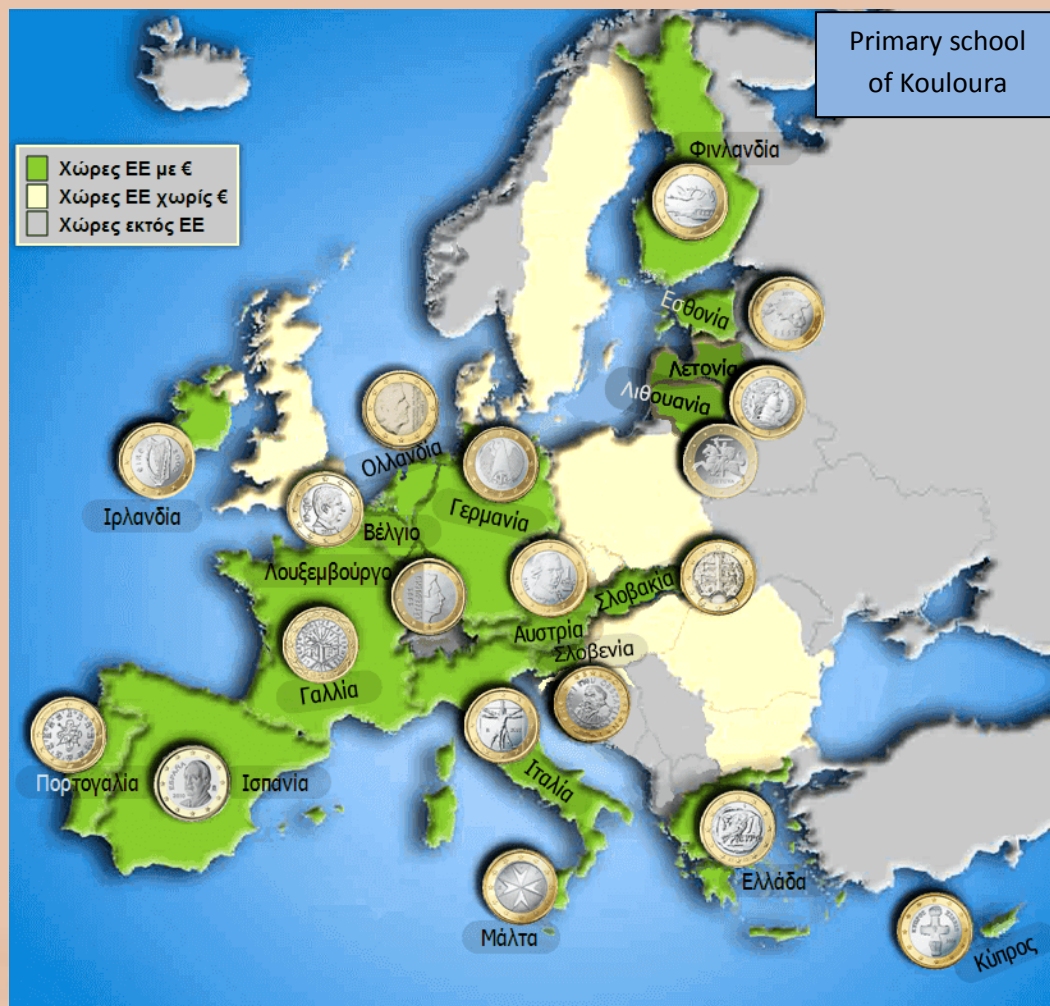


The coin depicts a copy of the **Athenian tetradrachim (TETRADRACH)** of the 5th century BC. a century bearing a **spectacle of owl**, a symbol of the goddess **Athena**.



Worksheet

Assemble the collage with the map of Europe, paint the countries of the European union with the green euro, the countries of the European union without the euro with yellow, and the non-European countries with grey. Place the euro on its national side in each country.
 (the final result will be in the form of the image below)





SCENARIO 3

National side of euro coins and technical parameters

Level of English: B1

Duration: 60 min

Content standards: Euro coin and its physical parameters, Euro national side

Students will be able to:

- * Analyze measures and weight of coins and compare them with theoretical data
- * Discover the history behind the euro coins design such as characters or important historic events.
- * Understand the differences and similarities among our euro coins

What you will need: 2 euro coins from several countries, a Vernier caliper and computers.

PROCEDURE

Flash start - 10 min

- * Show on the screen 2 euro coins from different countries.
- * Ask students where the coins are from.
- * Check the answers and compare them with a complete table of the right answers.

