



CLIL
for YEC
Young European Citizens



Guide Addressed to Teachers on how to Use CLIL in Primary Schools for Innovative Activities on Cross-Curricular Topics

Volume 2 - Part 3

BASIC FINANCIAL EDUCATION LESSON PLAN PACKAGE

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Coordinators: Ana María Piquer-Píriz (Universidad de Extremadura), Rafael Alejo-González (Universidad de Extremadura) & Irene Castellano-Risco (Universidad de Extremadura)

Authors of the Lesson Plan

In Italy: Paola Filena, Sabra de Luca, Antonella Masci, Giorgia Carlini, Alessia Tomassucci, Vitoria Cini, Cristina Donatelli, Lorena Sabatini, Stefania Gennari, Fabrizia Cornicce, Simona Costantini, Laura Negro, Andreina Stanzione, Valentina Pimpinelli, Federica Nanini, Paola Paoletti, Alessandra Magarini, Adele Guarracino, Immacolata Vitale, Silvia Moretti, Laura Rita Strano. Special thanks to Paola Traverso.

In Portugal: Fernanda Batista, Ana Cavalheiro, Soraya Oliveira, Susana Nunes, Helena Canarias, Paulo Rosário, Noemia Carrola, Anabela Liza, Maria José Rebordão, Sílvia Salvado, Ana Paula Gaspar, Ida Soares.

In Spain: Laura Garrido, Jorge Orellana, Esther Álvarez, Yolanda Moreno, Jeff Butchko, M^a Ángeles Montes, M^a Jesús García Díaz, Marta Hidalgo Galán, Silvia Alonso, Ana Pérez Valenzuela, Cecilia Calderón Poves, y Teresa Mendiola.

In România: Florentina Tudorache, Loredana Olteanu, Anne Marie Coman, Ana Maria Pop, Floarea Stancu, Veronica Vochin, Dorina Cristescu, Miriam Neagu, Alina Ionescu, Cristina Tomacu, Gabriela Badulescu.

Publishing: Paolo Lippi - Giunti Psychometrics/Psicologia.io)
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An introduction to *CLIL4YEC* 18 Lesson Plans Package

The CLIL4YEC 18 Lesson Plan Package is divided into 3 modules, one for each cross-curricular area: Citizenship, Environmental and Financial Education. These modules are divided into 2 topics; that is, 2 lesson plans for each of the 3 age groups (younger, intermediate, and older group). Thus, every module comprises 6 lesson plans.

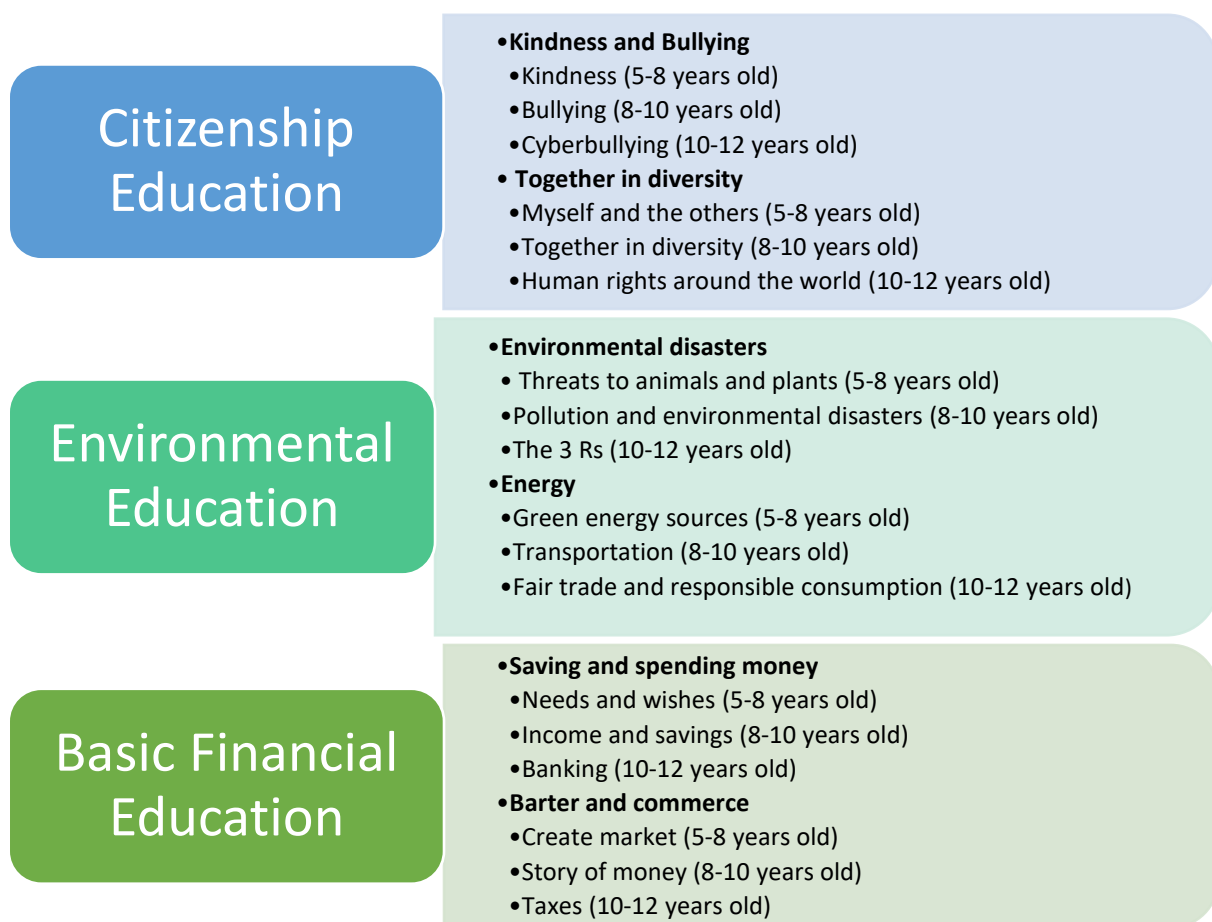


Figure 1 - CLIL4YEC Modules

Some practical considerations to bear in mind when performing the lesson plans:



Every lesson plan has been designed for a specific age group. You may, however, easily adapt all the lessons to the needs of both older and younger students, depending on their English level and their cognitive skills.



Each lesson plan is designed to be developed in two hours. However, the duration can be flexible according to the characteristics of each specific group.



The lesson plans suggest the use of modern Knowledge and Learning technologies since they include Virtual Exchanges and Open Educational Resources (OERs) previously developed in the project. Therefore, you may need a computer lab with access to the Internet or such resources in your classroom.



You will find Appendices for Lessons (worksheets, presentation materials, etc.) at the end of each of the lesson plans.

LESSON PLAN 13: Needs and Wishes

CONTEXTUALISATION

This lesson plan is designed for CLIL groups in the 1st and 2nd year of Primary Education, aged between 5- and 8-years old years old. The cross-curricular topic is Financial Education, and more precisely, about understanding the difference between needs and wants.

Students need the teacher's guidance even if they feel quite confident studying/working in English. They can understand and produce simple sentences. However, when the language is too complex for students, teachers can use code switching (use L1 partially to support students) and also encourage the use of body language to support communication (see The Teacher's Guide for more information).

Cross-curricular area		Topic / Subtopic (Lesson Plan 13)				Age	
		Topic (tick one option):					
Citizenship Education		Saving and spending money		Barter and Commerce		5-8 years old	✓
Environmental Education		Needs and wishes	✓	Create a market		8-10 years old	
Basic Financial Education	✓	Income and savings		The story of money		10-12 years old	
		Bank/banking		Taxes			
		Subtopic Title (Lesson Plan 13):					
		Needs and wishes					
What you need:							
Materials							
<ul style="list-style-type: none"> - E.g., Handouts, jars, jar labels, paper, pens, computer, cardboard, camera. 							
Resources:							
<ul style="list-style-type: none"> - video 1: https://www.youtube.com/watch?v=FpNyTKgi1lo - video 2: https://www.youtube.com/watch?v=Piu7YZY_JAM&t=1s 							

- Video 3: https://www.youtube.com/watch?v=DB2GDA7yRts&ab_channel=Laboratorio45
- Resources: international forum. For example: Trello (<https://trello.com/es>)/Padlet: <https://es.padlet.com/>
- Internet connection

Does it include a Virtual Exchange with another class?

Yes	
No	✓

Duration

For the development of this project, you will need approximately 2 hours in class and 15-30 minutes at home after each session.

The lessons are divided in 4 sessions of 30 minutes each with several tasks/activities to be developed over a period of 4 weeks.

Besides, this lesson plan will require parental involvement as it includes homework tasks. Families are very motivated to help students at home and the lesson comes with letters for families explaining the tasks they need to do with their children.

Content subject(s)

English, Maths, Social science / Social studies [Geography, History, etc.], Citizenship education / Personal development, Cross-curricular projects.

Introduction

This lesson plan has been designed to encourage education on civic values and intercultural competences. The aim is to encourage children to think about how they spend their money by reflecting on the difference between their needs in contrast with their wishes. They learn how to save, spend and share their money to help needy people by organizing a fundraising event: a sponsored walk.

The lesson aims to provide children with the keys to think globally and contribute to the community's development. Relying on project-based learning, this lesson plan raises awareness in our students about social and financial issues such as saving and spending money and promotes values such as solidarity and personal responsibility.

This will be carried out through an intercultural perspective, encouraging active participation and parents' involvement throughout the process particularly during the sponsored walk. It also gives children the opportunity to promote and contribute actively to the development of their school and local community, as well as to provide an opportunity to learn from others, and foster values such as solidarity, empathy and non-discrimination.

Key competences

Communication in mother tongue	✓
Communication in foreign language	✓
Learning to learn	✓
Social and civic competence	✓
Sense of initiative and entrepreneurship	✓
Cultural awareness and expression	✓
Digital competence	✓
Mathematical, scientific and technological	✓

AIM OF THE LESSON

a) CONTENT

This lesson is divided into 4 steps/ sessions aiming at developing an awareness of how SS can give new value to things they already have as well as understanding the difference between needs and wishes in our everyday life. They will learn the meaning of giving and sharing through fundraising.

b) LANGUAGE & COMMUNICATION

Vocabulary	<ul style="list-style-type: none"> - To learn words about: Money: coins, notes, pennies - Actions: share, spend, save, donate - The name of some toys/ stationery chosen by students 	
Skills	Listening	<ul style="list-style-type: none"> - To listen to teacher explanations and questions. - To follow teacher instructions. - To listen to classmates during group discussions - To understand an authentic video on Needs and Wants. - To understand a story: Benny's pennies.
	Speaking	<p>Spoken production:</p> <ul style="list-style-type: none"> - To describe in simple words their needs and wants. - To express their choices <p>Spoken interaction:</p> <ul style="list-style-type: none"> - To discuss prices and the value of the toys. - To communicate and compare their own experiences and ideas with classmates and the teacher about sharing and donating
	Reading	<ul style="list-style-type: none"> - To read the story as it is presented in the video and answering simple questions about choices
	Writing	<ul style="list-style-type: none"> - To write basic sentence for the sponsored walk leaflet
	Mediation	<ul style="list-style-type: none"> - To understand the value of sharing and making the right choices
Function	<ul style="list-style-type: none"> - To identify categories of objects that represent needs and wants. <i>Can you guess what coin it is?</i> - <i>Is it 50 or 20 cents? How many tokens in the jar?</i> - <i>I want to share/ save/spend I want to buy/ need a.....</i> 	
Communication	<ul style="list-style-type: none"> - To discuss needs and wants 	

	<ul style="list-style-type: none"> - To express preferences - To exchange items with others - To tell/ mime a story
c) COGNITION <ul style="list-style-type: none"> - To learn about the importance of saving and using funds wisely. - To learn about the face value of coins and how to organise an event. 	
d) CULTURE <p>Students get to know how needs and wants to play a role in every community and the choices that consumers make worldwide</p>	

SEQUENCE OF STEPS

STEP 1: Money (30 minutes) week 1	
Description	<p>Children understand the difference between what is necessary for life and what is not. T checks that SS understand the face value of coins and notes and, they watch a video to identify objects that are categorised in needs and wants.</p> <p>DRIVING QUESTION: Can we have all that we want? Is it more important to have all that we want or all that we need?</p>
Procedure	<p>Warm-up.</p> <p>Write the words NEEDS and WANTS on the board</p> <p>Flashcards: Show a picture of a flower, a boy/girl and an adult.</p> <p><i>What do flowers need? What about the boy? What about his mum?</i></p> <p><i>What do they wish? Do they wish the same things?</i></p> <p><i>Are needs and wishes the same?</i></p> <p>Task 1: Surprise box/ bag</p> <p>Show the class the main coins/notes used in your country. Show them 1- and 2-euro coins, 10-, 20- and 50-cent coins (or your currency). Use real money.</p> <p>Then fill the box/bag with coins/notes you have shown them and ask students to close their eyes and take out different coins/notes from the bag and guess their value.</p> <p><i>Do you know the names of coins/each coin we use? Look at these coins</i></p> <p><i>What is this? Well done! It is 20 cents, and this is 50 cents</i></p> <p><i>Put your hands in the bag and touch the coins. What coin is it?</i></p> <p><i>This is called MONEY (write these words on the board)</i></p> <p>MONEY COINS NOTES</p> <p><i>What do we need this for?</i></p> <p>Extra questions for older children</p> <p><i>(Do you know how people get money? Do people work to get/earn money?</i></p> <p><i>Do you know different jobs?</i></p> <p><i>Do you get pocket money from your grandparents/parents?</i></p> <p><i>What do you do with money?</i></p>

	<p><i>Do you know what a budget is?)</i></p> <p><i>That is why, children, as you can see, we need money to buy things to satisfy our basic needs, to stay safe and healthy.</i></p> <p><i>What examples can you think of? (food/ heating/ clothes/shelter...)</i></p> <p><i>Let's watch a video and see if you can tell me what the important things are we need to live and those that are not.</i></p> <p>Video: https://www.youtube.com/watch?v=FpNyTKgi1Io</p> <p>Economics for kids: needs and wants.</p> <p><i>Can you remember what examples of NEEDS and WANTS that were in the video?</i></p> <p>T writes the name of the items on the board so that children can take notes or use the video to show these words</p> <p>Task 2: T sets project for homework</p> <p>Explain that they are going to watch the same video at home with their parents and then complete the handout you are giving them</p> <p>Handout for Needs and wants: Appendix 1</p> <p>Letter for families: Appendix 2</p>
Resources and materials	<p>YouTube video: https://www.youtube.com/watch?v=FpNyTKgi1Io</p> <p>Handout for Needs and Wants (Appendix 1)</p> <p>Letter for families (Appendix 2)</p>
STEP 2: Storytime (30 minutes) week 2	
Description	<p>This step introduces a story to help children think about how money can be spent wisely to bring happiness to others and also to ourselves. Children listen to a story and answer questions about it.</p>
Procedure	<p><u>Warm up</u></p> <p>SS present their drawings and describe them.</p> <p><i>Let's see you what your needs and wants are:</i></p> <p>S1: <i>I want a new bike and I need food</i></p> <p>S2: <i>I want a cat and I need clothes</i></p> <p><u>Task 1- Let's make a big poster for our class with our needs and wants</u></p> <p><i>Make a BIG POSTER classifying NEEDS and WANTS</i></p> <p>Children draw something they want and need and stick it on the poster</p>

	<p><i>Let's stick, on the poster, all the different pictures/photos you brought.</i></p> <p>(see Appendix 3 for poster)</p> <p><u>Task 2- The story of Benny's Pennies</u></p> <p><i>Let's watch a video/ or I'll read a story to you about Benny's Pennies</i></p> <p>https://www.youtube.com/watch?v=Piu7YZY_JAM</p> <p>Questions about the story:</p> <p><i>How many pennies did benny have? Where did he go?</i></p> <p><i>What did Bennie do with his first penny/ second/.....?</i></p> <p><i>Did he buy himself anything? Why not? What does this say about him? He's kind. Did he satisfy his needs or his wishes? Why is it important to share? Is he sad because he didn't get anything for him?</i></p> <p><u>Optional:</u></p> <p>If you have time, you could do a role-play of the Story of Benny</p> <p><u>Task:</u></p> <p>Teacher sets project for homework</p> <p><i>Can you watch the video at home with your parents and explain what the story is about?</i></p> <p>Then do the handout activity</p> <p>Handout about the story (Appendix 4)</p> <p>Children colour a picture of Benny and decide what to do with his coins</p> <p>Letter for families (Appendix 5)</p>
Resources and materials	<p>Classroom poster (Appendix 3)</p> <p>Handout about the story (Appendix 4)</p> <p>Letter for families (Appendix 5)</p>
STEP 3: The 3 Jars (30 minutes) week 3	
Description	<p>3 Jars are introduced to the class, each with a label: SAVE - SPEND - SHARE. The idea is to associate those labels with the idea of NEEDS-WANTS-DONATE. Children are given some tokens/lego bricks/ or even toy money (even real coins) to put in the jar of their choice. They need to decide which jar is more meaningful for them.</p>
Procedure	<p>Warm up</p> <p>Write on the board and explain the meaning:</p>

	<p><i>I want to buy a.....for my</i></p> <p>Discussion: Go round the class and ask students what they want to buy.</p> <p>T: <i>Show your work to your classmates.</i></p> <p><i>What did you decide to buy with your five pennies?</i></p> <p><i>How did you decide to spend your pennies?</i></p> <p><i>Who is each present for? and Why</i></p> <p>SS: <i>I want to buy a flower for my grandmother</i></p> <p>S1: <i>I want to buy candy for me</i></p> <p><u>Task 1</u></p> <p>Students are given 3 play coins/ bricks/buttons/ tokens each from home (you can also do it with real money e.g., 10 cents).</p> <p><i>As you can see there are three jars on the table. Each jar has a label: SAVE, SPEND and SHARE. This jar is...</i></p> <ul style="list-style-type: none"> • <i>the Spending jar: money for wants (crisps, sweets)</i> • <i>the Saving jar: money for something that the class needs (classroom materials, trips, etc.)</i> • <i>the Sharing jar: money to give to the community / for donating (like to help people who are poor)</i> <p><u>Task 2</u></p> <p>T asks questions:</p> <p><i>What is saving? Do you save? What are the real things we need?</i></p> <p><i>Now choose where you are going to put the 3 tokens/buttons/lego bricks I am giving you</i></p> <p>Teacher gives three options (e.g., write on the board) on what to save money for:</p> <ul style="list-style-type: none"> a. Toys and sweets for the school party b. Classroom materials (story book, game, colouring materials) c. Help for needy people. <p><i>Put your token in the jar of your choice.</i></p> <p>Teacher then empties the jars and counts the token for each jar writes the results on the board.</p> <p><i>How many tokens are there in the Share jars/ Save jar/Spend jar?</i></p> <p><i>Why is the share jar so important?</i></p> <p>SS: <i>To help people.</i></p>
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	<p><u>Task 3: Teacher sets project for homework</u></p> <p><i>How do you save money?</i></p> <p><i>At home you are going to make a piggy bank from a box and play the savings game for a week. Your parents will help you make it and give you some coins to put in your money box every day. Please give this letter to your parents. You also need to complete the handout.</i></p> <p>Handout: Children have to draw what they are going to do with the money and label the piggy bank based on the question: <i>How much would you save, spend and share?</i> (Appendix 6)</p> <p>Children make a PIGGY BANK. They colour and decorate it at home and for around a week they save real money.</p> <p>Parents can use this tutorial to make a piggy bank. https://www.youtube.com/watch?v=DB2GDA7yRts&ab_channel=Laboratorio45</p>
Resources and materials	<p>Handout about saving (Appendix 6)</p> <p>Letter for families (Appendix 7)</p>
STEP 4: The Sharing Jar (30 minutes) Week 4	
Description	<p>Teacher suggests three projects involving the community from their region. SS can help to raise funds for a charity walk (e.g., a local charity or church, or a food bank or any other charity). They have to vote for the preferred option. Then they prepare the flyers for the sponsored walk and discuss where they can hold the walk.</p>
Procedure	<p>Warm-up</p> <p>Discussion about homework and how they decided to use their savings:</p> <p>T: <i>How much did you save in one week?</i></p> <p><i>What do you want to buy with your money?</i></p> <p>SS: <i>I have 60 cents / 2 euros / I have 5 euros</i></p> <p><i>Let's imagine you put your saving for this week in the SHARE jar</i></p> <p><i>How can we use the money from the SHARE jar?</i></p> <p><i>Who should we share it with? Why?</i></p> <p><i>Is it important to help people in need?</i></p> <p><u>Task 1</u></p> <p>Here are 3 examples of (charities) that need help.</p>