Dive in - 10 min

What are their weight and measures?

- * Individually, students will use the Vernier caliper and jot down their results.
- * Afterwards, students will work in pairs to compare the results of their analysis.



Talk it over - 25 min

* Why are the designs different ?

* We will gather answers from different subjects like History, Geography and Arts and take advantage of these results to explain : paramount historic events, art styles, sports.

Crank it up a notch - 10 min

* What are the commemorative coins?

* Explain them that there are also 2 euro commemorative coins.

* Convey the idea of face value

Takeaway - 5 min

Can you use any euro coin anywhere in the euro area ?

Important: List of EU members VS euro countries

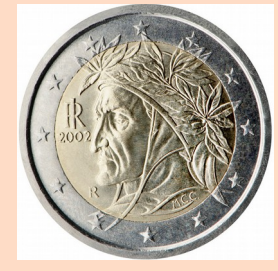
Follow-up or homework.

What animal is depicted in the national side of the greek 1 euro coin ?

What is the Nordic gold ?

Have you checked the weight and diameter of a 2 euro coin ?

Comment your results.





SCENARIO 4

Gambling

Level of English: B1

Duration: 45-60 minutes

Content standards: gambling, gambling as addiction, proverbs with money

Students will be able to:

Understand the phenomena of gambling

Analyze their own habits regarding dealing with money

Explain relationship between gambling , financial problems and relationships

Suggest ways of finding the solution to the problem if any

Type of work: team/group work

What you will need: cards with proverbs *Fortune is round, it makes one a king, another a beggar.*

PROCEDURE

Flash start-5 min Quick introduction to the topic ; it will give them a possibility to think about what they already know about **gambling**

* Write on the board GAMBLING, ask students to brainstorm for about 1 minute and then write the ideas on the board

Dive in/Talk it over - 10 min

*Facilitate a short discussion about the problems connected with gambling: *How much money do people spend on gambling? Why do they gamble? What are the social/life/financial consequences of gambling?*

* Use the given proverb ; what does the proverb *Fortune is round, it makes one a king, another a beggar* say?

Note: The following facts are true for people who have gambling addiction:

They only think about gambling and they don't care about anything else.

This addiction continues even when it already has a negative effect on the person or causes health problems.

The gambler thinks he has much more chance to win than he actually does. (For example: people lose 98% of the money they invest into lottery tickets.)

The addiction can lead to financial problems, they can't support their families anymore and they can also lose their jobs because of it.

Think it over-15 min

Divide students into groups of 4. Each group is given a different task.

Group 1

Write a report for the Healthy Life magazine on a person who healed from gambling addiction!

Use the following expressions: *money, debt, loan, pay!*

Write the report on your paper!

You can use tablets as help.

Work together, everyone should do their bit!

Group 2

Write the review of the book called I was addicted to gambling!

Use the following expressions: *money, debt, loan, pay!*

Write the review on your paper!

You can use tablets as help.

Work together, everyone should do their bit!

Group 3

Make a poster to warn people about the negative effects of gambling addiction!

Use the following expressions: *money, debt, loan, pay!*

You can use tablets as help.

Work together, everyone should do their bit!

Group 4

Write down the negative effects of gambling addiction!

Use the following expressions: *money, debt, loan, pay!*

You can use tablets as help.

Work together, everyone should do their bit!

Take away and follow up-10 min

Students present the results of their team work, each team has 2 minutes to do so.





SCENARIO 4

Worksheet

Group 1

Write a report for the Healthy Life magazine on a person who healed from gambling addiction!

Use the following expressions: money, debt, loan, pay!

Write the report on your paper!

You can use tablets as help.

Work together, everyone should do their bit!

Group 2

Write the review of the book called I was addicted to gambling!

Use the following expressions: money, debt, loan, pay!

Write the review on your paper!

You can use tablets as help.

Work together, everyone should do their bit!

Make a poster to warn people about the negative effects of gambling addiction!

Use the following expressions: money, debt, loan, pay!

You can use tablets as help.

Work together, everyone should do their bit!

Group 4

Write down the negative effects of gambling addiction!

Use the following expressions: money, debt, loan, pay!

You can use tablets as help.

Work together, everyone should do their bit!



SCENARIO 5

VAT- Value Added Tax

Level of English: A2, B1

Duration: min. 45 min

Students will be able to:

Understand the idea of VAT tax

Analyze the content of a bill

Explain what VAT is and why we have to pay extra money when buying sth. Or using services

Type of work: team/group work

What you will need: a bill from the shop, an attached poster

PROCEDURE

Flash start -10 min

* Show students the attached picture of a bill

* Ask students the following questions: 1.- What do you see in the bill ? 2.- Do you think all the items are drinks ? 3.- Do you wonder where this 1,37 € comes from ?

* Allow Students exchange ideas about it.

Dive in/Talk it over -10 min

* Show students the material previously prepared for this topic- VAT poster.

* Discuss the poster content

Think it over

In this final stage, the teacher casts some light about the matter and clarifies some queries

What is the VAT

When you pay for an asset or any service, you pay a tax at the same time: the VAT.

This is an indirect tax applied on the goods and services and it is paid by the consumer.

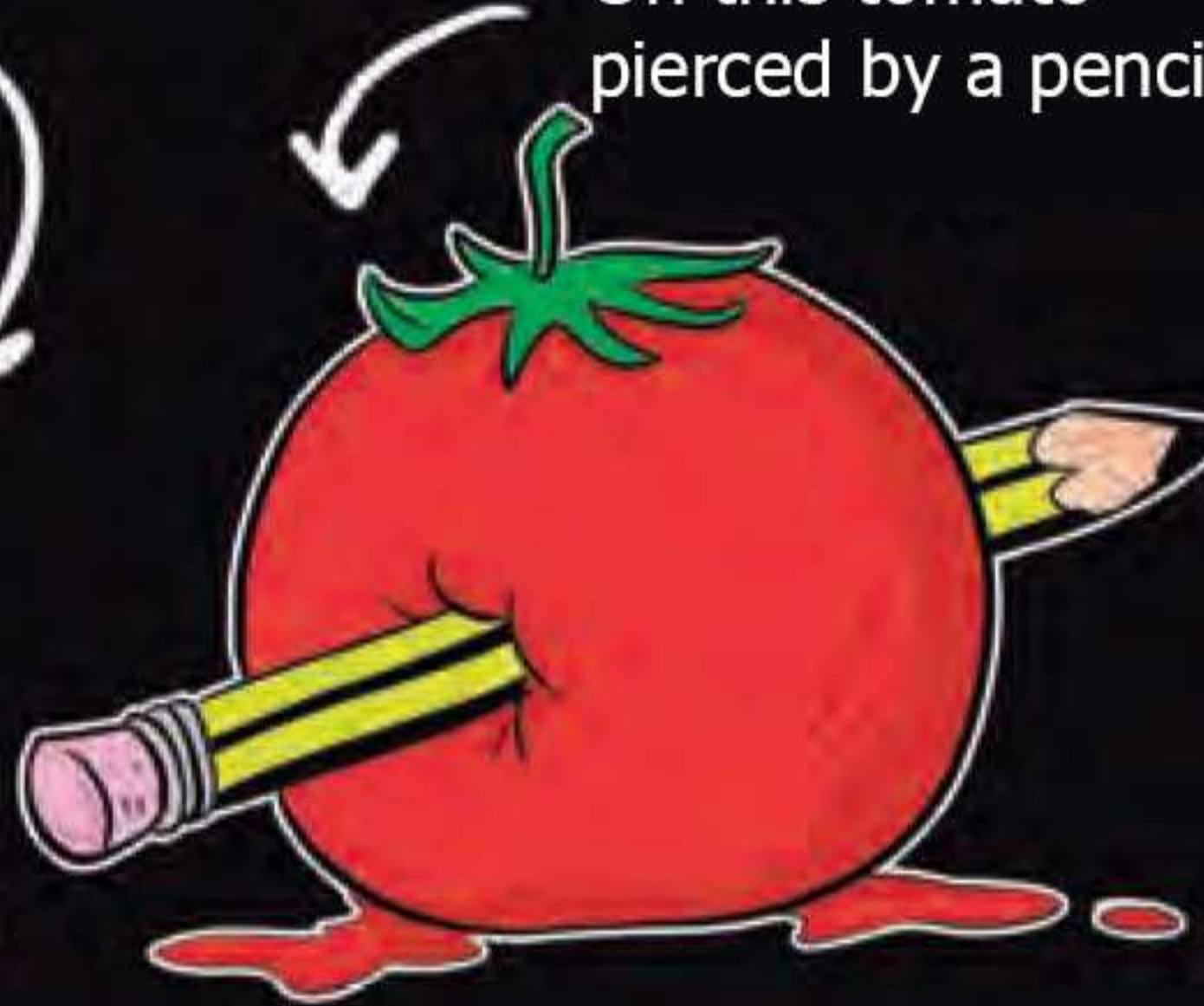
Yeah, buddies, VAT is everywhere, there is no way out

Or on a ticket to watch Bertin and Arevalo's show

VAT is even on this Pikachu-bullfighter disguise

On this tomato pierced by a pencil too i

...on this stone, Nope i This Stone is VAT free . Go ahead, it is all yours i



'YUHU!