	<p>You have 3 different colours (3 colours)</p> <p>Teacher writes this info on the board or prepares a slide to show</p> <p>1-RED: <i>This is a food bank -This charity donates food for poor families</i></p> <p>2-BLUE: <i>A church - This is a charity that collects clothes or toys to donate to needy people.</i></p> <p>3-YELLOW: <i>Save the Children - this charity buys medicine for poor children.</i></p> <p><i>Which charity do you want to give the money to?</i></p> <p><i>Let's count the colour tokens.</i></p> <p><i>Great! This is the charity you have chosen!</i></p> <p><u>Task 2</u></p> <p>T: <i>Now we need to collect money for this charity</i></p> <p><i>Let's have a sponsored walk.</i></p> <p><i>You need to ask people you know to sponsor you: for example, 1 euro for every km.</i></p> <p><i>So, we need to prepare a flyer to put around the neighbourhood and let people know about our initiative.</i></p> <p>Offer two options routes for the sponsored walk.</p> <p>T: <i>We can start the walk from the school and finish at home/park.</i></p> <p><i>What do you think? You need to ask your families, neighbours, grandparents, local store keeps, etc. to support this event</i></p> <p><i>The event will be opened for the community.</i></p> <p><i>You are going to put some flyers around the town with your parents for our sponsored walk and ask your neighbours or friend to sponsor you.</i></p> <p><i>Where can you put them? Think of some places (local stores, at the school etc...)</i></p> <p><i>Let's prepare the flyers</i></p> <p><u>Task 3</u></p> <p>Letter for the families and sponsor form</p> <p>T: <i>Give this letter to your families about the sponsored walk (Appendix 8).</i></p> <p>Show the Sponsor pledge to children and show them how to fill it in.</p> <p>Handout: Pledge for sponsors to sign (Appendix 9).</p>
Resources and materials	<p>Handout for the families (Appendix 8)</p> <p>Sponsored walk form (Appendix 9)</p>

STEP 5: Extra-curricular activity	
Description	<p>Sponsored walk</p> <ul style="list-style-type: none"> • The sponsored walk can take place outside school time (with their family in the park) or at school in the physical education lesson (in the playground, around the school, going to a nearby park) • T organises a walk. Students collect money from family members / sponsors depending on the distance they have walked. Then children bring the money back to school and the T/school makes the donation
Procedure	<p>Send letter to families inviting them to the award ceremony to share the outcome of the charity walk and receive their Green Superhero CLIL for YEC certificate</p> <p>During the award children can act out Bennies pennies and sing the money song</p>
Resources and materials	Green Superhero CLIL for YEC certificate (Appendix 10)

Some suggestions for fast finishers and remedial students:

Poster to promote the sponsored walk to put up at the school. They can decorate it any way they want.

Extra Activity: Role-play of Benny's Pennies as a show at the end of the project.




ASSESSMENT

Different assessment tools have been designed for this lesson plan:

- **A rubric for the teacher.**

	0	5	10
STEP 1: MONEY	No participation or interest in the topic of need and wishes	Little participation in the discussion in the topic of need and wishes.	Active participation in the discussion, showing interest in the topics to realize the difference between need and wishes.
STEP 2: STORY TIME	Does not bring any support to the class. Little participation when sharing ideas about how to spend money wisely to bring happiness to others and to ourselves. Express little interest about the work to be done at home	Participates, even if in mother tongue, in the discussion of how to spend money to help others and understands the importance of deciding to spend money for satisfying first of all needs instead of wants. Expresses interest about the work to be done at home	Active participation when discussing how to spend money to provide needs of oneself and others to contribute to their happiness. Expresses great interest about the work to be done at home.
STEP 3: THE 3 JARS	No participation in the JAR activity. Poorly completed a piggy bank task	Little participation in the JAR activity Partially completed a piggy bank task	Involvement and active participation in the JAR activity. Children have totally completed a piggy bank task.
STEP 4: THE SHARING JAR	Does not complete the flyer for the sponsored walk and does not contribute to the organization of the event.	Partially completes the flyer for the sponsored walk and partially contributes to the organization of the event trying to use English	Fully completed the flyer for the sponsored walk and actively contributes to the organization of the event using English to communicate.

- Can-do statement rubric for students (for self-assessment and peer-assessment).

I CAN.....			
Understand the concepts: need, spending and saving.			
Play the “jar” game.			
Identify coins.			
Make a ‘piggy bank’ (with some help!).			
Follow a story from a video.			
Understand the importance of saving money.			
Work in a group.			
Communicate in English.			

APPENDICES

Appendix 1: Handout for needs and want

Name: _____

Needs and Wants

Look at the pictures below. Decide which pictures represent something that people *need* to survive and which are things that people might just *want*. Cut out the pictures and glue in the appropriate column.

Needs	Wants

 clothing	 pet	 water	 ice-cream
 candy	 food	 t.v.	 shelter
 computer	 presents	 air to breathe	 sleep

Appendix 2: 1st Letter to families

English version



THE NAME OF THE SCHOOL
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear parents/families,

As mentioned during our CLIL for YEC lesson presentation we aim to create a new generation of Active Citizens able to communicate in English and ready to face the issues that affect our future.

In this step, please support your Green Superhero of Sustainability with the following activities at home:

We are going to learn to understand the difference between **needs and wants**. Things that are necessary for our lives and things that are not.

Can you look around your home with your child and find 3 things that are Needs and 3 things that are Wants?

Your child should draw these and write the name in English under each item.

Watch together the video your child saw at school.

Video: <https://www.youtube.com/watch?v=FpNyTKgi1lo>

Thank you for your help and for being a superhero, too!!!



Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:

Dragi parinti/familii,

Asa cum am mentionat in timpul prezentarii noastre CLIL PENTRU TINERI CETATENI EUROPENI dorim sa creem a noua generatie de Cetateni Activi capabili sa comunice in limba engleza si gata sa faca fata situatiilor care va afecteaza pe voi si viitorul copilului dvs.

La aceasta etapa, va rugam sa sustineti Eroul Verde al Sustenabilitatii al dvs. cu urmatoarele activitati acasa:

Vom invata diferenta intre nevoi si dorinte. Lucruri care sunt necesare pentru vietile noastre si lucruri care nu sunt.

Puteti sa aruncati cu copilul dvs. o privire prin casa si sa identificati 3 lucruri care sunt nevoi si 3 lucruri care sunt dorinte.

Puteti sa le desenati si sa le scrieti numele in limba engleza sub fiecare dintre ele.

Puteti sa vizionati impreuna materialul video pe care copilul dvs. l-a vizionat la scoala.

Video: <https://www.youtube.com/watch?v=FpNyTKgi1Io>

Multumim pentru ajutor si pentru ca sunteti si un supererou!!!



Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Cari genitori/famiglie,

come accennato durante la nostra presentazione della lezione CLIL for YEC, miriamo a creare una nuova generazione di Cittadini Attivi in grado di comunicare in inglese e pronti ad affrontare le questioni che riguardano il nostro futuro.

Vi chiedo di sostenere la/il vostra/o piccola/o Supereroe della Sostenibilità con le seguenti attività da fare a casa.

- Vorremmo a capire la differenza tra bisogni e desideri. Cose che sono necessarie per la nostra vita e cose che non lo sono. Puoi guardare intorno casa con tuo figlio e trovare 3 cose che sono Necessità e 3 cose che sono Desideri.
- Tua/o figlia/o dovrebbe puoi disegnare sia le Necessità che i Desideri e scrivere il nome in inglese sotto ogni disegno.

Guarda insieme a vostra/o figlia/o questo video che ha già visto a scuola.

Video: <https://www.youtube.com/watch?v=FpNyTKgi1Io>

Grazie per il vostro aiuto e per essere anche voi una famiglia di supereroi!!!



[Nome dell'insegnante]

Spanish version



NOMBRE DEL CENTRO:

IDENTIFICACIÓN DEL DOCENTE:

ASUNTO DE LA NOTA:

FECHA:

Estimadas familias:

Como se mencionó durante nuestra presentación de la lección *CLIL for YEC*, nuestro objetivo es crear una nueva generación de ciudadanos activos capaces de comunicarse en inglés y listos para enfrentar los problemas que afectan nuestro futuro.

En este paso, nos gustaría que apoyase a su Superhéroe Verde de la Sostenibilidad con las siguientes actividades en casa:

Aprenderemos a comprender la diferencia entre necesidades y deseos. Cosas que son necesarias para nuestras vidas y cosas que no lo son.

¿Puede mirar alrededor de su casa con su hijo/-a y encontrar 3 cosas que sean necesidades y 3 cosas que son deseos?

Su hijo/-a debe dibujarlos y escribir el nombre en inglés debajo de cada elemento.

Miren juntos el video que su hijo/-a vio en la escuela.

Vídeo: <https://www.youtube.com/watch?v=FpNyTKgi1Io>

¡¡¡Gracias por su ayuda y por ser un superhéroe también!!!



Portuguese version



NOME DA ESCOLA:

IDENTIFICAÇÃO DO PROFESSOR:

ASSUNTO:

DATA:

Caros pais/ encarregados de educação,

Como referido na nossa apresentação sobre as aulas CLIL for YEC, o nosso objetivo é criar uma nova geração de Cidadãos Ativos, capazes de comunicar em inglês e prontos a lidar com os problemas que afetam o nosso futuro.

Nesta fase, pedimos que apoiem os vossos Super-heróis e Heroínas Verdes da Sustentabilidade nas seguintes atividades a realizar em casa:

Vamos aprender a compreender a diferença entre necessidades e desejos. Há coisas que são necessárias nas nossas vidas e outras que o não são.

Consegue encontrar em casa, com o(a) seu/sua educando(a), três coisas que sejam Necessidades e três coisas que sejam Desejos?

O(a) seu/sua educando(a) deverá desenhar essas coisas e nomeá-las em inglês.

Pode também visionar o vídeo que o(a) seu/sua educando(a) viu na escola.

Vídeo: <https://www.youtube.com/watch?v=FpNyTKgi1lo>

Muito obrigado pela vossa ajuda e por serem super-heróis como o(a)s vosso(a)s filho(a)s!!!



Appendix 3: Classroom poster



<p>NEEDS</p> <p>Things we need to survive</p>	<p>WANTS</p> <p>Things we want to have</p>

Appendix 4: Handout about the story



I WOULD BUY	FOR

Appendix 5: 2nd Letter to families

English version



THE NAME OF THE SCHOOL
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear parents/families,

As mentioned for our CLIL for YEC lessons, we need you to help us create Superheroes of Sustainability.

Please help your child with the following activities at home:

We are going to learn how to reflect on what wishes we can satisfy.

1. Can you watch with your child the video they have already seen at school? Bennie's pennies: https://www.youtube.com/watch?v=Piu7YZY_JAM
2. Ask him/her to think of five things they would do with their five pennies. For example: Are you going to get things only for you or for someone else? Use the handout to draw what you would buy with each penny and write who the gift is for.

Thank you for your help and for being a superhero family, too!!!



Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:



Dragi parinti/familii,

Asa cum am mentionat avem nevoie pentru lectiile noastre CLIL PENTRU TINERI CETATENI EUROPENI de ajutorul dvs .pentru a ne ajuta sa cream Supereroi ai Sustenabilitatii.

Va rugam sa ajutati copilul cu urmatoarele activitati acasa:

Vom invata cum sa reflectam asupra dorintelor pe care le putem satisface.

- Puteti sa urmariti cu copilul dvs. materialul video pe care copiii l-au vazut deja la scoala.

Bennie's pennies : https://www.youtube.com/watch?v=Piu7YZY_JAM

- Gandeste-te la 5 lucruri pe care le-ai face cu cei 5 banuti.

Ai de gand sa iei lucruri doar pentru tine sau si pentru altcineva?

Coloreaza pe Benny si deseneaza ce ai cumpara cu fiecare banut si scrie pentru cine este cadoul.

Multumim pentru ajutor si pentru ca sunteti o familie de supereroi!!!



Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Cari genitori/famiglie,

come vi avevamo anticipato a proposito delle nostre lezioni CLIL per YEC, abbiamo bisogno del vostro aiuto per creare dei Supereroi della Sostenibilità.

Vi preghiamo di aiutare vostra/o figlio/a nelle seguenti attività da fare a casa:

- Stiamo imparando a riflettere su quali desideri possiamo soddisfare. Potete guardare il video con vostra/o figlio/a che ha già visto a scuola: Bennie's pennies : https://www.youtube.com/watch?v=Piu7YZY_JAM
- Chiedete a vostra/o figlio/a di pensare a cinque cose che farebbe con i cinque penny. Ad esempio: Hai intenzione di spendere i penny solo per te o per qualcun altro?
- Usa la scheda che ha portato a casa vostra/o figlio/a per disegnare cosa compreresti con ogni centesimo e scrivi a chi è rivolto il regalo.

Grazie per il vostro aiuto e per essere anche voi una famiglia di supereroi!!!

[Nome dell'insegnante]



Spanish version



NOMBRE DEL CENTRO:
IDENTIFICACIÓN DEL DOCENTE:
ASUNTO DE LA NOTA:
FECHA:

Estimadas familias:

Como se mencionó para nuestras lecciones *CLIL for YEC*, pedimos su colaboración para crear Superhéroes de la sostenibilidad.

Ayuden a su hijo/-a con las siguientes actividades en casa:

Vamos a aprender a reflexionar sobre los deseos que podemos satisfacer.

- ¿Pueden ver con su hijo/-a el vídeo que ya ha visto en la escuela?

“Los céntimos de Bennie”: https://www.youtube.com/watch?v=Piu7YZY_JAM

- Pídanle que piense en cinco cosas que harían con sus cinco centavos. Por ejemplo: ¿Vas a conseguir cosas solo para ti o para otra persona? Usen la ficha para dibujar lo que compraría con cada centavo y escriban para quién es el regalo.

¡¡¡Gracias por su ayuda y por ser una familia de superhéroes también!!!



Portuguese version



NOME DA ESCOLA
IDENTIFICAÇÃO DO PROFESSOR:
ASSUNTO:
DATA:

Caros pais/ encarregados de educação,

Como referido, para as nossas aulas CLIL for YEC precisamos que nos ajudem a criar Super-heróis e Heroínas da Sustentabilidade.

Por favor auxiliem os vossos educandos nas seguintes atividades:

Vamos aprender a refletir sobre os desejos que conseguimos satisfazer.

1. Por favor visionem com o(a) seu/sua educando(a) o vídeo que ele já viu na escola:
Bennie's pennies: https://www.youtube.com/watch?v=Piu7YZY_JAM
2. Questionem o(a) seu/sua educando(a) sobre as cinco coisas que ele(a) faria com cinco cêntimos.
Por exemplo: vais comprar coisas só para ti ou para outra pessoa também? Use a ficha de atividades para desenhar o que seria comprado com cada cêntimo e para quem.

**Muito obrigado pela vossa ajuda e por serem super-heróis como o(a)s
vosso(a)s filho(a)s!!!**






Appendix 6: Handout about saving

https://www.youtube.com/watch?v=DB2GDA7yRts&ab_channel=Laboratorio45: Tutorial for building a piggy bank.

I have...counted the total money.

What will you do with this money?

Appendix 7: 3rd Letter to families

English version



THE NAME OF THE SCHOOL
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear parents/families,

As mentioned for our CLIL for YEC lessons, we need you to help us create Superheroes of Sustainability.

Please help your child with the following activities at home:

We are going to learn how to save and then use our savings.

1. Make a PIGGY BANK. If you want to know how, you can watch this video:
<https://www.youtube.com/watch?v=syg3CPmn2cQ> or this one
https://www.youtube.com/watch?v=DB2GDA7yRts&ab_channel=Laboratorio45
2. Decorate together the piggy bank
3. Give your child a coin every day for 1 week. You decide how much (e.g., 20 cents/50cents or max 1 euro)
4. Use the handout to draw with your child what they are going to do with the money: under the heading of these 3 words: SAVE - SPEND - SHARE

Here are some questions to discuss: Are you saving money? What for? What are you spending the money on?

Thank you for your help and for being a superhero family, too!!!

Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:

Dragi parinti/familii,

Asa cum am mentionat avem nevoie pentru lectiile noastre CLIL PENTRU TINERI CETATENI EUROPENI de ajutorul dvs .pentru a ne ajuta sa cream Supereroi ai Sustenabilitatii.

Va rugam sa ajutati copilul cu urmatoarele activitati acasa:

Vom invata cum sa economisim ssi apoi sa folosim ce economisim pentru a cumpara ceva

- Realizeaza o PUSCULITA.
- Daca vrei sa afli cum, poti urmari aceast video:
<https://www.youtube.com/watch?v=syg3CPmn2cQ>
- Decoreaza cu copilul pusculita si economiseste bani reali timp de o saptamana
- Foloseste fisa de lucru sa desenezi cu copilul dvs. ce au de gand sa faca cu banii in coloanele care au ca titlu aceste 3 cuvinte: ECONOMISESTE-CHELTUIE-IMPARTE

Iata cateva intrebari de discutat: Economisestii bani? Pentru ce? Pe ce iti cheltui banii?

Multumim pentru ajutor si pentru ca sunteti familia unui Supererou!!!



Spanish version



NOMBRE DEL CENTRO:

IDENTIFICACIÓN DEL DOCENTE:

ASUNTO DE LA NOTA:

FECHA:

Estimadas familias:

Como se mencionó para nuestras lecciones *CLIL for YEC*, queremos pedirles su colaboración para crear Superhéroes de la sostenibilidad.

Ayuden a su hijo/-a con las siguientes actividades en casa:

Vamos a aprender a ahorrar y luego a utilizar nuestros ahorros.

- Hagan juntos un *PIGGY BANK*. Si quieren saber cómo, pueden ver este vídeo: <https://www.youtube.com/watch?v=syg3CPmn2cQ> o este: https://www.youtube.com/watch?v=DB2GDA7yRts&ab_channel=Laboratorio45
- Decoren juntos su *piggy bank*.
- Denle a su hijo/-a una moneda todos los días durante 1 semana. Ustedes decidirán la cantidad (por ejemplo, 5 céntimos/ 20 céntimos / 10 céntimos o 1 euro como máximo).
- Utilicen la ficha para dibujar con su hijo/-a lo que van a hacer con el dinero: bajo el título de estas 3 palabras “AHORRO-GASTO-COMPARTO”

Estas son algunas preguntas para hablar: ¿Estás ahorrando dinero? ¿Para qué? ¿En qué estás gastando el dinero?