Listen, If people pay for a Bertin and Arevalo show, why shouldn't that be sold ?

As you can see, everything you buy will have their VAT included

Unless you shop at the black market (Ahem...)



Oh Neo, you and your tricks trying to shirk the VAT i

Dani Gove



SCENARIO 6

Loans and bank offers

Level of English: B1

Duration: 90 min.

Content standards: loans, bank offers, credit, debt

Students will be able to: make differences between loans and the offers of different banks

Methods/Type of work: brainstorming, group work, pair work

What you will need: paper, pens, board, internet access

PROCEDURE

Flash start - 10 min

- * Request students to list the two main types of the loans „*What type of loans do you know?*”
- * Write down the two main types of the loans on the board-**mortgage loan, consumer credit**

Dive in - 15 min

- * Students discuss in pairs the differences between the two main types of the loans. They write down their opinions.
- * Students are given time to get more data about the loans from the internet. The main things that they should focus on: attributes, percentage, criterions.
- * Students make a short summary about the loans

Talk it over - 15 min

* Divide the students into groups (4-5) and give/choose a bank to each group . They check the website of their bank, searching for information:

What does the bank offer? Mortgage loan for 25 000€

* Each group writes their bank's offer on the board ; the students decide which one has the best offer

Takeaway - 5 min

* Students answer the question: *What is the difference between a loan and a credit? Can I or my family afford a loan or a credit?*





SCENARIO 7

Bank account

Level of English: A2, B1 lower and higher secondary education

Duration: 45 min

Students will be able to: recognise bank accounts and make decisions on choosing bank

Methods/Type of work: brainstorming, group work, pair work

What you will need: the Internet access, tablet, board

PROCEDURE

Flash start - 5 min

Brainstorming: *What does **BANK ACCOUNT** mean?* - to refresh students' knowledge about the bank account, generating ideas and taking notes

Dive in - 20 min

Teacher divides Ss into groups who are supposed to find answers to the questions on the Internet:

1. *Why do we need a bank account?*
2. *What types of bank accounts do you know?*
3. *What types of bank accounts are?*

If necessary the teacher helps Ss to find proper websites and then monitors their work. Teacher collects all the types of bank accounts found by students and writes them on the board.

Talk / Think it over - 15 min

Each group presents the results of their work- a list of bank accounts and their characteristics.

Students discuss bank accounts and talk about differences and similarities.

Teacher asks them to think *What type of bank account would you offer to people with different professions (ages)?*



SCENARIO 8

Budget matters

Level of English: A1

Content standards : Planning budget

Duration: min. 60 min

Aims: key competences development, learning to plan, making choices and financial decisions, developing maths skills,

Students will :

- * know types of budget
- * understand the need of planning expenses
- * learn what budget is
- * be able to make their own budget

What you will need: multimedia presentation, boards, fake coins, cards with letters B U D G E T

Methods/ type of work: group work, lecture, brainstorming, discuss

PROCEDURE

Flash start - 10 min

- * Ask Ss to find a word hidden on the reverse of banknotes 10 20 50 100 200 500, as a result Ss present a word **BUDGET**.
- * Elicit a discussion „ *What is budget?*”

Dive in - 40 min

- * PP Presentation on the budget and its types or a lecture by a specialist
- * After presentation Ss complete a table with types of budget (national, home, class, school, company budget)

* Teacher introduces new words : **incom , expenses, balance, bilans**

Tip-it's a good idea to use a scale to show/explain *Ss balance*

* Divide Ss into 3 or 4 groups:

- group 1 will be asked to create class budget
- group 2 will be asked to create home budget
- group 3 will be asked to create school budget

Each group is supported by a teacher, a parent and or a headmaster (if invited)