¡¡¡Gracias por su ayuda y por ser una familia de superhéroes también!!!

Portuguese version



NOME DA ESCOLA
IDENTIFICAÇÃO DO PROFESSOR:
ASSUNTO:
DATA:

Caros pais/ encarregados de educação,

Como referido, para as nossas aulas CLIL for YEC precisamos que nos ajudem a criar Super-heróis e Heroínas da Sustentabilidade.

Por favor auxiliem os vossos educandos nas seguintes atividades para casa:

Vamos aprender a poupar e a usar as nossas poupanças.

1. Construa um mealheiro (PIGGY BANK). Se quiser saber como, visiona o seguinte vídeo:
<https://www.youtube.com/watch?v=syg3CPmn2cQ> ou:
https://www.youtube.com/watch?v=DB2GDA7yRts&ab_channel=Laboratorio45
2. Decore o mealheiro com o(a) seu/sua educando(a)
3. Dê-lhe todos os dias uma moeda durante uma semana. A decisão da quantia é sua (20 cêntimos/50 cêntimos ou, máximo, 1 euro)
4. Use a ficha de atividades para desenhar com o(a) seu/sua educando(a) aquilo que vão fazer com o dinheiro, preenchendo os três campos da tabela: SAVE (poupar) – SPEND (gastar) – SHARE (partilhar)

Algumas questões a debater com os educandos: Estás a poupar dinheiro? Para quê? Em que é que gastas o teu dinheiro?

Muito obrigado pela vossa ajuda e por serem super-heróis como o(a)s vosso(a)s filho(a)s!!!



Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

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Cari genitori e care famiglie,

come già detto, per le nostre lezioni CLIL per YEC abbiamo bisogno del vostro aiuto per creare Supereroi della sostenibilità.

Vi preghiamo di aiutare le/i vostre/i figlie/i a svolgere le seguenti attività a casa.

Impariamo a risparmiare e a utilizzare i nostri risparmi.
--

- | |
|---|
| <ol style="list-style-type: none">1. Costruire un salvadanaio. Se volete sapere come fare, guardate il seguente video:
https://www.youtube.com/watch?v=syg3CPmn2cQ oppure
https://www.youtube.com/watch?v=DB2GDA7yRts&ab_channel=Laboratorio452. Decorare il salvadanaio con vostra/o figlia/o.3. Dategli una moneta ogni giorno per una settimana. L'importo dipende da voi (20 centesimi/50 centesimi o, al massimo, 1 euro).4. Utilizzate il foglio di attività per disegnare insieme a vostra/o figlia/o; cosa farete con i soldi, compilando i tre campi della tabella: SAVE (risparmia) - SPEND (spendi) - SHARE (condividi). |
|---|

Alcune domande per discutere con le/gli alunne/i: State risparmiando? Per cosa state risparmiando? Per cosa spendete i vostri soldi?

Grazie mille per il vostro aiuto e per essere supereroi come le/i vostre/i figlie/i!

[Nome insegnante]

Appendix 8: 4th Letter to families

English version



THE NAME OF THE SCHOOL
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear parents/families,

As mentioned for our CLIL for YEC lessons, we need you to help us create Superheroes of Sustainability.

Please help your child with the following activities at home:

We are going to set up a sponsored walk to raise money for a charity chosen by the children.

Help your child colour the flyer and poster and then go around the neighbourhood to put up your flyer for the event.

These will be used for Virtual Exchanges

Use the form included with this letter to find people willing to sponsor your child. Find as many people as possible. Ask friends, neighbours and family members to sponsor your child.

Thank you for your help and for being a superhero family, too!!!



■ Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:

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Dragi parinti/familii,

Asa cum am mentionat avem nevoie pentru lectiile noastre CLIL PENTRU TINERI CETATENI EUROPENI de ajutorul dvs .pentru a ne ajuta sa cream Supereroi ai Sustenabilitatii.

Va rugam sa ajutati copilul cu urmatoarele activitati acasa:

Noi intentionam sa organizam o plimbare sponsorizata pentru a strange bani intr-un scop caritabil ales de elevi.

Ajuta-ti copilul sa coloreze afisul si posterul si apoi mergi prin cartier sa lipesti afisul pentru eveniment.

Acestea vor fi folosite pentru schimburile virtuale.

Folositi formularul trimis impreuna cu aceasta scrisoare sa gasiti persoane doritoare sa sponsorizeze copilul dvs. Cere prietenilor, vecinilor si membrilor familiei sa sponsorizeze copilul dvs.

Multumim pentru ajutor si pentru ca sunteti familia unui Supererou !!!



Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Cari genitori/famiglie,

come vi avevamo anticipato a proposito delle nostre lezioni CLIL per YEC, abbiamo bisogno del vostro aiuto per creare dei Supereroi della Sostenibilità.

Vi preghiamo di aiutare vostra/o figlia/o con le seguenti attività a casa:

Stiamo per organizzare una **marcia sponsorizzata per raccogliere fondi per un ente di beneficenza scelto dalle/dagli alunne/i.**

Aiutate vostra/o figlia/o a colorare il volantino e il poster e poi a distribuirlo per il quartiere per promuovere l'evento.

Questi volantini verranno successivamente utilizzati per gli scambi virtuali.

Usa il modulo incluso in questa lettera per trovare persone disposte a sponsorizzare vostra/o figlia/o.

Trova quante più persone possibile. Chiedi ad amici, vicini e familiari di sponsorizzare vostra/o figlia/o ad un costo di 1 euro a km.

Grazie per il vostro aiuto e per essere anche voi una famiglia di supereroi!!!

[Nome dell'insegnante]



Spanish version



NOMBRE DEL CENTRO:

IDENTIFICACIÓN DEL DOCENTE:

ASUNTO DE LA NOTA:

FECHA:

--	--

Estimadas familias:

Como se mencionó para nuestras lecciones CLIL for YEC, necesitamos su colaboración para crear Superhéroes de la sostenibilidad.

Ayuden a su hijo/-a con las siguientes actividades en casa:

Vamos a organizar una caminata patrocinada para recaudar fondos para una organización benéfica elegida por los alumnos.

Ayuden a su hijo/-a a colorear el folleto y el cartel y luego recorra el vecindario para colocarlo para el evento.

Se utilizarán para intercambios virtuales.

Utilicen el formulario incluido con esta carta para encontrar personas dispuestas a patrocinar a su hijo. Encuentren tantas personas como puedan. Hablen con amigos, vecinos y familiares que apadrinen a su hijo.

¡¡¡Gracias por su ayuda y por ser una familia de superhéroes también!!!



Portuguese version



NOME DA ESCOLA

IDENTIFICAÇÃO DO PROFESSOR:

ASSUNTO:

DATA:

Caros pais/ encarregados de educação,

Como referido, para as nossas aulas CLIL for YEC precisamos que nos ajudem a criar Super-heróis e Heroínas da Sustentabilidade.

Por favor auxiliem os vossos educandos nas seguintes atividades para casa:

Vamos organizar uma caminhada patrocinada para angariar fundos, que serão doados a uma instituição de solidariedade escolhida pelas crianças.

Auxilie o(a) seu/sua educando(a) a colorir o desdobrável e o póster e, em seguida, ajude-o(a) a distribuí-los na comunidade e no seu bairro.

O desdobrável e o póster serão usados em atividades de colaboração virtual.

Use o formulário anexo a esta carta para identificar pessoas que possam patrocinar o(a) seu/sua educando(a). Identifique o maior número de pessoas, solicitando a amigos, vizinhos e parentes que patrocinem o(a) seu/sua educando(a).

Muito obrigado pela vossa ajuda e por serem super-heróis como o(a)s vosso(a)s filho(a)s!!!



Appendix 9: Sponsored walk form

[illegible]

Appendix 10: 5th Letter to families

English version



THE NAME OF THE SCHOOL
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear parents/families,

We are grateful for your help and support during this project.

You should be very proud of your child. He/she is now a real **green** superhero!

Since you have helped us, teachers, create a new generation of active citizens, you too are superheroes.

We would like to invite you to our award ceremony where you and your child will receive a **Green Superhero CLIL for YEC certificate** for your contribution for making this a better and greener world.

The presentation of the award will be held onat.....

Thank you for your help and for being a superhero family, too!!!



■ Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:



Dragi parinti/familii,

Suntem recunoscatori pentru ajutorul si sustinerea dvs. in timpul acestui proiect.

Ar trebui sa fiti mandru de copilul dvs. El/ea este acum un adevarat Supererou **ecologist**!

Din moment ce ne-ati ajutat pe noi, profesorii sa cream o noua generatie de cetateni activi si dvs. sunteti supereroi.

Dorim sa va invitam la Ceremonia noastra de premiere unde dvs. si copilul dvs. veti primi un **Certificat CLIL for YEC de Supererou ecologist** pentru contributia la transformarea acestei lumi intr-una mai buna si mai verde.

Ceremonia va fi tinuta in data de.....la.....

Multumim pentru ajutor si pentru ca sunteti familia unui Supererou!!!



Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Cari genitori/famiglie,

Vi siamo grati per il vostro aiuto e sostegno durante questo progetto.

Dovreste essere molto orgogliosi di vostra/o figlia/o;. Ora lui/lei è un vero supereroe della **sostenibilità!**

Poiché avete aiutato noi insegnanti a creare una nuova generazione di cittadini attivi, anche voi siete dei supereroi.

Vorremmo invitarvi alla nostra cerimonia di premiazione dove voi e vostra/o figlia/o riceverete un **certificato Green Superhero CLIL for YEC** per il vostro contributo a rendere questo un mondo migliore e più verde.

La presentazione del certificato si terrà ilalle.....

Grazie per il vostro aiuto e per essere anche voi una famiglia di supereroi!!!

[Nome dell'insegnante]



Spanish version



NOMBRE DEL CENTRO:
IDENTIFICACIÓN DEL DOCENTE:
ASUNTO DE LA NOTA:
FECHA:



Estimadas familias:

Agradecemos su ayuda y apoyo durante este proyecto.

Deben estar muy orgullosos de su hijo/-a. ¡Ahora es un verdadero superhéroe **verde**!

Dado que nos han ayudado a los profesores a crear una nueva generación de ciudadanos activos, ustedes también son superhéroes.

Nos gustaría invitarles a nuestra ceremonia entrega de premios donde ustedes y su hijo/-a recibirán un **certificado CLIL for YEC de Superhéroe Verde** por su contribución para hacer de este un mundo mejor y más verde.

La entrega del premio se llevará a cabo ela

¡¡¡Gracias por su ayuda y por ser una familia de superhéroes también!!!



Portuguese version



NOME DA ESCOLA:

IDENTIFICAÇÃO DO PROFESSOR:

ASSUNTO:

DATA:

Caros pais/ encarregados de educação,

Estamos profundamente gratos pela ajuda e apoio que deram ao projeto.

Devem sentir-se orgulhosos dos vossos educandos, já que ele(a)s são agora verdadeiro(a)s super-heróis ou heroínas **verdes!**

Ao ajudar-nos, a nós, professores, a criar uma nova geração de cidadãos ativos, também pais e encarregados de educação se tornam super-heróis e heroínas.

Vimos convidar-vos para uma cerimónia de atribuição de prémios em que, em conjunto com os vosso(a)s educandos, receberão um certificado **Green Superhero CLIL for YEC** pelo vosso contributo de tornar o mundo melhor e mais verde.

A atribuição de prémios terá lugar emem.....

Muito obrigado pela vossa ajuda e por serem super-heróis como o(a)s vosso(a)s filho(a)s!!!



LESSON PLAN 14: Income and savings

CONTEXTUALISATION

Cross-curricular area	Topic / Subtopic (Lesson Plan 14)	Age																					
<table border="1"> <tr> <td>Citizenship Education</td> <td></td> </tr> <tr> <td>Environmental Education</td> <td></td> </tr> <tr> <td>Basic Financial Education</td> <td>✓</td> </tr> </table>	Citizenship Education		Environmental Education		Basic Financial Education	✓	<p>Topic (tick one option):</p> <table border="1"> <tr> <td>Saving and spending money</td> <td>Barter and Commerce</td> </tr> <tr> <td>Needs and wishes</td> <td>Create a market</td> </tr> <tr> <td>Income and savings</td> <td>✓ The story of money</td> </tr> <tr> <td>Bank/banking</td> <td>Taxes</td> </tr> </table> <p>Subtopic Title (Lesson Plan 14):</p> <table border="1"> <tr> <td>Income and savings</td> </tr> </table>	Saving and spending money	Barter and Commerce	Needs and wishes	Create a market	Income and savings	✓ The story of money	Bank/banking	Taxes	Income and savings	<table border="1"> <tr> <td>5-8 years old</td> <td></td> </tr> <tr> <td>8-10 years old</td> <td>✓</td> </tr> <tr> <td>10-12 years old</td> <td></td> </tr> </table>	5-8 years old		8-10 years old	✓	10-12 years old	
Citizenship Education																							
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Bank/banking	Taxes																						
Income and savings																							
5-8 years old																							
8-10 years old	✓																						
10-12 years old																							
<p>What you need: Materials</p> <ul style="list-style-type: none"> Paper, pens, plastic bottles for recycling into a piggy bank Resources: Video; Projector or Interactive Board. <ul style="list-style-type: none"> Basket game (Appendix 1) List of chores and amount paid for each chore at home (Appendix 2) Note to parents about homework (Appendix 3) Budget worksheet (Appendix 4) Market in three categories (basic needs, other needs, likes) (Appendix 5) Internet connection and the following apps: Zoom videoconferencing, Genial.ly, email. 																							
<p>Does it include a Virtual Exchange with another class?</p> <table border="1"> <tr> <td>Yes</td> <td>✓</td> </tr> <tr> <td>No</td> <td></td> </tr> </table>			Yes	✓	No																		
Yes	✓																						
No																							

Duration

For the development of this **project**, you will need approximately 2 hours in class (and 1 at home) divided in several tasks to be developed in different lessons over a period of 3 weeks.

Content subject(s)

Math, English, Social Studies, Cross-curricular projects.

Introduction

This project-based lesson deals with how to save and spend money wisely. This means, learning how to weekly record the income, spending, and savings. The aim of the lesson is to teach students to be responsible consumers and make good choices in their daily lives on how to use money wisely. In order to do so, we have developed the 'How to use money wisely' mini-project. Starting with the concept of 'income' as the money you get from the work you do, we move on to the concept of 'spending' and 'saving'. By the end of the lesson, the students will create a budget where they will learn to record income, spending and savings, which will help them answer the driving question: how can we use money wisely?

Key competences

Communication in mother tongue	✓
Communication in foreign language	✓
Learning to learn	✓
Social and civic competence	
Sense of initiative and entrepreneurship	✓
Cultural awareness and expression	✓
Digital competence	✓
Mathematical, scientific and technological	✓

AIM OF THE LESSON

a) CONTENT

To understand the financial concepts of income, spending and saving; to apply these concepts to a weekly budget.

b) LANGUAGE & COMMUNICATION

Vocabulary	To learn words about using money: income, spending, saving, budget, basic needs and likes, spend money on, save money,	
Skills	Listening	- To answer questions
	Speaking	- To discuss habits of spending - To classify products according to categories - To agree /disagree
	Reading	- To understand financial concepts - To relate products to categories
	Writing	- To write numbers in budget worksheet
	Mediation	- To negotiate with peers how to spend or save money - To cooperate with others to reach common understanding.
Functions	<ul style="list-style-type: none"> - To express wants, needs and likes - To express opinions - To agree and disagree 	
Communication	<ul style="list-style-type: none"> - To share opinions with peers - To negotiate 	

c) COGNITION: Calculations with numbers; addition; subtraction; fill in a budget worksheet; to make wise choices on how to spend money

d) CULTURE: To understand the concept of spending money and saving money as part of a global process of income and expenditure.

SEQUENCE OF STEPS

STEP 1: Warm-Up (+/- 30 minutes) week 1	
Description	In this activity, (1) T asks questions about students' daily practices with money (income, spending and saving). After that, (2) SS play a game: the "basket game", in which they have to put several items in categories, depending on if the items refer to basic needs (we cannot survive without them), other needs (things needed for a good life) and likes (superfluous things). After playing the game, (3) T asks SS about what they would spend their money on and if they would like to save it for different things.
Procedure	<p>(1) T to SS:</p> <p>This week, I bought a new pair of shoes, bread, milk at the supermarket, and a book at the bookstore. What about you? How did you spend your money this week?</p> <p>SS answer (different possibilities).</p> <p><i>T: This concept of "buying things with money" is called "spending".</i></p> <p><i>OK, but, where does money come from? How can you obtain money? Where do your parents get money from?</i></p> <p>SS answer (different possibilities).</p> <p><i>This is called "income", the money you have to spend.</i></p> <p>(2) <i>We are going to play a game now on the digital board, called "the three baskets" (Appendix 1). In this game, there are three baskets with different names: one for basic needs, another one for other needs and the last one for likes. We have a list of items here, and you will have to tell me in which basket I should put the products, OK?</i></p> <p><i>The 'basic needs' basket is for something that we cannot live without (food, water, etc.). The 'other needs' basket is for something that can help us live better (our car, clothes, non-staple food, etc.). The 'likes' basket is for things that we really like, but that are not essential in our lives (the PSP 4, sweets, etc.)</i></p> <p><i>So, are you ready to play?</i></p> <p>T drags the items into the baskets according to the SS opinions.</p> <p>(3) T briefs SS after playing the game:</p> <p><i>Which of the items from the list would you pay for?</i></p> <p><i>What would you spend your money on?</i></p>

	<p><i>What would you spend your income on?</i></p> <p><i>Would you prefer to keep your money for something else? Well, when you keep your money, you are saving your money.</i></p> <p><i>So, what have we learnt today? That's right: the concepts of spending, income and saving. Remember this, because they will be useful for our next activity, and even for your daily and future life!</i></p>
Resources and materials	<p>The Basket Game (a Drag and Drop game) (Appendix 1)</p> <p>Link to the Game:</p> <p>https://view.genial.ly/6040cd0f45e4040d2f09ffb0/interactive-content-drag-and-drop-the-basket-game</p>
STEP 2: Income (+/- 30 minutes) week 1	
Description	<p>T explores (1) the concept of income as money you get from work you do or that you are given as a child by your family. After that, SS look at a chart of house chores (that will be paid). The whole class agrees on the chores that they all do and could get money for; they then decide on the amount of money (fictional euros) that each chore will give them. (3) As homework, SS will have to use the worksheet (Appendix 2) with their parents to tick the chores SS did at the weekend.</p>
Procedure	<p>(1) T writes on the board the word 'income'.</p> <p><i>What is income? Do you remember? That's right. Income is the money you get as pay for the work you do. Or the money someone gives you. Who gives you money? How much money do you have?</i></p> <p>(2) Now imagine you could get money from the chores you do at home. Let's look at this list of chores and decide which to include (Appendix 2). Let's read it together and decide how much should be paid for each chore.</p> <p>(3) Take this worksheet home. Your parents have to tick all the chores you did during the weekend (Appendix 3).</p>
Resources and materials	<p>List of chores and amount paid for each chore at home (Appendix 2)</p> <p>Note to parents about homework (Appendix 3)</p>
STEP 3: What is my budget? (+/- 30 minutes) week 2	
Description	<p>In this activity, T is going to act as a "bank", paying fictional money for the chores done during the weekend, according to the information filled in at home by the parents. (1) SS then work in groups, and each group will have a different budget (amount of money), depending on the chores done by all the members of that group. Each group will have to make a final addition</p>

	with all the fictional money they have (income), to spend and to save. (3) Students start filling in the budget worksheet, recording the amount of money they have.
Procedure	<p>(1) Hi, children. Today I am a bank. Get into groups and add up all the money you have earned during the weekend. Check your worksheets.</p> <p>Next add all the money of all the members of the group. How much did you get? That's your budget (or your income) when you go to market. I will pay that money to you.</p> <p>T and SS do calculations and T pays out the amount due to each group.</p> <p>(2) T writes on the board the budget (the total amount of money) for each group and shows how to fill in that amount in the budget worksheet.</p> <p>For our next class I want you to think carefully: We are going to the market. How will you spend that money? Will you save some money?</p>
Resources and materials	Budget worksheet (Appendix 4)
STEP 4: Using your budget at the market (30 minutes). Week 2	
Description	<p>T creates (1) a market with products in three categories: 'basic needs', 'other needs' and 'likes'. In groups, SS choose how to use their money wisely, recording all the purchases they make in their budget worksheet. The budget is probably not enough to buy some expensive products. (2) SS will also have to think about saving, which will be the last row in the worksheet (they should keep a part/percentage for saving for more expensive items or charity). If there is time, (2) SS can keep their savings in a piggy bank, made with a bottle or recycled materials.</p> <p>Optional addition (extra 30 minutes): SS can discuss if the choices made by each group were wise or not.</p>
Procedure	<p>(1) It's market day! Look at all the things sold at this market! (Appendix 5)</p> <p>What do you want to buy with your money?</p> <p>What do you need?</p> <p>In your groups decide what you can buy / what you can afford. Make wise decisions!</p> <p>Remember: you have to register everything you buy in your budget worksheet. You subtract that amount from the total amount.</p> <p>(2) But before you start, here's a condition. In this market you cannot spend all your money. You have to save five percent. Do you know how to calculate</p>

	<p>this? It's the total amount multiplied by 0.5. Don't forget you have to write all these results in your budget worksheet.</p> <p>(3) Where will you keep the money you saved? In a piggy bank, of course.</p> <p>T shows piggy banks made out of recycled plastic and helps fast finishers build these to keep the saved money (Appendix 6).</p>
Resources and materials	<p>Budget worksheet (Appendix 4)</p> <p>Market with products in three categories (basic needs, other needs, likes) (Appendix 5)</p> <p>Some ideas to make easy piggy banks (Appendix 6)</p>
STEP 5: Saving for what? Optional step (+/- 30 minutes) over four weeks	
Description	<p>Virtual Exchange with a partner class. (1) T prepares a class photo with SS names to share with a partner class through email and tells SS to expect a similar photo from the SS in the partner class. (2) Each class thinks about how to use the money all the groups have saved. They can also have a discussion about donations: if they want to donate the money to charity, or if they want to keep saving until they can buy something in the market. (2) All the classes vote for the best idea and the best way of spending the saved money.</p>
Procedure	<p>T talks to SS in week 1</p> <p><i>How would you like to work with a partner class?</i></p> <p>(1) The first step is to take a class photo and write our names on it. This way the children in the other class will know who we are.</p> <p>T takes class photo and edits online with names of SS.</p> <p>We will send an email to the partner class. Let's write it together on the computer: "Dear class A.</p> <p>We are class B from X. This is us.</p> <p>Best regards</p> <p>Class B"</p> <p>(2) T talks to SS in week 3.</p> <p>Let us share our decision with class B on Facebook and read their decision on what to do with the saved money.</p> <p>(3) T talks to SS in week 4.</p> <p>Each one of you can vote for the best idea.</p> <p>T and SS share the winning decision during a meeting via Zoom.</p>

Resources and materials	Email; zoom video conferencing app; digital camera
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ASSESSMENT

Different assessment tools have been designed for this lesson plan:

- **A rubric for the teacher.**

	0	5	10
STEP 1: <i>WARM-UP</i>	No participation or interest in the "Basket game"	Little participation in the initial brainstorming.	Active participation in the game and the initial brainstorming.
STEP 2: HOW MUCH MONEY SHOULD I BE PAID FOR MY CHORES?	Does not participate in the list of chores.	Takes part in the task but does not think about the amount of money that they will be paid for the chores.	Participates in the list of chores and thinks about the amount of money that they will be paid for the chores.
STEP 3: DISTRIBUTING THE MONEY RECEIVED.	Does not take part in the task.	Does not participate in the collaborative addition.	Does the chores at home and takes part in the final addition.
STEP 4: CREATING THE BUDGET SHEET	Does not participate in the group using the foreign language.	Does not think about the distribution of the money in the budget worksheet.	Participates in the group using the foreign language and thinks about the distribution of the money in the budget worksheet.
STEP 5: VIRTUAL EXCHANGE	Does not participate in the exchange.	Little participation in the exchange or proposes alternative ways in the mother tongue.	Active participation in the exchange, making proposals in the foreign language alternatives.

- Can-do statement rubric for students (for self-assessment and peer-assessment).

I CAN.....			
Understand the concepts: income, spending and saving.			
Play the “basket” game.			
Understand how to spend my money wisely.			
Select some chores to do at home.			
Distribute my budget according to my needs.			
Understand the importance of saving money.			
Play an online game by myself.			
Work in a group.			
Communicate in English.			

APPENDICES

Appendix 1: The basket game









Link to the game in Genial.ly:

<https://view.genial.ly/6040cd0f45e4040d2f09ffb0/interactive-content-drag-and-drop-the-basket-game>



Basic needs (something that we cannot live without)	Other needs (something that can help us live better)	Likes (things that we really like but are not essential in our lives)
---	--	---

bottle of water 	chair 	video game 
--	--	---

<p>milk carton</p> 	<p>table</p> 	<p>toys</p> 
<p>meat</p> 	<p>bike</p> 	<p>jewellery (ring, necklace, etc.)</p> 
<p>bread</p> 	<p>mobile phone</p> 	<p>animal fur on clothes</p> 
<p>Fish</p> 	<p>car</p> 	<p>sweets</p> 
<p>Vegetables</p> 	<p>Book</p> 	<p>potato chips</p> 

<p>Fruit</p> 	<p>cinema ticket</p> 	<p>television</p> 
<p>Eggs</p> 	<p>theatre ticket</p> 	<p>Nike trainers</p> 
<p>Electricity</p> 	<p>computer</p> 	<p>chocolate</p> 
<p>pair of shoes</p> 	<p>Heating</p> 	<p>ice cream</p> 
<p>essential clothes</p> 		

Appendix 2: List of chores and amount paid for each chore at home

LIST OF CHORES	AMOUNT TO BE PAID	CHORES DONE DURING THE WEEKEND (PARENTS) ✓
Take the dog for a walk.		
Put dirty clothes in the washing basket.		
Make the bed.		
Put away your toys.		
Set the table.		
Clear the table.		
Look after younger brothers or sisters.		
Take the litter out.		
Help carry the shopping basket.		
Cook simple meals.		
Pick up the clothes from the dry clothes rack.		
Get the mail from the mailbox.		
Vacuum.		

Dust furniture.		
Take out recycling.		
Unload the dishwasher.		
Match socks.		
Feed pets.		
Water indoor plants.		

Appendix 3: Letter to families

English version



THE NAME OF THE SCHOOL:
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear families,

We are starting a new project on how to spend money wisely and we need your help. See the description of the project we are developing in the box below.

This project-based Lesson deals with how to save and spend money wisely. This means, learning how to weekly record the income, spending, savings. The aim of the lesson is to teach students to be responsible consumers and make good choices in their daily lives on how to use money wisely. Starting with the concept of “income” as the money you get from the work you do, we move on to the concept of “spending” and “saving”. By the end of the lesson, the students will create a weekly budget where they will learn to record income, spending and saving, which will help them to answer the driving question: how can we use money wisely?

We have prepared a list of chores that children generally do at home and, as a class, we have decided on a fictional amount to be paid for each.

Invite your children to help you with as many chores as possible during the weekend. As they do them, tick them on the worksheet your child brought home.

Your child needs to bring the completed worksheet to class by (date).

Thank you so much!

[teacher's name]

Spanish version



NOMBRE DEL CENTRO:

IDENTIFICACIÓN DEL DOCENTE:

ASUNTO DE LA NOTA:

FECHA:

Queridas familias:

Estamos empezando un nuevo proyecto sobre cómo gastar de forma responsable y necesitamos vuestra ayuda. En el siguiente cuadro, tenéis la descripción completa:

En las próximas semanas, vamos a trabajar sobre cómo ahorrar y gastar dinero de forma inteligente a través de un proyecto. Aprenderemos a llevar un registro semanal de ingresos, gastos y ahorros. El principal objetivo del proyecto es enseñar al alumnado a ser consumidores responsables y a tomar decisiones acertadas en su vida diaria sobre cómo utilizar el dinero de forma inteligente. Explicaremos el concepto de "ingresos", entendido como el dinero que se obtiene del trabajo que se realiza, para pasar a las nociones de "gasto" y "ahorro". Al final del proyecto, los alumnos crearán un presupuesto semanal en el que aprenderán a registrar los ingresos, los gastos y los ahorros, lo que les ayudará a responder a la pregunta clave: ¿cómo podemos utilizar el dinero de forma inteligente?

Hemos preparado una lista de tareas domésticas que los niños suelen hacer en casa y, como clase, hemos decidido “pagar” una cantidad ficticia para cada una de ellas.

Animad a vuestros hijos a que te ayuden con todas las tareas posibles durante el fin de semana. A medida que las hagan, deben marcarse en la ficha que les hemos entregado y que deberán traer a clase hasta (fecha).

¡Muchas gracias por vuestra colaboración!

[Nombre del docente]

Portuguese version



NOME DA ESCOLA

IDENTIFICAÇÃO DO PROFESSOR:

ASSUNTO:

DATA:

Caros pais / encarregados de educação,

Estamos a iniciar um novo projeto sobre como gastar dinheiro e precisamos da vossa ajuda. Na caixa em baixo encontram uma descrição do projeto.

Esta lição baseada em trabalho de projeto foca como poupar e gastar dinheiro de forma racional, isto é, aprender a fazer um registo seminal dos ganhos, gastos e poupanças. O objetivo da lição é ensinar os alunos a serem consumidores responsáveis e a fazerem boas escolhas no seu quotidiano, bem como aprenderem a usar o dinheiro com racionalidade. Partindo do conceito de “ganhos”, o dinheiro que se obtém do trabalho que se realiza, passa-se ao conceito de “gastos” e de “poupanças”. No final da lição, os alunos criam um orçamento seminal onde registam ganhos, gastos e poupanças, que os ajudará a encontrar uma resposta para a questão central do projeto que é a seguinte: como se pode usar o dinheiro com racionalidade?

Preparámos uma lista de tarefas domésticas que as crianças geralmente realizam em casa e a turma decidiu uma remuneração fictícia a ser paga por cada uma delas.

Incite o(a) seu/sua educando(a) a realizar o maior número dessas tarefas listadas durante o fim-de-semana. À medida que as vão realizando, devem assinalá-lo na ficha de atividade.

É importante que o(a) aluno(a) traga a ficha de atividade completada para a aula até (data).

Muito obrigado!

[teacher's name]

■ Romanian version

**ȘCOALA:****PROFESOR:****SUBIECTUL SCRISORII:****DATA:**

Drai părinți/familii

Începem un nou proiect despre cum să cheltuim banii înțelept și avem nevoie de ajutorul dvs. Iată, mai jos, descrierea proiectului pe care îl realizăm.

Această lecție bazată pe proiect (PBL) ne arată cum putem economisi și cum putem chetui bani cu înțelepciune. Acest lucru înseamnă să notăm săptămânal ce venituri, ce cheltuieli și economii avem. Scopul lecției este să-i învățăm pe elevi să fie consumatori responsabili și să facă alegerile bune în viața de zi cu zi în ceea ce privește folosirea înțeleaptă a banilor. Începem cu conceptul de *veniti* – banii pe care îi primim ca răsplată pentru munca depusă, apoi vorbim despre *a cheltui* și *a economisi* bani. Până la sfârșitul lecției, elevii vor realiza un buget săptămânal în care vor învăța să noteze venitul, cheltuielile și economiile, ceea ce-i va ajuta să răspundă la următoarea întrebare cheie: cum putem folosi banii înțelept?

Am pregătit o listă de activități cotidiene pe care le fac, de obicei, copiii acasă și, în clasă, am hotărât asupra unei sume fictive de bani care va fi plătită fiecăruia dintre elevi.

Invitați-vă copilul să vă ajute la cât mai multe activități casnice, pe parcursul acestui weekend. Pe măsură ce le îndeplinesc, bifați-le pe lista pe care copilul v-a adus-o acasă.

Copilul dvs. va trebui să aducă lista completată până (data).

Vă mulțumesc foarte mult!

[teacher's name]

Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Care famiglie, stiamo avviando un nuovo progetto sulla **spesa responsabile** e abbiamo bisogno del vostro aiuto. Nel riquadro sottostante troverete la descrizione completa:

Nelle prossime settimane avvieremo un progetto su come risparmiare e spendere saggiamente i soldi. Impareremo a tenere un registro settimanale delle entrate, delle spese e dei risparmi. L'obiettivo principale del progetto è insegnare agli studenti a essere consumatori responsabili e a prendere decisioni sagge nella loro vita quotidiana su come usare il denaro in modo saggio. Spiegheremo il concetto di "reddito", inteso come denaro guadagnato con il lavoro, per poi passare alle nozioni di "spesa" e "risparmio". Alla fine del progetto, le/gli alunne/i creeranno un bilancio settimanale - in cui impareranno a registrare le entrate, le uscite e i risparmi - che li aiuterà a rispondere alla domanda chiave: come possiamo usare il denaro in modo saggio?


Abbiamo preparato un elenco di faccende domestiche che le/i ragazze/i fanno spesso a casa e, come classe, abbiamo deciso di "pagare" un importo fittizio per ciascuna di esse.

Incoraggiate le/i vostre/i figlie/i ad aiutarvi a sbrigare più faccende possibili durante il fine settimana. Man mano che li eseguono, devono segnarsi sulla scheda che abbiamo dato loro e portarla in classe fino a [data].

Grazie mille per la vostra collaborazione!

[Nome dell'insegnante]

Appendix 4: Group budget

GROUP BUDGET	
INCOME	AMOUNT
(Name)	
(Name)	
(Name)	
(Name)	
(Name)	
Total income	€
EXPENSES	AMOUNT
Basic needs	


Other needs	
Likes	
Total expenses:	€
Amount in savings	€

Appendix 5: Market

<p>bottle of water</p> 	<p>chair</p> 	<p>video games</p> 
30 cts.	35€	150€
<p>milk carton</p> 	<p>table</p> 	<p>toys</p> 
60 cts.	150€	20€
<p>meat</p> 	<p>bike</p> 	<p>jewellery (rings,...)</p> 
4,50€	120€	70€
<p>bread</p> 	<p>mobile phone</p> 	<p>animal fur on clothes</p> 

50 cts	180€	1000€
<p>Fish</p> 	<p>car</p> 	<p>sweets</p> 
6€	25.000€	1€
<p>Vegetables</p> 	<p>book</p> 	<p>potato chips</p> 
1,50€	15€	1,40€
<p>Fruit</p> 	<p>cinema ticket</p> 	<p>television</p> 

1,80€	5€	400€
Eggs 	theatre ticket 	Nike trainers 
1,60€	9€	60€
Electricity subscription) (monthly 	computer 	chocolate 
50€	700€	2€
pair of shoes 	heating 	ice cream 
60€	70€	2,50€

<p>essential clothes</p> 		
20€		

Appendix 6: Some ideas to make easy piggy banks



LESSON PLAN 15: Banking

CONTEXTUALISATION

Cross-curricular area	Topic / Subtopic (Lesson Plan 15)	Age																					
<table border="1"> <tr> <td>Citizenship Education</td><td></td></tr> <tr> <td>Environmental Education</td><td></td></tr> <tr> <td>Basic Financial Education</td><td>✓</td></tr> </table>	Citizenship Education		Environmental Education		Basic Financial Education	✓	<p>Topic (tick one option):</p> <table border="1"> <tr> <td>Saving and spending money</td><td>Barter and commerce</td></tr> <tr> <td>Needs and wishes</td><td>Create a market</td></tr> <tr> <td>Income and Savings</td><td>Story of money</td></tr> <tr> <td>Bank / Banking</td><td>Taxes</td></tr> </table> <p>Subtopic Title (Lesson Plan 15):</p> <table border="1"> <tr> <td>Banking</td></tr> </table>	Saving and spending money	Barter and commerce	Needs and wishes	Create a market	Income and Savings	Story of money	Bank / Banking	Taxes	Banking	<table border="1"> <tr> <td>5-8 years old</td><td></td></tr> <tr> <td>8-10 years old</td><td></td></tr> <tr> <td>10-12 years old</td><td>✓</td></tr> </table>	5-8 years old		8-10 years old		10-12 years old	✓
Citizenship Education																							
Environmental Education																							
Basic Financial Education	✓																						
Saving and spending money	Barter and commerce																						
Needs and wishes	Create a market																						
Income and Savings	Story of money																						
Bank / Banking	Taxes																						
Banking																							
5-8 years old																							
8-10 years old																							
10-12 years old	✓																						
What you need: Materials																							
<ul style="list-style-type: none"> • Paper, pens, computer, cardboard, camera. • Resources: Bankaroo, a presentation software. • Internet connection. 																							
Does it include a Virtual Exchange with another class?																							
<table border="1"> <tr> <td>Yes</td><td></td></tr> <tr> <td>No</td><td>✓</td></tr> </table>			Yes		No	✓																	
Yes																							
No	✓																						
Duration																							
For the development of this project , you will need approximately 2 hours in class (and 1 hour at home) divided into several tasks to be developed in different lessons over a period of 4 weeks.																							

Content subject(s)

Visual arts and crafts, English, Social science / Social studies [Geography, History, etc.], Maths, Cross-curricular projects.

Introduction

This lesson plan has been designed to work on banking. The final aim is to help students have a first approximation to the financial world and make them aware of how interest rates and the financial system work.

Adopting a project-based approach, in which they will have to decide among various financing methods the most suitable one to finance their project as cheap as possible, this lesson plan aims to provide the children with the tools to understand banking as well as the concepts of currency system, saving, credits and interest rates. This will be carried out through an interactive approach in which learners' active participation and parents' involvement throughout the process will be promoted.

Prompt question: How can we finance our projects?

Families' involvement: in three tasks.

Key competences

Communication in mother tongue	✓
Communication in foreign language	✓
Learning to learn	✓
Social and civic competence	✓
Sense of initiative and entrepreneurship	✓
Cultural awareness and expression	
Digital competence	✓
Mathematical, scientific and technological	✓

AIM OF THE LESSON

Prompt: How can we finance ourselves?

a) CONTENT: Banking, currency system, saving and rates interests.		
b) LANGUAGE & COMMUNICATION		
Vocabulary	Bank, currency, interest rate, bank account, contract, currency exchange rates, mortgage, coin, note...	
Skills	Listening	<ul style="list-style-type: none">- To listen to video explanations.- To listen to teacher instructions, explanations and questions.- To listen to classmates during group discussions and a role play.
	Speaking	<ul style="list-style-type: none">- To participate in the role play.- To ask and answer questions in class.- To explain their projects and the results obtained.
	Reading	<ul style="list-style-type: none">- To read the information included in the sheets and presentations.
	Writing	<ul style="list-style-type: none">- To fill in a contract.- To write the presentation information.
	Mediation	<ul style="list-style-type: none">- To interpret and describe visual information.- To write down the information understood from an oral presentation.- To say their opinion about specific aspects of the work they are carrying out.
Function	<ul style="list-style-type: none">- To be able to synthesise information and make it available to a specific public.	
Communication	<ul style="list-style-type: none">- To explain a process followed to get a decision.	
c) COGNITION: <ul style="list-style-type: none">- To be able to summarise and explain a given project.- To be able to justify their decisions.- To be able to make decisions based on mathematical evidence.		
d) CULTURE: <ul style="list-style-type: none">- To understand how the banking system works.		