* Ss present the results of their work

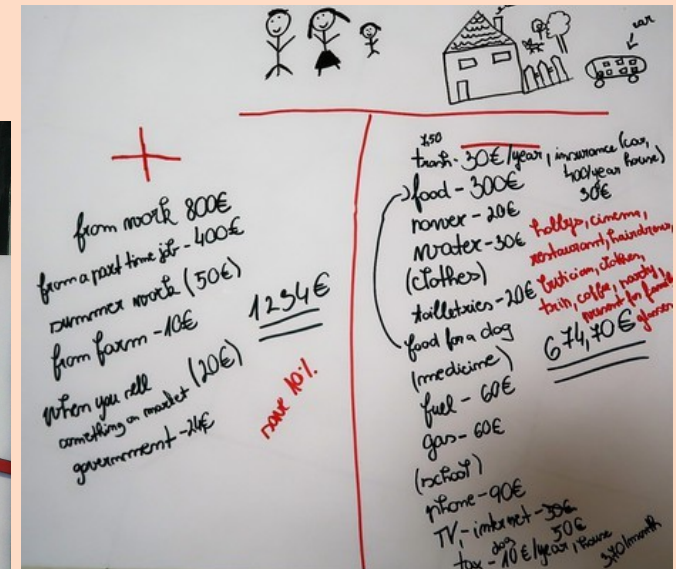
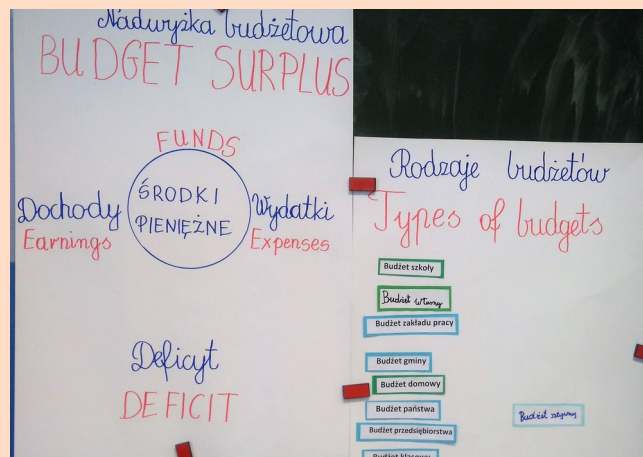
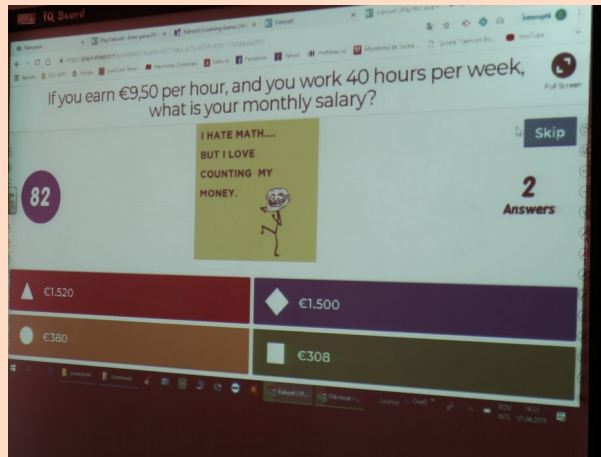


Talk it over-10 mins

- * Discuss „ *Do you think it is important/useful to know the budget issues? Why?''*
- „ *What will happen if there is not enough money in family budget?''*
- „ *What happens if there are some savings? What can you do with that?''*

Think it over/ Evaluation-5 min

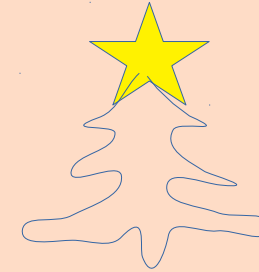
- * Ask Ss what they remember about the budget
- * Ask Ss to put coins into the treasure jar if they liked the lesson.





SCENARIO 9

What is money for? Christmas shopping



Level of English A1 (primary students grade 1-3)

Content standards : Planning and doing the Christmas shopping

Duration: min. 60 min

Students will be able to :

- * match given banknotes and coins with the suitable amount of money
- * recognise and use money in range of 30/50/100
- * understand how to plan and do the shopping
- * make choices as consumers
- * make calculations

What you will need: fake coins and banknotes , Christmas tree, Christmas decorations and grocery products/flashcards with prices tags on them, worksheets

PROCEDURE

Flash start - 10 min

* Teacher greets students and encourages them to solve a riddle:

It can be made of metal

It shines like silver or gold

It can be made of paper

You spend it willingly in the shop

* Teacher asks questions: What is money used for?,

What kind of coins and banknotes do we use in our country?