SEQUENCE OF STEPS

STEP 1: Warm-Up (at home) week 1	
Description	<p>Before starting the project, students will be asked to watch a video at home about banking. To make the video available we propose three different ideas:</p> <ul style="list-style-type: none"> • E-mail. • Google Classroom. • Class/School blog
Procedure	<p><i>T: Next week we are going to start a new project. It's about banking! So... We need to get ready! I want you to see this video at home. It's very short and it explains what banks are and why they are important.</i></p>
Resources and materials	<ul style="list-style-type: none"> - Letter for the parents (Appendix 1). - Video: https://www.youtube.com/watch?v=Yyt9WzRdYho or https://www.youtube.com/watch?v=S90pcbG6gsc
STEP 2: Warm-Up (+/- 10 minutes) week 1	
Description	<p>The first in-class activity will be a brainstorming activity to check previous knowledge. The teacher will attempt to elicit their previous knowledge by asking students some questions.</p>
Procedure	<p><i>T: Okay, kids! Did you watch the video? Did you enjoy it? Let's see... What have you learnt from it? How does a bank work? What services does a bank offer? Why do we need banks? What is a bank account? Imagine we need to buy something which is quite expensive, how can we get the money? Should we pay money to the person who lends us the money?</i></p>
Resources and materials	<p>Board / Interactive whiteboard.</p>
STEP 3: How can I help you? (+/- 10 minutes) week 1	
Description	<p>With this activity, T introduces what a bank is and its main services. It is a very short video which will be played in class. After the video, we can show them the picture that summarizes bank services (displayed in the classroom, photocopied, laminated copies...) (Appendix 2).</p> <p>If possible, there is another option instead of the video: inviting someone to talk about banking (bank official).</p>

Procedure	<p>Before the video</p> <p><i>T: You know a lot about banking! Congratulations! Now we are going to watch a short video which explains the different services of the banks. Are you ready?</i></p> <p>After the video</p> <p><i>T: Did you enjoy it? Yes? Did you know all these services? I have a present for you to remember that a bank offers us, citizens, more than just keeping our money! Here you have! It's a lovely poster! Isn't it?</i></p>
Resources and materials	<ul style="list-style-type: none"> - https://www.youtube.com/watch?v=S90pcbG6gsc - Poster (Appendix 2)
STEP 4: Project presentation (+/- 5 minutes) week 1	
Description	<p>The teacher introduces the project. T explains that SS have to work in groups to raise money to carry out an activity. However, as T clarifies, SS may not be able to get all the money they need, so they may need to ask for it to the bank. Let's see how much money we can collect! Then, the learners are arranged in groups and to each group, the T gives an activity card (visiting the zoo, visiting a museum, visiting a waterpark, a picnic, going to the cinema, going to an adventure park, going to a play).</p> <p>Driving question: How can afford our planned activity? Will the bank loan us some money?</p> <p>In these cards, the following information will be detailed:</p> <ul style="list-style-type: none"> • A picture and explanation of the activity. • Activity cost. • Information about banks A and B interest rates (on the other side of the card).
Procedure	<p><i>T: Our project is going to help us to understand how banks work and how cheap or expensive it is to get money lent by banks. We are going to work in groups and I'm going to give each group an activity card, which explains our main aim. These are the cards: visiting the zoo, visiting a museum, visiting a waterpark, doing a picnic, going to the cinema...). Do you like these activities?</i></p> <p><i>Let's create the groups</i> (the teacher divides the class into groups of 4-5 students).</p> <p><i>But we need money to carry out these activities, so, first, you are going to work collaboratively to get money and we are going to save it in our bank, Bankaroo. Then, if you don't get enough money, you should ask for a credit</i></p>

	<i>and you need to analyse the different options at your disposal (showing the second side of the car). Let's enjoy it!!</i>
Resources and materials	<ul style="list-style-type: none"> - Card with the activity information, budget and the bank rates (Appendix 3). - Interactive whiteboard/board and projector. - Internet connection.
STEP 5: Building up our own system: The YECs (+/- 10 minutes) week 2	
Description	T will present SS the currency system they are going to use in this project, the YEC system, in which 1 YEC equals 2 €. The T should start by explaining that there are different currency systems in the world (euros, dollars, pounds, ...) and explaining that in this project, the currency they are going to use is the YEC. Then, the T will present the YEC system of coins and notes (= as euro ones) and will conclude with an introduction to the exchange rates (1YEC = 2€).
Procedure	<p>T: Have you ever used other currency apart from Euros? Yes? Which one?</p> <p>In this project, we are going to use our own currency: the YEC. YEC stands for Young European Citizen. This is a YEC (Showing a note). Do you like it?</p> <p>Okay, but we need to calculate the equivalences between our YECs and the Euros. We need to have a look at the exchange rates. A YEC equals two Euros. 2 YECs equal 4 Euros... How many Euros do we have if we have a 10-YEC note? [T asks more questions]</p>
Resources and materials	<ul style="list-style-type: none"> - Templates of coins and notes. (Appendix 4)
STEP 6: How much does it cost? (+/- 20 minutes) week 2	
Description	<p>In this task, SS are asked to perform in pairs a role play in which they pretend to sell different objects from their school case. They have to label the objects they want to sell with the price in both euros and YECs, bearing in mind that 1YEC equals 2EUROS.</p> <p>Before performing the task, T will calculate with them some prices with objects from the class.</p> <p>To assist them in their performance, they will have at their disposal a sheet with a short summary of the language, as well as a model of dialogue they should follow to sell and buy products.</p>
Procedure	<i>T: Now that you understand how YECs work, we are going to practice with them. You are going to work on pairs, and we are going to pretend that you</i>

	<p><i>are sellers and buyers. What are you going to sell and buy? The things you have in your pencil cases. What things can you sell and buy?</i></p> <p><i>Great! First, you have to price/label the objects both, in YECs and in Euros. Be careful while calculating the equivalences! Remember that 1 YEC is 2 Euros. Let's try first all together!</i></p> <p><i>(Show an example)</i></p> <p><i>You're awesome! So now, it is your turn. Here you have a sheet to help you. It has a model with some of the phrases you can use when buying and selling your school supplies.</i></p>
Resources and materials	<ul style="list-style-type: none"> - Their own school supplies. - Stickers. - Students' sheet with the model role play and the key language (Appendix 5).
STEP 7: How hard it is to make money! (At home) week 2	
Description	<p>Now that learners are used to the new currency system, they will need YECs to perform their final task. For this reason, the teacher will ask for families' collaboration in checking the duties their children do at home. T will send the parents a letter explaining the project and an online access to the list of duties with which the kids can earn YECs. Parents have to mark the ones their kids perform and the number of times they do them during a week.</p>
Procedure	<p><i>T: You've done a great job! Now that we know what YECs are, we need to earn money. How? Your parents are going to report during a week the things you do at home and your behaviour, and you will earn money according to their report. For example, your parents will tell me if you argue with your siblings, if you don't make your bed, if you tidy your room... Here you have a letter for your parents explaining your task for this week.</i></p>
Resources and materials	<ul style="list-style-type: none"> - List of duties for the parents to check and register the chores their kids perform and the number of times they do it during a week. (APPENDIX 6) - Letter to parents (Appendix 7).
STEP 8: Let's save our earnings (+/- 15 minutes) week 3	
Description	<p>This task is a role play activity. In groups, SS are going to open a bank account per group by signing a contract and are going to save all the YECs they have earned at home in the bank (Bankaroo).</p>
Procedure	<p><i>T: How was your weekend? Did you help at home? Today we are going to work in groups. Can you please join your groups? Thank you!</i></p> <p><i>We are going to put our savings in a bank account. We've worked so hard to lose any money! This paper (showing a bank contract) is a bank account</i></p>

	<p><i>contract. Do you know what a contract is? It is an official document in which we compromised ourselves to do something. In this case, the bank makes a promise: they are going to look after our savings. You need to sign the contract to make it official. Is it clear?</i></p> <p><i>Okay, so now we are going to put our money, the YECs you earned, in our bank, which is Bankaroo. Have you signed in at Bankaroo? How much money have you earned? Let's count it! Okay, you need to introduce the amount of money you earned all together. Great! Well done! Which is the group that collected the largest amount of money?</i></p>
Resources and materials	<ul style="list-style-type: none"> - Contract (Appendix 8). - Bankaroo.
STEP 9: So... how much does it actually cost? (+/- 15 minutes) week 3	
Description	<p>In this task, the concept of "interest rate" will be introduced. The teacher will explain this concept and how to calculate it and will provide various examples.</p> <p>Then, SS will start working in groups. They will have to take their card of the project (in which the information about the cost of the project and the two banks' interest rates are given). They will have to:</p> <ol style="list-style-type: none"> 1) Calculate the money the group has made with their chores. 2) Calculate the money they still need to perform the activity. 3) Calculate the interest rates they should pay to each of the two banks and choose the cheapest option.
Procedure	<p>Explanation of the concept</p> <p><i>T: Today we are going to apply a new concept: interest rate. Do you know what it is? It is the money we need to pay to the banks when they lend us some money. It is a percentage of the money they lend. Do you remember how to calculate percentages? Let's do an example all together.</i></p> <p><i>Imagine that we need 1,000 euros, and we ask for them at the bank. The bank agrees on lending us the money, but we will need to pay 6% of the money they give as interest rates. How much money would we need to return to the bank? Okay, we got 1,000 and we need to return this money AND the interest rates. How do we calculate the rate? We multiply the money (1,000) by the percentage corresponding to it, in this case, 0.06. Therefore, we multiply 1,000 by 0.006 and that makes 60 €. We add this amount to the initial money we asked for: 1,000+60= 1,060€.</i></p> <p>(The teacher performs more examples)</p> <p>Counting money</p>

	<p><i>T: It is time now to use the money you earned last week! What was the amount of money you had? Okay... Did you remember the cards I gave you with the information about your project? Yes? Great! It's time to use them again. How much did you need to do your activity? Great! So you need to calculate the money you still need. How can we do it?</i></p> <p><i>Great! We need to rest to the final amount of money we need the money we have already earned. Let's do it!</i></p> <p>(Calculate some examples to help SS)</p> <p>Applying the new notions</p> <p><i>So, how can we get the money? Did you remember what we learnt last week about interest rates? Let's apply it. In the back of the card, you can see the interest rates of two different banks. Now, we need to calculate the money you would need to pay to the bank if they lent you the money. Are you ready? Let's do it.</i></p> <p>(Show SS an example and help with doubts)</p>
Resources and materials	<ul style="list-style-type: none"> - Cards of the project. - Whiteboard/blackboard. - Paper and pen.
STEP 10: How should we finance our dreams? (+/- 30 minutes) week 3	
Description	Once they have calculated all the information required, SS will be asked to illustrate in a presentation their answer to the initial question. They will have to explain the project, the money they made and the money they needed, the financial options they had and the one that they finally selected.
Procedure	<p><i>T: Okay! It is time now to show the rest of your friends and family what you have learnt in this project! You need to do a digital presentation of your project. It must include at least 4 slides: a first slide in which you present the idea of your project, that is, the project which is in your cards. The second slide must include a calculation of the money you raised. Then, the third slide must show the extra money you needed to do the project. Finally, in the fourth slide, you must explain the two bank options you had, and which one you finally chose and why. You have about 20 minutes to do it. Is it clear? Any doubts? Remember to raise your hand if you have any questions.</i></p>
Resources and materials	<ul style="list-style-type: none"> - A presentation software (PowerPoint, Keynote, Google Slides...). - Laptops / tablets.

STEP 11: We share our knowledge (at home) week 3	
Description	<p>SS are asked to record their presentations at home and upload them to the platform they use in class/send them to the teacher in case they don't use any platform.</p> <p>In order to scaffold them, the teacher will give them a set of instructions in which the useful language and the steps that they need to follow will be specified.</p>
Procedure	<p><i>T: Your presentations look great, but we need to include some oral explanations on them. At home, you have to record an audio file in which you explain one of the slides of your presentation. Your recordings must last from 30 seconds to one minute. As you are different people in a group, each of you will be in charge of one slide. Here you have a sheet with some useful language that you can use to explain your project.</i></p> <p><i>Remember that you have to upload it to our platform /send it to my email.</i></p>
Resources and materials	<p>- Set of instructions for parents and kids (useful language, steps...) (Appendix 9).</p>

Some suggestions for fast finishers and remedial students.

In the case of fast finishers, we can ask them to watch the following video about credit cards:

https://youth.handsonbanking.org/courses/elementary-school-credit-and-you/?lesson=vP_qLpklfxlDJu5yQtyzhy0lDI8xZx16

For both, fast finishers and remedial students, we suggest a couple of games and a business-plan for kids.

<https://www.practicalmoneyskills.com/play>

<https://bizkids.com/wp/wp-content/uploads/Kids-Business-Plan.pdf>

Besides, remedial students can do a glossary with the terms s/he has learnt with this project.

ASSESSMENT




Different assessment tools have been designed for this lesson plan:

- **A rubric for the teacher.**

	0	5	10
STEP 1: WARM UP (HOMEWORK)	No interest in the video.	Little interest in the video.	Active participation, showing interest in the topic.
STEP 2: WARM UP	No interest in the topic during the brainstorming.	Little interest in the topic during the brainstorming.	Active participation in brainstorming.
STEP 3: HOW CAN I HELP YOU?	No attention to the video.	Little attention to the video.	Willingness to watch the video.
STEP 4: PROJECT PRESENTATION	No attention to the explanation.	Little attention to the explanation.	Active participation in the explanation.
STEP 5: BUILDING UP OUR OWN SYSTEM: THE YECS	No interest in the explanation.	Little interest in the explanation.	Great interest in the explanation. The SS ask questions and participate.
STEP 6: HOW MUCH DOES IT COST?	No attention to the explanation.	Little attention to and participation in the explanation.	Active participation in the explanation.
STEP 7:	SS don't participate at all	They participate just some days.	They participate actively

HOW HARD IT IS TO MAKE MONEY! (AT HOME)			
STEP 8: LET'S SAVE OUR EARNINGS	SS don't participate at all. They don't pay attention and they don't perform the task.	Little interest in the explanation.	Great interest in the explanation. The SS ask questions and participate in the task.
STEP 9: SO... HOW MUCH DOES IT ACTUALLY COST?	SS do not participate in the role play.	Poor participation (or use of their mother tongue).	SS participate actively in the role play, using the foreign language.
STEP 10: HOW SHOULD WE FINANCE OUR DREAMS?	SS do not participate in the creation of the presentation.	Poor participation (or use of their mother tongue).	SS participate actively in the creation of the presentation, using the foreign language.
STEP 11: WE SHARE OUR KNOWLEDGE	SS do not participate or show interest in the task.	Poor participation (or use of their mother tongue).	Good communication in the foreign language.

- Can-do statement rubric for students (for self-assessment and peer-assessment).

I can...	 Yes, I can!	 So, so....	 Not yet!
... calculate the interest rates			
... explain in English a project			
... calculate the equivalences between Euros and YECs			
... explain the bank services			
... explain why we should save money in banks			

APPENDICES

Appendix 1: 1st Letter to families

English version



NAME OF THE SCHOOL:

IDENTIFICATION OF THE TEACHER:

SUBJECT OF THE LETTER:

DATE:

Dear families,

We are starting a new mini project about banking. Your child is going to learn about how banks and loans work.

For the development of this project, we will need approximately 2 hours in class (and 1 hour at home) spread over a period of 4 weeks. So, along this period we will need you to support your children at home.

During these days you are asked to help your children in the fulfilment of different tasks. In this week task, they will need to watch the following video on the Internet:

<https://www.youtube.com/watch?v=Yyt9WzRdYho>

We will talk about it next week in class, so it is important that they understand it.

Thank you so much, for your collaboration!

Yours sincerely,

[teacher's name]

Spanish version



NOMBRE DEL CENTRO
IDENTIFICACIÓN DEL DOCENTE

ASUNTO:

FECHA:

Estimadas familias,

Estamos comenzando un nuevo mini-proyecto sobre la banca. Vuestros hijos aprenderán qué es la banca y cómo funcionan los créditos.

El desarrollo de este proyecto nos llevará unas dos horas en clase (y una hora en casa), repartidas en un periodo de cuatro semanas. Durante este periodo, necesitaríamos que apoyarais a vuestros hijos en algunas actividades en casa.

La tarea de esta semana consiste en ver el siguiente video:

<https://www.youtube.com/watch?v=Yyt9WzRdYho>

Hablaremos de él en clase la próxima semana, por lo que es muy importante que lo entiendan.

¡Muchas gracias por vuestra colaboración!

Atentamente

[Nombre del profesor]

Portuguese version



NOME DA ESCOLA

IDENTIFICAÇÃO DO PROFESSOR:

ASSUNTO:

DATA:

--	--

Caras famílias,

Estamos a iniciar um mini projeto na área da educação financeira, especificamente sobre operações bancárias. O(a) seu/sua educando(a) vai ficar a conhecer alguns dos procedimentos usados nos empréstimos bancários.

Para o desenvolvimento deste projeto, vamos necessitar de cerca de 2 horas na sala de aula (e de 1 hora de trabalho em casa), distribuídas ao longo de 4 horas. Assim, durante este período, vamos necessitar que apoie o seu educando em casa.

Nos próximos dias, pedimos-lhe que ajude o(a) seu(sua) educando(a) a cumprir várias tarefas. Na tarefa desta semana, os alunos devem visionar o seguinte vídeo na Internet:

<https://www.youtube.com/watch?v=Yyt9WzRdYho>

Falaremos sobre o conteúdo do mesmo vídeo na sala de aula, por isso é importante que eles o compreendam.

Muito obrigado, pela sua colaboração!

Cumprimentos,

[teacher's name]

■ Romanian version

**ȘCOALA:****PROFESOR:****SUBIECTUL SCRISORII:****DATA:**

Dragi părinți,

Începem un nou mini proiect despre servicii bancare. Copilul dvs. va afla despre cum funcționează băncile și împrumuturile. Pentru dezvoltarea acestui proiect, vom avea nevoie de aproximativ 2 ore într-o oră la curs (și acasă) repartizate pe o perioadă de 4 săptămâni. Deci, de-a lungul acestei perioade vom avea nevoie de dvs. pentru a vă susține copiii acasă.

În aceste zile vi se cere să vă ajutați copiii în îndeplinirea diferitelor sarcini. În această săptămână, vor trebui să urmărească următorul videoclip pe Internet:

<https://www.youtube.com/watch?v=Yyt9WzRdYho>

Vom vorbi despre aceste lucruri săptămâna viitoare în clasă, deci este important ca ei să înțeleagă.

Mulțumesc mult, pentru colaborare!

Cu stimă,

[numele profesorului]

Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Care famiglie,

stiamo iniziando un nuovo mini-progetto sulle banche. Le/i vostre/i figlie/i impareranno a conoscere **l'attività bancaria e il funzionamento del credito**.

Questo progetto richiederà circa due ore in classe (e un'ora a casa), distribuite su un periodo di quattro settimane. Durante questo periodo, avremo bisogno del vostro sostegno per le/i vostre/i figlie/i con alcune attività a casa.

Il compito di questa settimana consiste nel guardare il seguente video:

<https://www.youtube.com/watch?v=Yyt9WzRdYho>

Ne parleremo in classe la prossima settimana, quindi è molto importante che lo capiscano.

Grazie mille per la vostra collaborazione!

Cordiali saluti


[Nome dell'insegnante]

Appendix 2: Poster



Appendix 3: Activity cards

Activity Card Visiting





EXPLANATION OF THE ACTIVITY

- *meeting in front of the school
- *travel to the zoo
- *visiting the zoo(part A)
- *serving lunch
- *visiting the zoo(part B)
- *back to school

COSTS

- *travel tax =10 YEC/student
- *entrance fee=30 YEC/student
- *for organized groups of over 10 students, the entrance fee is 20 YEC per student
- Optional:* entrance to Animal Planet where you can watch the 5D documentary, "Endangered Animals" = 15 YEC

Activity Card visiting Museum





EXPLANATION OF THE ACTIVITY

- *meeting in front of the school
- *travel to the museum
- *visiting the museum (part A)
- *serving lunch
- *creative workshop "History in comics"
- *back to school

COSTS

- *travel tax = 10 YEC/student
- *entrance fee = 30 YEC/student
- *creative workshop tax = 20 YEC/student
- *for organized groups of over 10 students, the entrance fee is 20 YEC per student





Activity Card visiting Water Park



EXPLANATION OF THE ACTIVITY

- *meeting in front of the school
- *travel to the waterpark
- *pool
- *Water Zumba
- *serving lunch
- *funny slides
- *Garra Rufa fish massage
- *back to school

COSTS

- *travel tax =10 YEC/student
- *entrance fee=30 YEC/student
- *activities costs(pool= 10 YEC/ students,
- *water zumba=10 YEC,
- *funny slides=10 YEC,
- *Garra Rufa fish massage=5 YEC)



Activity Card Cinema



EXPLANATION OF THE ACTIVITY

- *meeting in front of the school
- *travel to the cinema
- *choosing the movie and buying the tickets
- *respecting the Cinema's rules
- *back to school

COSTS

- *travel tax =10 YEC/student
- *movie ticket=25 YEC/student
- OPTIONAL:** food and drinks=10 YEC



Activity Card visiting Adventure Park



EXPLANATION OF THE ACTIVITY

- *meeting in front of the school
- *travel to the adventure park
- *training and equipping students

CHOICE OF ACTIVITY

- *Flying fox
- *Archery
- *Climbing
- *PowerFan Jumps
- *Treasure Hunt

- *serving lunch
- *returning of the equipment
- *back to school

COSTS

- *travel tax =10 YEC/student
- *Activities costs (Flying fox=15 YEC/student, Archery=10 YEC, Climbing=20 YEC, PowerFan Jumps=30 YEC, Treasure Hunt=10 YEC)



Activity Card Picnic



EXPLANATION OF THE ACTIVITY

- *meeting in front of the school
- *deciding on the menu
- *buying the food and drinks and necessary materials(plates, cutlery, glasses, forks, bowls, blankets, basket etc.)
- *travel to the park
- *having the picnic
- *back to school

COSTS

- *food and drinks=50 YEC, other materials=35 YEC
- *travel tax=10 YEC



BANK A

"European Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.):

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-1 month = fixed interest 6%

* period-2 months = fixed interest 4%

BANK B

"International Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.):

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-2 month = fixed interest 4%

* period-3 months = fixed interest 3%

BANK A

"European Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.),:

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-1 month = fixed interest 6%

* period-2 months = fixed interest 4%

BANK B

"International Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.),:

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-2 month = fixed interest 4%

* period-3 months = fixed interest 3%

BANK A

"European Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.),:

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-1 month = fixed interest 6%

* period-2 months = fixed interest 4%

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"International Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.),:

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-2 month = fixed interest 4%

* period-3 months = fixed interest 3%

BANK A

"European Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.),:

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-1 month = fixed interest 6%

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"International Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.),:

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-2 month = fixed interest 4%

* period-3 months = fixed interest 3%

BANK A

"European Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.),:

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-1 month = fixed interest 6%

* period-2 months = fixed interest 4%

BANK B

"International Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.),:

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-2 month = fixed interest 4%

* period-3 months = fixed interest 3%

BANK A

"European Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.):

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

The bank offers

Interest rate:

* period-1 month = fixed interest 6%

* period-2 months = fixed interest 4%

BANK B

"International Bank for Young Citizens"

Documents required for the loan for personal project (holidays, trips, house redecoration, medical treatments, etc.):

*identity card

*documents attesting the revenues obtained;

Monthly payable amount:

*reimbursement by constant amounts

*reimbursement by decreasing amounts

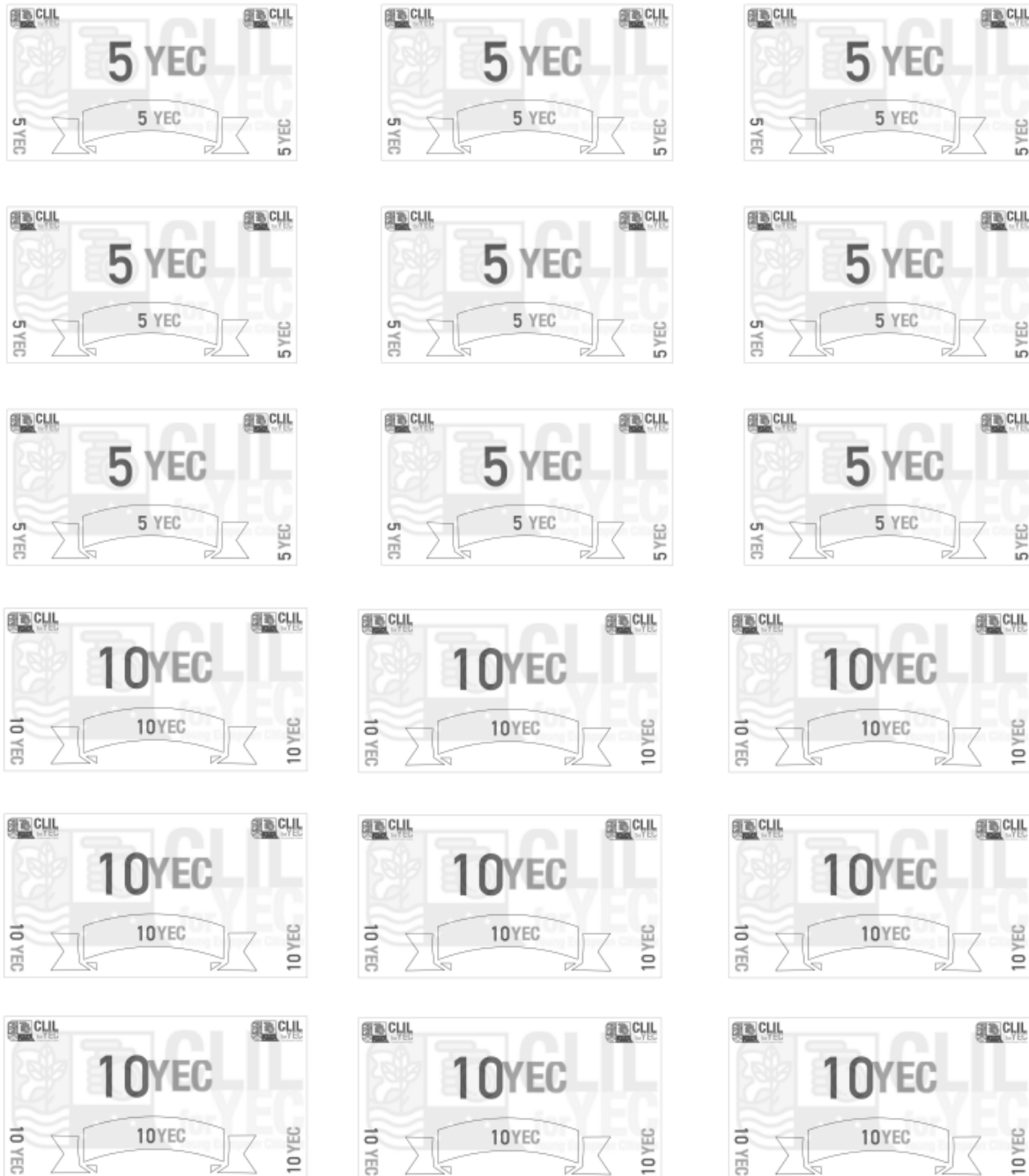
The bank offers

Interest rate:

* period-2 month = fixed interest 4%

* period-3 months = fixed interest 3%

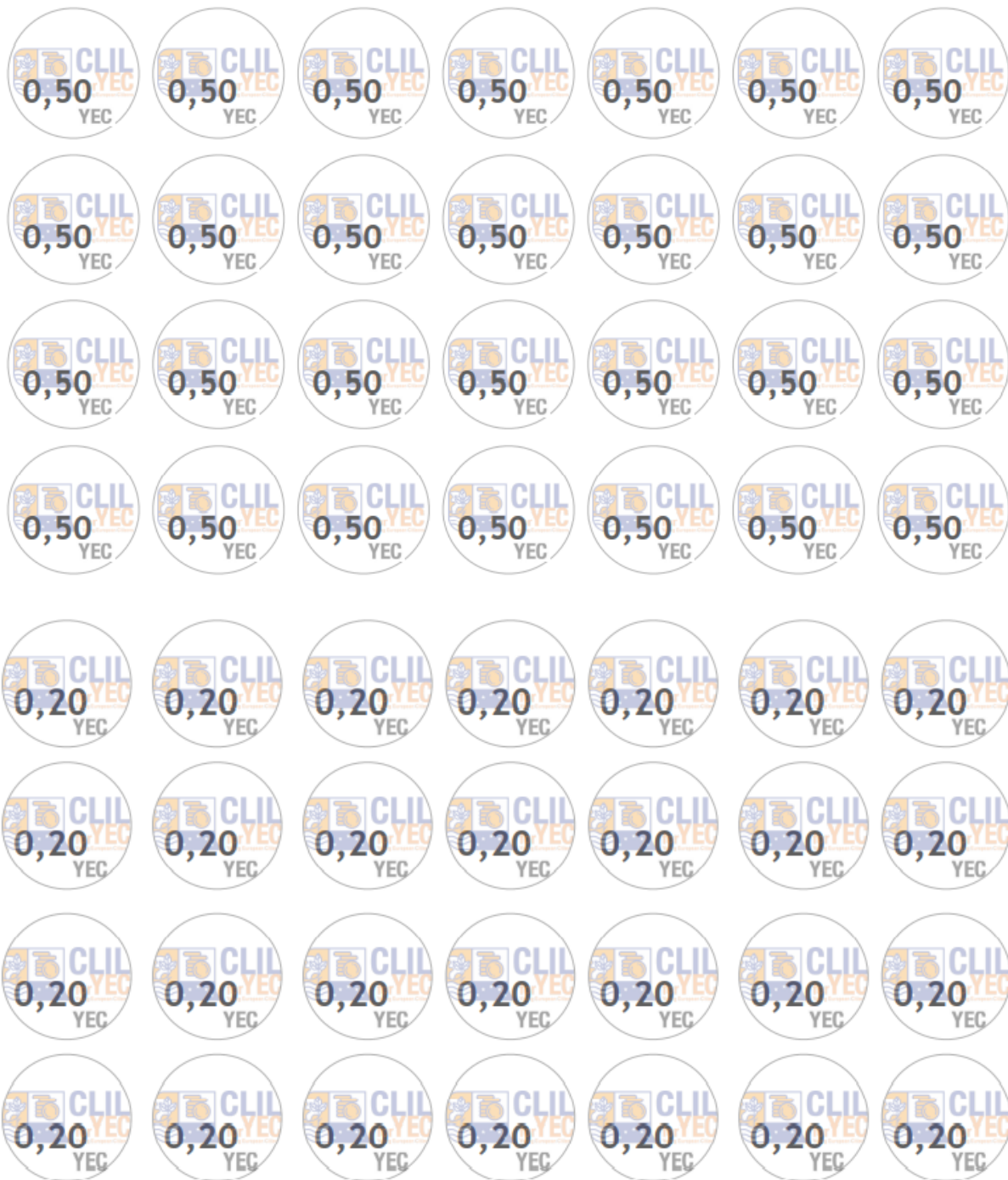
Appendix 4: Templates of coins and notes













Appendix 5: Students' sheet with the model role play and the key language

TASK 6: How much does it cost?

STUDENT A

You are the buyer. In this activity, you are going to buy some things.

- What is it?
- How much is it?
- How much does it cost?
- Is it available in more colors/sizes/shapes?
- That's quite expensive! Can we negotiate the price?
- Don't you have any discounts?
- Are there any offers/special prices?

TASK 6: How much does it cost?

STUDENT B

You are the seller. You can use expressions such as:

- It is...
- It is made of...
- It costs...
- No, I'm afraid I only have it in this colour.
- No, no way! It is really worth this amount! / Yes, you can have a discount if you buy two items. In the case of pencils, you can take two by one.
- The second one is half price.

Appendix 6: List of duties for the parents to check and register the chores their kids perform



I help with housework							
I eat my veggies							
I brush my teeth							
I tidy my room							
I do my homework							
	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY

Appendix 7: 2nd Letter to families

English version



NAME OF THE SCHOOL:

IDENTIFICATION OF THE TEACHER:

SUBJECT OF THE LETTER:

DATE:

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Dear families,

We go on working on our mini project about banking, in which your children are learning about how banks and loans work.

Last week we learnt how banks work and this week we are going to apply this knowledge to our classes.

We need your help. Your children have to earn money to perform their activities, and they are going to earn it by working at home. I have attached a document with the chores they should perform to get YECs (our currency). Please, fill in every day of the week marking only what your child does.

Thank you so much, for your collaboration!

Yours sincerely,

[teacher's name]

Spanish version



NOMBRE DEL CENTRO:

IDENTIFICACIÓN DEL DOCENTE:

ASUNTO DE LA NOTA:

FECHA:

Queridas familias,

Seguimos trabajando en nuestro proyecto sobre banca, en el que vuestros hijos están aprendiendo cómo funciona la banca y los préstamos.

La semana pasada aprendimos cómo funcionan los bancos, y esta semana vamos a aplicar este conocimiento a nuestras clases.

Necesitamos vuestra ayuda. Vuestros hijos necesitan “ganar” dinero en casa haciendo actividades, y van a hacerlo trabajando en casa. He adjuntado un documento con las tareas que deberían hacer todos los días en casa para ganar YECs (nuestra moneda). Por favor, rellenad durante toda una semana el documento marcando solamente las tareas que realiza vuestro hijo.

¡Muchas gracias por vuestra colaboración!

Atentamente,

[teacher's name]

Portuguese version



NOME DA ESCOLA

IDENTIFICAÇÃO DO PROFESSOR:

ASSUNTO:

DATA:

Caras famílias,

Continuamos a trabalhar no nosso mini projeto acerca de operações financeiras, durante o qual os alunos estão a aprender sobre procedimentos relacionados com empréstimos bancários.

Na última semana aprendemos sobre o funcionamento bancário e durante esta semana vamos aplicar esse conhecimento na sala de aula.

Necessitamos da sua ajuda.

Os alunos têm de ganhar dinheiro para levar a cabo as atividades que lhes serão propostas, tendo de, previamente, ganhar esse dinheiro em tarefas que cumprem em casa. Poderão ver em anexo um documento com o conjunto das tarefas que os alunos poderão realizar para ganharem YECs (a nossa moeda). Por favor, anotem no mesmo documento as tarefas que as crianças efetivamente cumpriram.

Muito obrigado, pela sua colaboração!

Cumprimentos,

[teacher's name]

■ Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:

Dragi părinți,

Continuăm să lucrăm la mini-proiectul nostru despre activități bancare, în care copiii dvs. învață cum funcționează băncile și împrumuturile.

Săptămâna trecută am aflat cum funcționează băncile și săptămâna aceasta vom aplica aceste cunoștințe în clasele noastre.

Avem nevoie de ajutorul dvs.. Copiii trebuie să câștige bani pentru a-și desfășura activitățile și vor câștiga lucrând acasă. Am atașat un document cu treburile pe care ar trebui să le efectueze pentru a obține YEC (moneda noastră).

Vă rugăm să completați în fiecare zi a săptămânii marcând numai ceea ce face copilul dumneavoastră.

Mulțumesc mult, pentru colaborare!

Cu stimă,

[numele profesorului]

Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

--	--

Cari genitori,

stiamo continuando a lavorare al nostro mini-progetto bancario in cui le/i vostre/i figlie/i imparano come funzionano le banche e i prestiti.

La scorsa settimana abbiamo imparato come funzionano le banche e questa settimana applicheremo queste conoscenze nelle nostre classi.

Abbiamo bisogno del vostro aiuto. Le/i vostre/i figlie/i hanno bisogno di guadagnare denaro per svolgere le loro attività e lo guadagneranno **lavorando a casa**.

Ho allegato **un foglio con i lavoretti** che devono completare per **guadagnare YEC** (la nostra moneta).

Compilare ogni giorno della settimana segnando solo ciò che vostra/o figlia/o fa.

Grazie mille per la vostra collaborazione!

Cordiali saluti,

[Nome dell'insegnante]

Appendix 8: Contract

EUROPEAN BANK FOR YOUNG CITIZENS

BANK ACCOUNT CONTRACT

This contract is drawn between

EUROPEAN BANK FOR YOUNG CITIZENS, hereinafter referred to as “the Bank”, whose registered address is Street Central Park, no. 119-A-2; of the one part

And

Name(s):

.....Nationality.....
.....Date of birth.....Place of
birth.....Telephone
number.....personal email
.....
address.....Occupation.....Address.....
.....

Hereinafter referred to as “**the Account Holder**” of the other part.

At the request of the **Account Holder**, the **Bank** hereby agrees to open and maintain a Current Account in the name of the **Account Holder**.

The **Account Holder** requests the Bank to issue to cardholders listed in this contract such Bankcards as are detailed therein.

For its part, the Bank undertakes as follows:

1. To handle, record and hold the **Account Holder’s** funds. The **Account Holder** may obtain information of credits and debits entered on the Current Account together with the closing balance thereof through the Internet **Bank**.

2. The standard validity of the bankcard is three years from the date of issue. Lost, damaged or stolen cards are replaced by the Bank irrespective of their expiry date.

3. **The Bank** is entitled to stop the bankcard in the following cases:

- If the Bank receives information about loss or theft of the card;
- If the Account Holder or Card Holder does not comply with the terms of the present contract;
- If the current contract is terminated;
- If the bankcard became invalid or unusable and the application for a supplementary card although given, was not received by the Bank.

Date:

For and on behalf of the **Bank**:

.....

European Bank for Young Citizens

For and on behalf of the **Account Holder**:

Signature

Joint Account Signature

Appendix 9: Set of instructions for parents and kids



Steps to follow:

In order to record your voice while presenting a slide, you need to follow these steps:

1. Open the presentation to which you are expected to add your voice.
2. Focus on the slide you are going to present.
3. Write down a script with the things you want to say.
4. Prepare the software to record your voice (remember you don't need to talk for more than one (1) minute). You can record your voice using a mobile phone or a tablet, for example.
5. Record your voice.
6. Listen to the recording. Do you understand yourself? Are you happy with the result? If not, you can try again.
7. Send it to your teacher (teacher's e-mail address).