Dive in - 25 min

- * Presentation of coins and banknotes which are used in a country-children recognise coins and banknotes
- * Teacher gives explanation: Money didn't use to be coins and banknotes as we have today; teacher , very briefly, presents the history of money explaining what was used as payment (stones, tobacco, silk, grain, seashells etc...), short discuss on disadvantages of this kind of payment
- * Teacher divides the class into 2 groups ; each group is given 30/50/100 euro in banknotes and coins to be spent on Christmas shopping and set of flashcards ; group 1 has to buy Christmas decorations, group 2 has to buy products which will be needed to make either cheesecake or poopysed cake on the basis of the list of certain products-children decide which cake they want to make and what products they will need.
- *Students choose products remembering that they have 30/50/100 euro and sum up the products.
- * Students complete sentences on their worksheet:

We boughtbecause

We spenteuro. We did not buy because

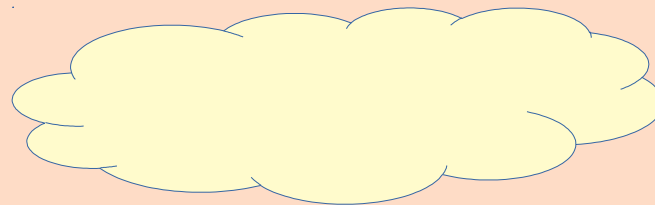
Talk it over -15 min

Both groups present their work- their pictures and amount of money they spent on particular products and what kind of banknotes and coins they used to purchase the goods.

Take away-10 min

Students finish the sentences:

Today on the lesson I learnt



I liked ...



I founddifficult



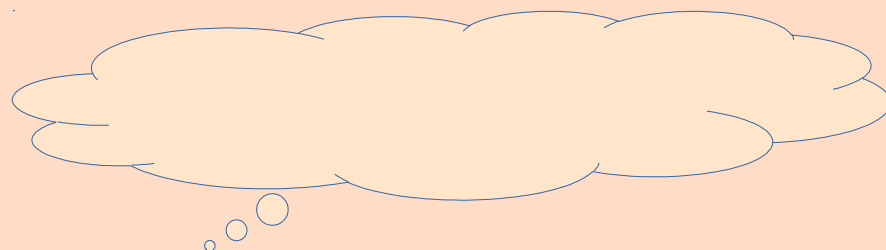


SCENARIO 9

Worksheet

We boughtbecause

We spenteuro. We did not buybecause



Today on the lesson I learnt

I liked 

I founddifficult. 



Extra task 1

MONEY PROVERBS

Level of English: A2,B1

PROCEDURE

Divide students into groups of 3-4 ; Students create a short video/scenes acting out the given money connected proverb ; they can mime, act, play pantomime BUT they CAN NOT use words or SPEAK! The other teams will have to guess the proverb later.

A bird in the hand is worth two in the bush

Don't put all your eggs in one basket

Never look a gift horse in the mouth

Money does not grow on trees

Time is money

Worksheet- Test yourself:

1. A bird in the is worthin the bush.
2. A saved is a penny
3. Don't all your eggs in one
4. Easy come, easy
5. Money doesn't on trees.
6. Money
7. Never look a horse in the
8. Better be than sorry.
9. There is no such thing as a lunch.
10. Time is



Extra task 2

Money proverbs 2

A fool and his money are soon parted

Stupid people spend their money carelessly and soon become poor.

A good name is better than riches

Your good reputation is worth more than money.

A good payer is master of another's purse

Someone who is known to always pay exactly as promised can borrow money from other people at any time.

A good paymaster never wants workmen

An employer who pays well is never short of staff.

Early to bed and early to rise makes a man healthy, wealthy, and wise

It is good for us to sleep early in the evening and wake early in the morning.

He who pays the piper calls the tune

The person who pays a musician can decide what music he wants to hear. And the person who pays for any service has the right to say exactly what he wants.

Health is better than wealth

Being free from illness is better than being rich.

If you pay peanuts, you get monkeys

An employer who pays low wages will have bad staff.

Money doesn't grow on trees

It's not easy to get money. We have to work hard to make money. We can't just walk around and pick it like fruit from the trees.

Money is a good servant, but a bad master

If you have money, it will serve you and work for you well. But if you owe money to other people, that money will control you in an unpleasant way.

Money is the root of all evil

According to this saying, all immorality and wickedness is caused by money. This saying is a misquotation, and the original version ("the love of money is the root of all evil") implies that all immorality and wickedness is caused by people loving money, not by money itself.

Money isn't everything

There are other important things in this world, not just money.

Money makes money

If you have money, you can use it to get more money through investment.

Neither a borrower nor a lender be

Do not borrow things. Do not lend things.

Pay beforehand was never well served

If you pay for a service before you receive it, you will not get good service.





Extra task 3

MONEY VOCABULARY

Level: A2,B1

Match the following words with their meaning

Barter	Money in the form of coins of banknotes
Credit	Money that is used by a country
Cash	A mixture of metals
Currency	money lent by a bank
Copper	A machine used to mint coins
Alloy	To trade without using money.
Screw press	A red-brown metal

Find the hidden words

Vocabulary

Money Matters E



screwpress

credit

barter

cash

copper

currency

alloy



Extra task 4

POCKET MONEY

Level of English: A2,B1

1. *Since when have you been getting pocket money?*
2. *Who gives you pocket money?*
3. *How much pocket money do you usually get?*
4. *If you get good grades at school, will you get more money?*
5. *How often do you get pocket money (day/week/month)?*
6. *How do you get your pocket money? Cash/bank account?*
7. *Are your parents interested in what you spend your pocket money on?*
8. *How much pocket money do you spend each month?*
9. *What do you spend your pocket money on: food? toys? clothes? books? magazines? transport? other?*
10. *Do you usually buy things that you don't need? If yes, what?*
11. *Do you compare prices when you want to buy a product?*
12. *How often do your expenses exceed your pocket money?*
13. *If you use the whole amount of your pocket money, do you request more?*
14. *Do you save from your pocket money, if possible?*
15. *If the previous answer was yes, how much money can you save each month?*
16. *Do you offer anything in exchange for your pocket money? If yes, what?*
17. *Do you give some of your money to charity/people in need?*
18. *Do you complement your pocket money with extra money by doing different jobs?*



Extra task 5

EURO BANKNOTES QUIZ

- **Five Euro** bills feature architecture and are predominantly in color:
Classical Romanesque Gothic red blue grey
- **Ten Euro** bills feature architecture and are predominantly in color:
Classical Romanesque Gothic blue red gray
- **Twenty Euro** bills feature architecture and are predominantly in color:
Gothic Renaissance Modern blue orange green
- **Fifty Euro** bills feature architecture and are predominantly in color:
Baroque Renaissance Gothic orange green red
- **One-hundred Euro** bills feature / architecture and are predominantly in color:
Baroque / Rococo Gothic/ Renaissance Renaissance/ Baroque orange green purple
- **Two-hundred Euro** bills feature and architecture and are predominantly in color:
iron and silver iron and glass glass and copper purple-brown yellow-brown orange-brown
- **Five-hundred Euro** bills feature architecture and are predominantly in color:
Modern Baroque Classical grey red purple



How to educate our children

Children are curious about their surrounding and money captures their attention easily. But developing **correct financial habits** might take years so it is much easier for parents, teachers to start it at an early age. Children use their intuition many times, but most of the time they overtake their parents' habits, even the bad ones. So it is essential to raise their **awareness about money**: where does it come from, how to spend it wisely, how much will we need later on, etc. One of the most effective ways leading to **responsible financial thinking** is dealing with pocket money. It is not enough just to give it over but from time to time lead a discussion about how it was spent, **how to save** some of it, etc.

It is important to never judge their decision because they need to learn from them and not get frightened of spending money.

Useful tips

1. If you want to save for something big, use your initiative and do a part-time job at the weekend. You can **earn** a few euros a week if you walk your neighbours' dogs or wash their cars, and a few euros an hour if you look after their children. Then you don't need to **borrow** – and you don't lose friends because you can't pay them back!
2. Imagine there's a new game console. It's faster and better than yours, but it's very **expensive**. At home, you've got a lot of old games and a very old games console. Why don't you swap them for something new? Many games shops have a swapping system. They also sell **second-hand** games and consoles: they're often much cheaper than new products.
3. Set up **achievable saving goals** – *Would you like to receive 10 000 € on your 30th birthday?* Well, you need to save either 78 cents a day from the age of 13, 4.47 € a day from the age of 25 or 27 € a day from the age of 29. Just do the maths. It's more intelligent to save money early.
4. Open a **bank account** (in some countries it is possible at the age of 6) and when old enough get a credit card with financial limit. Use your card wisely!
5. Before you **spend money on** something new, think about it. Do you really need the best mobile phone in the shop? Do you really need the biggest memory card for your camera or the best basketball? If the answer is no, don't buy it!
6. Give/get regular **pocket money** to practice what is being preached 🙏