Useful language:

- *Hello, my name is ... and I am going to present slide number ...*
- *In this project, we have learnt ...*
- *I am going to talk about ...*
- *In this slide you can see...*
- *In order to make it easier to understand, I have included a picture of ...*
- *This is interesting because ...*
- *The part I liked the most was...*
- *The most difficult part was...*
- *Thank you for your attention / Thank you for listening.*
- *Bye!*

LESSON PLAN 16: Create a market

CONTEXTUALISATION

This lesson plan is designed for CLIL groups in the 1st and 2nd year of Primary Education, aged between 5 and 8 years old. The cross-curricular topic is Financial Education, more precisely, about understanding how money works, its value, pricing, shopping and how to create a market using second hand to raise funds.

Students need the teacher's guidance even if they feel quite confident studying/working in English. They can understand and produce simple sentences. However, when the language is too complex for students, teachers can use code switching (use L1 partially to support students) and also encourage the use of body language to support communication (see The Teacher's Guide for more information).

Cross-curricular area	Topic / Subtopic (Lesson Plan 16)	Age																					
<table><tr><td>Citizenship Education</td><td></td></tr><tr><td>Environmental Education</td><td></td></tr><tr><td>Basic Financial Education</td><td>✓</td></tr></table>	Citizenship Education		Environmental Education		Basic Financial Education	✓	<div>Topic (tick one option):</div> <table><tr><td>Saving and spending money</td><td>Barter and Commerce</td></tr><tr><td>Needs and wishes</td><td>Create a market ✓</td></tr><tr><td>Income and savings</td><td>The story of money</td></tr><tr><td>Bank/ banking</td><td>Taxes</td></tr></table> <div>Subtopic Title (Lesson Plan 16):</div> <table><tr><td>Create a market</td></tr></table>	Saving and spending money	Barter and Commerce	Needs and wishes	Create a market ✓	Income and savings	The story of money	Bank/ banking	Taxes	Create a market	<table><tr><td>5-8 years old</td><td>✓</td></tr><tr><td>8-10 years old</td><td></td></tr><tr><td>10-12 years old</td><td></td></tr></table>	5-8 years old	✓	8-10 years old		10-12 years old	
Citizenship Education																							
Environmental Education																							
Basic Financial Education	✓																						
Saving and spending money	Barter and Commerce																						
Needs and wishes	Create a market ✓																						
Income and savings	The story of money																						
Bank/ banking	Taxes																						
Create a market																							
5-8 years old	✓																						
8-10 years old																							
10-12 years old																							
What you need: Materials																							
<ul style="list-style-type: none">Flashcards, Paper, pens, computer, cardboard, camera.Resources: Flashcards / online images/ Youtube videoPadlet/ Genial.y/ Adobe Spark/Google siteInternet connection																							

Does it include a Virtual Exchange with another class?

Yes	✓
No	

Duration

For the development of this **project**, you will need approximately 2 hours in class and 15-30 minutes at home after each step. The lessons are divided in 4 steps/sessions of 30 minutes each with several tasks/activities to be developed over a period of 4 weeks plus 2 extra sessions for **virtual exchanges** and to organise a market. This lesson plan includes a virtual exchange with international students from different countries to share experiences and outputs. The lesson includes Letters for Parents/families describing the tasks to be done at home (1 hour).

Content subject(s)

English, Maths, Social Science / Social Studies [Geography, History, etc.], Citizenship education / Personal development, Cross-curricular projects.

Introduction

This lesson plan has been designed to encourage education on civic values and intercultural competences, relying on a task-based approach and action-oriented activities.

The aim is to create a market for unused or second-hand toys/stationary/books and to collect funds to buy fresh local produce from the local market to donate to a food bank or charity to help poor families locally. It also involves writing simple recipes of local dishes that use fresh produce and calculating the cost.

Besides, this lesson plan will require **parental involvement** as it includes simple and easy homework tasks to help children reflect on the value of money and how to use it wisely. This will be carried out by encouraging active parents' involvement throughout the process, and by fostering values such as solidarity, empathy and non-discrimination through a **virtual exchange (VE) activity** with international students from different countries. Grounded on project-based learning, this lesson plan raises awareness in our students about social and financial issues such as giving value to recycled and unused items and creating a market stall to sell them thus promoting values such as solidarity and personal responsibility.

Key competences

Communication in mother tongue	✓
Communication in foreign language	✓
Learning to learn	✓
Social and civic competence	✓
Sense of initiative and entrepreneurship	✓
Cultural awareness and expression	✓
Digital competence	✓
Mathematical, scientific and technological	✓

AIM OF THE LESSON

Prompt: How can we recycle things we no longer use? What do you do with the things you do not like or use anymore? Do you throw them away? How can we reduce this kind of waste? What are the benefits for the Earth when we give new life the things we have instead of throwing them away?

a) CONTENT:

This lesson on Financial Education is divided into 4 steps/ sessions and aims to develop awareness of how we can give new value to things we already have, and how we can exchange them for something different. We learn how to define the price of these unused items and consequently create a charity market to raise money. Children will understand the value of money, calculate a budget to prepare a low-cost recipe and go shopping with their parents. These recipes and our charity market photos will be shared with students from other schools through virtual exchanges.

b) LANGUAGE & COMMUNICATION

Vocabulary	To learn words about: <ul style="list-style-type: none"> - Food: milk, eggs, meat, flour, butter, meat, potatoes, carrots, salad, salad-potatoes-onions-apples- other local produce - Animals: cows-pigs-sheep-chicken - Jobs: farmer - Toys and Stationery the children bring in - Prices in euros: 50 cents-1 euro-2,3,4 euros. 	
Skills	Listening	<ul style="list-style-type: none"> - To listen to teacher explanations and questions. - To follow teacher instructions. - To listen to classmates during group discussions and to other students during the virtual exchange. - video: The story of money
	Speaking	<ul style="list-style-type: none"> - To communicate during a role-play using the target language. - To say prices and the value of things. - To list the ingredients of their recipes and choose the best photos. - To communicate and compare facts about their own experiences and habits with classmates and the teacher. - To introduce themselves and their school to their international peers during a virtual exchange conference. - To share and compare experiences
	Reading	<ul style="list-style-type: none"> - To understand simple questions and simple information

	Writing	<ul style="list-style-type: none">- To write a simple recipe for a salad or side dish/soup
	Mediation	<ul style="list-style-type: none">- To discuss and agree, in groups, on the value of some objects. To make use of entrepreneurial skills to help others.- To reach an agreement- To share their work with other peers
Function	<ul style="list-style-type: none">- To express preferences and wants.- To express opinions and make choices.- To exchange objects - buying and selling- I want ... / I need .../I like.....very much- Can I have your ... in exchange for the ...?- Do you want.....?/ I don't want it...- To ask and say prices. <i>How much is it?</i>	
Communication	<ul style="list-style-type: none">- To discuss how to help others in the community.- To share their opinions and findings on the topic with others.- To share different solutions to a problem of community poverty.	
c) COGNITION: <ul style="list-style-type: none">- To develop skills for critical inquiry and analysis.- To understand the values of things and how to use money.- To work out the cost of a recipe.		
d) CULTURE: <ul style="list-style-type: none">- To provide the children with the keys to think globally and contribute to the community's development through a charity market. Children will understand the value of local farmers markets and the cost of local recipes by comparing shopping lists and budgets with children from other different countries.		

SEQUENCE OF STEPS

STEP 1: Bartering (30 minutes) week 1	
Description	<p>The aim is to introduce the concept of bartering as used in the old days when there was no money and also to show the value of recycling or reusing unused toys or stationery. The message is to emphasize the importance of recycling and reducing our carbon footprint.</p> <p>DRIVING QUESTION</p> <p>How can we reuse things we no longer need and, in the process, help other people?</p>
Procedure	<p><u>Warm-up: Brainstorming. Driving questions</u></p> <p>*Teacher can refer to the previous lesson (Lesson plan 13 Needs and Wishes) as a lead-in:</p> <p><i>Last lesson we looked at needs and wants (See previous lesson's wall chart)</i></p> <p><i>What needs and wishes do you have?</i></p> <p>or</p> <p><i>Today we are going to think about things we have in our homes that we no longer use. Can you think of anything? An old toy / book....?</i></p> <p>Students provide some examples:</p> <p><i>S: I have a picture book of when I was 3 years old I don't use</i></p> <p><i>S. I have an exercise book I don't like</i></p> <p><i>T: Why leave these items around the house? You can exchange them for something different and fun. Have you ever exchanged something with your friends?</i></p> <p><i>This is called barter or exchanging objects</i></p> <p><i>Now let's watch a video about how people did this in old days</i></p> <p><i>How did people get what they needed?</i></p> <p><i>Watch the video and then tell me: What do people exchange?</i></p> <p><u>Task 1:</u></p> <p>Video: the history/evolution from barter to commerce. https://www.youtube.com/watch?v=fgDDkTFC3Ng&list=RDCMUcMcX68J2fZMzp-CQK1b3F-A&start_radio=1&t=7</p>

	<p>Stop the video at 0:29 and ask students to comment images so students get an idea of what barter was like in the old days when there was no money.</p> <p><i>What food can you see in the video?</i></p> <p><i>What do they exchange? Why don't they use money?</i></p> <p><u>Task 2:</u> Act out! - Role-play based on the video.</p> <p>The teacher will bring realia to class or can use some flashcards representing these different products for children to exchange as in the video. (See flashcards of fruit, vegetables, flour, eggs, milk, a pig, sheep) (Appendix 1).</p> <p>Teacher first checks children know the food vocabulary (flashcards):</p> <p><i>You are all farmers</i></p> <p><i>We are going to pretend/ play that they don't have money as in the old days</i></p> <p>Two students at a time come to the front and choose two products/ flashcards that they want to exchange with one another. Teachers gives students two sentences as model on the board:</p> <ul style="list-style-type: none"> • <i>I want</i> • <i>Can I have your in exchange for the</i> <p>If they get a "no", they have to find another student to exchange their object.</p> <p><u>Task 3:</u> Preparing students for the project at home</p> <p>T asks children to think of old or unused toys/books/stationery at home that they no longer use or play with.</p> <p>T asks if they would like to exchange them with other toys or donate them to a needy child</p> <p>T tells the class that next week they are going to have the opportunity to exchange toys with their friends in class.</p> <p><i>Do you have toys that you do not play with anymore? Or books or new exercise books, colouring materials that you do not like or use anymore?</i></p> <p><i>Can you ask your parents to help you find 3 things you do not want and bring them to school for the next lesson?</i></p> <p><i>Next lesson we are going to organise a barter with the things you bring in.</i></p> <p><i>We are superheroes of sustainability. This way we are helping the environment!</i></p> <p><i>Please give your families this letter</i></p> <p><i>See letter for families (Appendix 2)</i></p>
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Resources and materials	Online images or flashcards/ pictures representing the different products (fish, fruit, vegetables, flour, eggs, chicken potatoes, milk, a pig / a cow/ sheep) (Appendix 1) Letter for families (Appendix 2)
STEP 2: From barter to money (30 minutes) week 2	
Description	In class, students will learn to barter/ exchange items brought in from home such as toys/stationery/books. Then, they will establish the value of the items that have not been bartered by assigning them a price ranging from 50 cents to 3 euros. Once the price has been defined SS will make some price tags that will be used for the charity market. The aim is to give value to second-hand items and SS will learn about coins/ notes.
Procedure	<p><u>Warm up</u></p> <p>One by one, SS stand up, show and name the items they have brought from home for the bartering activity. They then place them in full view on their desk for everyone to see.</p> <p><i>T: Show me the things you have brought from home. And put everything on your desk</i></p> <p><i>S1: This is a book, pencil case, an exercise book, ...</i></p> <p><i>S2: This is a ball and a pencil</i></p> <p><i>T: We have some really nice things</i></p> <p><u>Task 1</u></p> <p>T organizes a barter exchange in class. SS go round the class and try to exchange their toys. The items left or not bartered are placed on the teacher's desk.</p> <p><i>Now walk around the class and if you like something ask the following questions:</i></p> <p><i>Can I have your? Do you want myin exchange?</i></p> <p><i>If the answer is "no" they have to find someone else</i></p> <p><u>Task 2</u></p> <p><i>What can we do with the toys that we didn't get to exchange?</i></p> <p><i>Barter is not always possible.</i></p> <p><i>Maybe you cannot give another person something that they need.</i></p> <p><i>Do you think that a pen has the same value as a doll?</i></p> <p><i>Do you think a pack of cards has the same value as a robot?</i></p>

	<p><i>Well, maybe not. So, what can we do with the objects that we cannot exchange? Yes! We can sell them and use the money.</i></p> <p><i>But do all these items have the same value? Let's play a game!</i></p> <p><u>Task 3: Game "Guess the price"</u></p> <p>T goes round the class and asks students to give a price to the items on her/his desk:</p> <p><i>Look at the board. How much do you think this ball is?</i></p> <p><i>How much is the teddy bear?/ a box of felt tips?</i></p> <p><i>Choose from the prices you see on the board</i></p> <p>a) 50 cents b) 1 euro c) 2 euros d) 3 euros</p> <p><u>Task 4:</u> SS colour the price labels and place them on the toys. There is one for each student (for Price labels see Appendix 3).</p> <p><u>Task 5: Teacher sets a Project for homework</u></p> <p>Children will ask their parents, grandparents, neighbours, family members about old coins/ banknotes (if they have any). They can bring 2 coins to school or draw them or take a photo to be sent (by WhatsApp/email) to the teacher.</p> <p>They need to find out what their parents could buy with these coins when they were their age: Simple things such as the price candy/ chocolate bar/ pen/ exercise book.</p> <p>They need to draw 3 items and the corresponding price in the old currency and today's price.</p> <p><i>Please ask your parents/families to help you complete these activities at home</i></p> <p>See letter for families to be given or emailed to parents (Appendix 4).</p>
Resources and materials	<p>Real coins (or toy coins/banknotes)</p> <p>Price labels (Appendix 3)</p> <p>Letter for families (Appendix 4)</p>
STEP 3: Money (30 minutes) week 3	
Description	<p>The aim of this step is to create flyers to promote the charity market of the used and second-hand items with the toys /stationery/books children have brought to school in step 2.</p> <p>Children are shown the shopping list for a local sample recipe and asked to calculate the cost of the recipe.</p> <p>The aim is to help children understand the value of money and how money can be used to buy food to support our primary needs.</p>

Procedure	<p><u>Warm up</u></p> <p>SS discuss what they have investigated at home:</p> <p><i>Do you know the different coins and notes you use in your country?</i></p> <p><i>How much is a pencil, exercise book or a candy bar in a shop?</i></p> <p><i>Do you think all things have the same value?</i></p> <p><i>What can you buy with 2, 3 or 5 euros? Can you buy food to make a recipe?</i></p> <p><u>Task 1: Calculating the cost of a recipe</u></p> <p>T shows a recipe and a sample shopping list with prices and ask students to price the vegetables/ ingredients of this recipe. The class calculates the total together.</p> <p><i>Now children look at the recipe and the prices. This is what a shopping list looks like. Can you see the picture and the ingredients? Do you like it?</i></p> <p><i>It is a delicious salad. Let's read the ingredients</i></p> <p><i>Now we are going to calculate the total together</i></p> <p>(Appendix 5)</p> <p><u>Task 2: Creating the flyer</u></p> <p>SS create a flyer to sell the toys for the charity market. Then they discuss the slogan for the advertisement in their mother tongue. The best 3 flyers will be uploaded on the school website and the other will be distributed around the town with the support of their parents.</p> <p><i>Now children let's prepare the flyer for the market. You can decorate it any way you wish</i></p> <p>Flyer (Appendix 6)</p> <p><i>"Charity/Recycling Market: Buy a toy to give someone a smile"</i></p> <p><i>Thank you, the money we collect, will be donated to a food bank to help poor families</i></p> <p>T makes 2 copies of the decorated flyer for each child to take home.</p> <p><u>Task 3 Preparing students for a Virtual Exchange (VE)</u></p> <p><i>In our next class we are going to meet students from another school (for our VE). We will see their recipes and they will see ours. We will rate them with 1 to 3 stars and comment on their recipes in captions. We will share our pictures of our market stalls and compare the funds collects and what we have sold</i></p> <p><u>Task 4: Teacher sets a Project for homework</u></p> <p>See letter for families (Appendix 7)</p>
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	<p>Children ask parents to think of a simple recipe for a salad/ side dish/or soup using local produce. Then they prepare a shopping list with only the ingredients (3 to 5 items). They can ask parents to translate it to English with their mobile devices. Then they go shopping together and write the prices of the main ingredients on the shopping list. They make the recipe and take a photo and send it to the teacher. They also send the translated shopping list.</p> <p>Then they distribute the 3 flyers on their way to the market.</p>
Resources and materials	<p>Sample recipe (Appendix 5)</p> <p>Flyers for the school market (Appendix 6)</p> <p>Letter for parents (Appendix 7)</p>
STEP 4: Shopping at the local market! Week 4 (30 minutes)	
Description	<p>Children learn to shop the ingredients for the recipe they have chosen and calculate the budget. T organises a pretend market with food flashcards.</p> <p>Children play a game where they match the recipes with the shopping list and then they play the shopping game.</p> <p>Students share the shopping list with the other partners in the VE. In this way they can discuss cultural differences regarding local products and what local families need. They will also choose the best low-cost recipes.</p> <p>Optional task: All the recipes may be collected in an e-book and sold to donate.</p>
Procedure	<p><u>Warm up</u></p> <p><i>Let's see your shopping lists and the price.</i></p> <ul style="list-style-type: none"> • <i>Do you go to the market with your parents?</i> • <i>What fruit or vegetables do they buy?</i> <p><u>Task 1: Calculating the budget</u></p> <p>T places SS in pairs, and they choose 1 recipe.</p> <p><i>Look at the recipes and then calculate the cost of one of the recipes (1 recipe per group)</i></p> <p><i>Add up the figures</i></p> <p>Children in their groups calculate how much they have spent to buy the ingredients for their recipes. The budget shouldn't be more than 10 €.</p> <p><u>Task 2: Match the recipe to the shopping list game</u></p>