SPAIN -February/March 2018





POLAND - May 2018



SLOVAKIA - November 2018



ROMANIA -April 2019



Evaluation

Teachers` most common opinions:

In the framework of the project“ Money Matters`, most of the students had the chance to :

- * feel as European citizens,*
- * gain knowledge about the monetary currency and the financial system of their country and the partners-countries.*
- * live the learning experience in other European countries, to improve their knowledge in English language and ICT,*
- * be familiar with new cultures.*
- * express their opinions , fold out their capacities and live the exhilaration in the cooperation in a multicultural environment*

We, teachers, are very lucky because we have experienced new ways of teaching, exchanged knowledge with our teachers partners and learnt some differences among the education systems in Europe.

All teachers participating in the project and some cooperating with them have gained or improved, first of all, language and communicative skills. Another matter is the project topic- at the very beginning very demanding but it appeared that also incredibly challenging and giving unlimited opportunities.

What we have experienced: challenge, curiosity, joy, creativity, friendship, dream team work, unforgettable moments, great cooperation, deeper understanding of our cultures, hard work as well :-).

Students` opinions:

- We had the chance to:*
- * travel to new countries that we`d never been before*
 - * be familiar with foreign cultures*
 - * improve our knowledge of English*
 - * learn almost everything about Euro coins & banknotes and how the financial systems work*
 - * make friends above all.*

We would have liked to spend more time with our colleagues.

The experience has been completely satisfactory.

I think the whole project went on well. We learnt a lot from the lectures, it was all very interesting. As for the future, there should be an Erasmus+ team in every classroom.

It was noticeable that there is something going on in the school. I liked the Kahoot quiz very much.

The topic of the project was very useful, Sidó Zoltan's lecture was just of the right length and he transmitted information about 10 years of euro in Slovakia in a very capturing way.

The Erasmus+ project was an everyday thing for me, there were numerous posters, presentations and projects all over on lessons and in regular school life as well. Teachers were talking about it a lot as well. I would like to be part of the next project – if the school is granted!

I was aware of the project in our school, I knew about the activities even though I was not part of the Erasmus+ team. I liked the tasks during the mobility which was in October 2018 in our town. The only thing I would change is the age of partner-students, I wish they were older a bit.

- *I took part in the project, the most I liked was our visit to the Slovak National Bank. I learnt a lot from the lecture, received many new information that I had not known before. I could also see banknotes, coins and various previous currencies used in Slovakia that I was not aware of. I also liked the lecture about numismatics and our trip to the mint in Kremnica. And since I like drawing and preparing posters, I liked these type of activities during the project as well.*
- *I find it useful to learn about money matters, it was an instructive project. The best activity for me was the visit to Kremnica mint.*
- *Of course I knew about the project because many students were involved. The project offered many possibilities for us: travelling (to partner countries), various common activities, educational trips (to the Slovak National Bank, to Kremnica mint), etc. I was not directly involved in the project but there was a film shooting about interesting parts of our region where I participated and I did not regret it at all. We were given an Erasmus+ pen, we had to make information boards based on several, money related topics. In my opinion, this project is a good opportunity, it is fun to get to know new people, things, experience.*

I was part of the team for 2 years and took part on lectures, programmes. I also participated on educational trips but I did not like them. Personally, I do not like the topic. In spite of it, I liked the lectures about numismatics. I think more students should have been involved, not the same ones all the time.

- *I hope, in the following years more active students will come to our school. I think the most I liked the trip to Bratislava, to the Slovak National Bank. Thank you for taking me to Romania ☺.*

I loved Open Days organised in our school.

We significantly improved our English, especially thank to taking part in mobilities and hosting students from other countries.

Being a part of Erasmus team was one of best things in my life, especially a chance to travel and make friends.

I loved all educational trips and workshops organised by our Erasmus team.

The mobility to Poland met most students expectations.



Parents

They have conveyed to us their enormous satisfaction and how well organized the project has been.

Some parents regretted some participating students did not have a minimum level of English to maintain a standard conversation

Thank you for this great project.