	<p>T can upload the recipes and shopping lists on Trello/ Padlet. Then uses the IWB to show them to the class. SS, in pairs or groups of 3, match the recipes and the shopping lists.</p> <p><u>Task 3: Simulation of a market</u></p> <p>The teacher gives instructions for the market stall game (ingredients and uses picture cards included [see Appendix 1]).</p> <p>Children, in pairs, choose 1 recipe and shop for the products needed for the recipe.</p> <p><i>We are going to organise a pretend farmer's market. It is important to help local farmers and then support the local community.</i></p> <p><i>You have 1 shopping list, and your group budget is less than 10 € (they can use toy money)</i></p> <p><i>Let's go to the local market</i></p> <p><i>Let's look at the price of the ingredients</i></p> <p><i>Now go shopping</i></p> <p><i>S1: Can I have?</i></p> <p><i>S2: How much are 6 eggs?</i></p> <p><i>How much are 2 eggs/'tomatoes/ potatoes/....?</i></p> <p><i>How much is a salad/ an onion /....?</i></p> <p><u>Task 4: Preparing the charity market stalls</u></p> <p>Now children can prepare their market stall to sell their second-hand toys with their price labels. Discuss last minute details about the market.</p> <p>Remind students you will be taking pictures of their stalls to share them with the students for the VE.</p> <p>Depending on the school setting and the Covid situation, teachers will decide whether to organise the market outside the school or on the school grounds, possibly at the end of the school day. Ideally, the children should be in charge of the market stalls and responsible for selling and collecting money with the supervision of their parents.</p> <p>Parents volunteer to help set up the market. Some parents can be in charge of putting the toys in plastic bags and others for managing the stalls with their children. Children will set up with parents 3-5 stalls (tables outside the school) and 2-3 parents supervise each stall.</p> <p>See letter for families (Appendix 8).</p>
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Resources and materials	<p>Pictures of ingredients</p> <p>Letter for families (Appendix 8)</p>
STEP 5: Optional activity for 2 Virtual Exchanges	
	<p><i>Today we are going to meet students from another school (for our VE). They have seen our recipes. Now we will rate theirs with 1 to 3 stars and comment on their recipes in captions. We are going to show them the pictures of our market stalls and compare the funds we have collected for charity.</i></p> <p><i>We must remember to be nice and friendly when we talk to them. First, we need to introduce ourselves as a school and we will need to prepare some questions to ask them. For example:</i></p> <p><i>Is your recipe cheap? / Is it difficult to make?</i></p> <p><i>You should also be prepared to say things like:</i></p> <p><i>I like your recipe because.....</i></p> <p><i>I think this is the best because.....</i></p> <p><i>This recipe is similar to ours.....or is very different.</i></p> <p><i>We collectedeuros for the food bank.</i></p> <p><i>Now let's sing a song together (e.g., Do you like broccoli ice-cream?</i></p> <p>https://www.youtube.com/watch?v=frN3nvhlHUK&t=42s</p>
STEP 6: Optional closing ceremony	
	<p>Closing ceremony of the project and certificates Letter for families (Appendix 8)</p>

Some suggestions for:

- **Fast finishers:** *Copy the recipes and calculate the budget for each recipe*
- **Remedial students:** *Write up the chosen recipes, draw the ingredients of the recipes and prepare an online book or e-book for VE.*



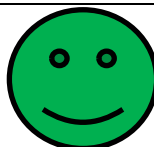
ASSESSMENT

Different assessment tools have been designed for this lesson plan:

- **A rubric for the teacher.**

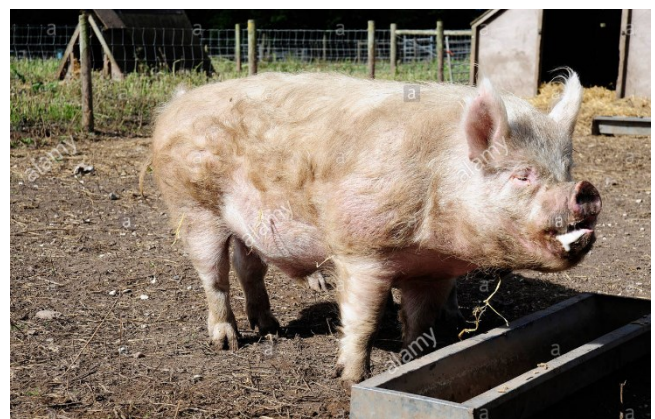
	0	5	10
STEP 1: BARTERING	Does not use the target language and is not interested in the role-play	Partially uses the target language and is partially interested in the role-play	Uses the target language correctly and is actively interested in the role-play
STEP 2: FROM BARTER TO MONEY	Does not participate in the bartering game Does not understand the instructions given by the teacher	Is partially able to communicate in the bartering game Partially understands the instructions given by the teacher	Is actively able to communicate using the target language in the bartering game Fully understands the instructions given by the teacher
STEP 3: MONEY	Does not decorate the flyer	Partially decorates the flyer and is interested in the slogan	Actively decorates the flyer and is very interested in the slogan
STEP 4: SHOPPING AT THE LOCAL MARKET	Is not able to calculate the cost of the ingredients on the shopping list	Is partially able to calculate the cost of ingredients on the shopping list	Is totally able to calculate the cost of ingredients on the shopping list

- Can-do statement rubric for students (for self-assessment and peer-assessment).

I CAN...			
understand the instructions given by the teacher			
exchange things in the barter game			
understand and say simple sentences in the role-play game			
identify different coins			
calculate the cost of ingredients of the shopping list			
show respect for my classmates' opinions			

APPENDICES

Appendix 1: Online images or flashcards/ pictures representing the different products





Appendix 2: 1st Letter to families

English version



THE NAME OF THE SCHOOL:
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear parents/families,

As mentioned during our CLIL for YEC lesson presentation we aim to create a new generation of Active Citizens able to communicate in English and ready to face the issues that affect our future.

In this step, please support your Green Superhero of Sustainability with the following activities at home:

We are going to learn how to recycle things we no longer use and play with through a bartering game at school.

- Look around the house with your child and find **two or three** things to bring to school that your child no longer uses or plays with anymore (for example: a toy/a pack of cards/a board game/a book or even an item of stationery like a pencil...).
- Discuss with your child why he/she no longer likes it or uses this item. Let them know that by taking this item to school they will play **the barter game** and choose something different to bring back home to play with or use.

Be aware that some of the toys/ books, that are not bartered, will be used to create a market and sold to raise money to buy food for the local food bank.

Please put each toy/book/ stationery item in a separate plastic bag, preferably transparent ones.

Thank you for your help and for being a superhero, too!!!



Spanish version



NOMBRE DEL CENTRO:

IDENTIFICACIÓN DEL DOCENTE:

ASUNTO DE LA NOTA:

FECHA:

Estimadas familias:

Como se mencionó durante nuestra presentación de la lección *CLIL for YEC*, nuestro objetivo es crear una nueva generación de ciudadanos activos capaces de comunicarse en inglés y listos para enfrentar los problemas que afectan nuestro futuro.

En este paso, le pedimos que apoye a su Superhéroe Verde de la Sostenibilidad con las siguientes actividades en casa:

Vamos a aprender a reciclar cosas que ya no usamos y con las que jugamos a través de un juego de trueque en la escuela.

- Mire alrededor de la casa con su hijo/-a y busque **dos o tres cosas** para llevar a la escuela que su hijo/-a ya no use o con las que ya no juegue (por ejemplo: un juguete / una baraja de cartas / un juego de mesa / un libro o incluso un artículo de papelería como un lápiz...).
- Discuta con su hijo/-a por qué ya no le gusta o ya no usa este artículo. Hágales saber que al llevar este artículo a la escuela jugarán el **juego del trueque** y elegirán algo diferente para llevar a casa para jugar o usar.

Tenga en cuenta que algunos de los juguetes/libros, que no se intercambien, se utilizarán para crear un mercado y se venderán para recaudar dinero para comprar alimentos para el banco de alimentos local.

Coloque cada juguete/libro/artículo de papelería en una bolsa de plástico separada, preferiblemente transparente.

¡¡¡Gracias por su ayuda y por ser un superhéroe también!!!



Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Cari genitori/famiglie,

come accennato durante la nostra presentazione della lezione CLIL for YEC, miriamo a creare una nuova generazione di Cittadini Attivi in grado di comunicare in inglese e pronti ad affrontare le questioni che riguardano il nostro futuro.

Vi chiedo di sostenere il vostro piccolo Supereroe della Sostenibilità con le seguenti attività a casa:

impareremo a riciclare e riutilizzare le cose che non usiamo più e a creare un mercatino dell'usato per raccogliere fondi per la banca alimentare.

A tal proposito vi chiediamo di cercare in casa insieme ai vostri bambini due o tre cose che tuo figlio non usa più o con cui non gioca più (un giocattolo/un pacchetto di carte/un gioco da tavolo/un libro o anche articoli di cancelleria).

Discutete con vostro figlio/a perchè non usa più o non gli piacciono più oggetti. Fategli presente che portando questi oggetti a scuola potrà partecipare al gioco del baratto che gli permetterà di avere in cambio qualcosa di diverso o utile da portare a casa per giocare.

Sappiate che alcuni dei giocattoli/libri non scambiati saranno venduti ad un mercatino che loro organizzeranno successivamente.

Si prega di mettere ogni giocattolo/libro/oggetto di cancelleria in un sacchetto separato di plastica, preferibilmente trasparente.

Grazie per il tuo aiuto e per essere anche tu un supereroe!!!

[Nome dell'insegnante]



Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:

Dragi parinti/familii,

Asa cum am mentionat in timpul prezentarii noastre CLIL PENTRU TINERI CETATENI EUROPENI dorim sa creem a noua generatie de Cetateni Activi capabili sa comunice in limba engleza si gata sa faca fata situatiilor care va afecteza pe voi si viitorul copilului dvs.

La aceasta etapa, va rugam sa sustineti Eroul Verde al Sustenabilitatii al dvs. cu urmatoarele activitati acasa:

Vom invata cum sa reciclam si cum sa reutilizam lucruri pe care nu le mai folosim si sa cream un joc de schimb la scoala

- Aruncati o privire prin casa impreuna cu copilul dvs. si gaseste **doua** sau **trei** lucruri pe care copilul dvs nu le mai foloseste sau cu care nu se mai joaca.(o jucarie/un pachet de carti/un joc pe tabla/o carte sau chiar obiecte de papetarie).
- Discuta cu copilul dvs. de ce lui/ei nu ii mai place acest articol si informeaza copilul ca va lua acest obiect la scoala sa joace un joc de schimb si va alege ceva diferit pe care il va aduce acasa sa se joace.

Sa stiti ca unele dintre jucarii/carti neschimbate vor fi folosite sa creeze o piata si sa fie vandute sa cumparam alimente pentru banca de alimente locala .

Va rugam sa puneti fiecare jucarie/ carte/articol de papetarie separate intr-o punga de plastic preferabil transparenta.

Multumim pentru ajutor si pentru ca sunteti si un supererou!!!



Portuguese version



NOME DA ESCOLA:

IDENTIFICAÇÃO DO PROFESSOR:

ASSUNTO:

DATA:

Caros pais/ encarregados de educação,

Como referido na nossa apresentação sobre as aulas CLIL for YEC, o nosso objetivo é criar uma nova geração de Cidadãos Ativos, capazes de comunicar em inglês e prontos a lidar com os problemas que afetam o nosso futuro.

Nesta fase, pedimos que apoiem os vossos Super-heróis e Heroínas Verdes da Sustentabilidade nas seguintes atividades a realizar em casa:

Vamos aprender a reciclar coisas que já não usamos ou com as quais já não brincamos, por meio de um jogo de permuta na escola.

- Com o(a) seu/sua educando(a) procure em casa **duas ou três** coisas que já não são usadas ou com as quais ninguém brinca (por exemplo, um brinquedo/ um baralho de cartas/ um livro ou um artigo de papelaria como um lápis, ...) e que o(a) seu/sua educando(a) possa levar para a escola.
- Dialogue com o(a) seu/sua educando(a) para identificar as razões por que já não usa esses objetos. É importante que ele(a) entenda que, ao levar esses objetos para a escola, vai jogar o **jogo da permuta** e escolher qualquer outro objeto em troca dos seus para levar para casa para usar ou brincar.

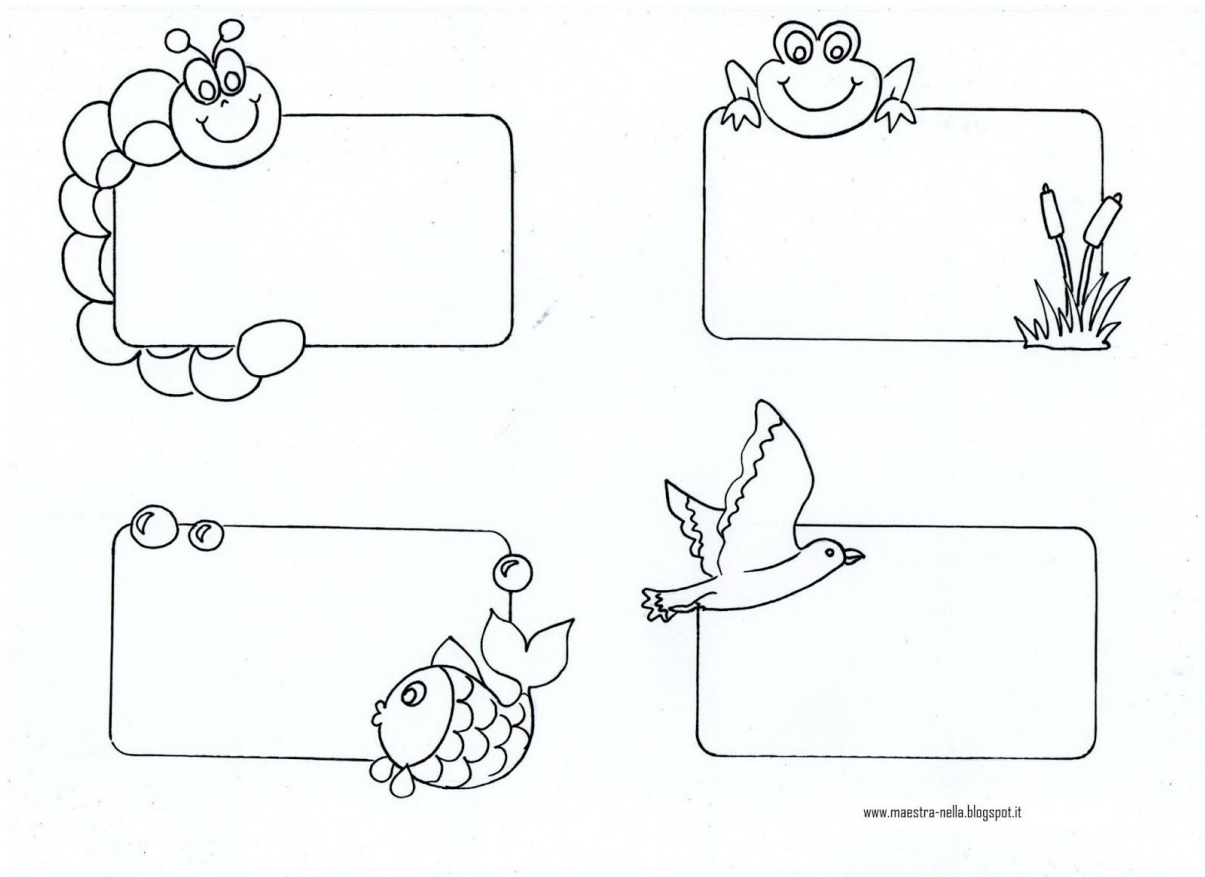
Note que alguns dos brinquedos/ livros que não sejam permutados serão usados para criar um mercado e vendidos para angariar dinheiro para comprar comida para o banco alimentar.

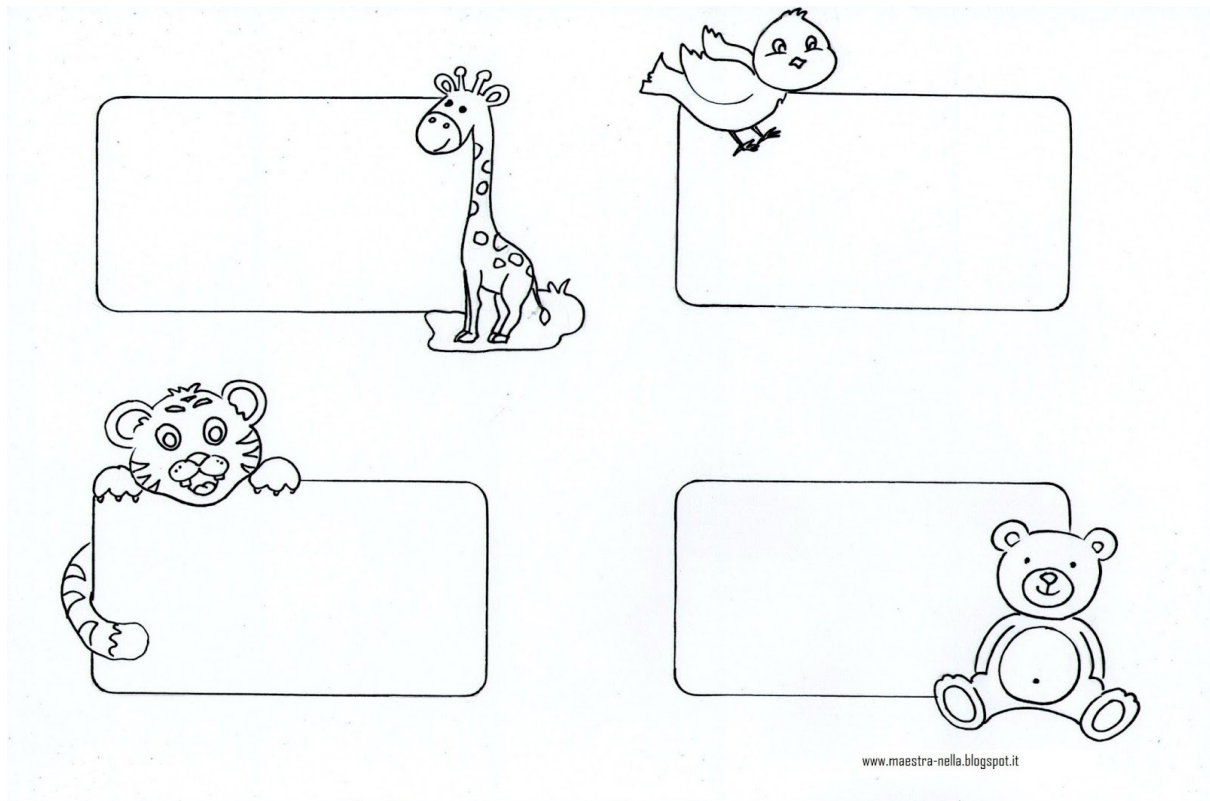
Por favor coloque cada objeto/brinquedo/livro/artigo de papelaria num saco de plástico próprio, de preferência transparente.

Muito obrigado pela vossa ajuda e por também serem super-heróis!!!



Appendix 3: Price labels





Appendix 4: 2nd Letter to families

English version



THE NAME OF THE SCHOOL
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear parents/families,

As mentioned for our CLIL for YEC lessons we need you to help us create Superheroes of Sustainability.

Please help your child with the following activities at home:

We are going to learn about prices and how money is used today and was in the past.

- Show your child some coins/notes of your old currency (Peseta/Liras/old Leu). If you don't have any, you can find them online.
- Describe what 3 basic things you could buy with them when you were their age (e.g. sweets/ ball/ pen)
- Help your child draw and colour these 3 items on a piece of paper.
- Write the price next to each item in the old currency and the current price.

Thank you for your help and for being a superhero family, too!!!



Spanish version



NOMBRE DEL CENTRO:
IDENTIFICACIÓN DEL DOCENTE:
ASUNTO DE LA NOTA:
FECHA:

Estimadas familias:

Como se mencionó para nuestras lecciones *CLIL for YEC*, necesitamos que nos ayudéis a crear Superhéroes de la sostenibilidad.

Os pedimos colaboración para ayudéis vuestro/-a hijo/-a con las siguientes actividades en casa:

Vamos a aprender sobre los precios y cómo se usa el dinero hoy y se usaba en el pasado.

- Muéstrole algunas monedas/billetes de antes (pesetas...). Si no tiene ninguna, puede encontrarlas en internet.
- Describa 3 cosas básicas que podía comprar con ellos cuando tenía su edad (por ejemplo: dulces, bolígrafos o bolígrafos).
- Ayude a su hijo/-a a dibujar y colorear estos 3 elementos en una hoja de papel.
- Escriba el precio junto a cada artículo en la moneda anterior y el precio actual.

¡¡¡Gracias por su ayuda y por ser una familia de superhéroes también!!!



Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Cari genitori/famiglie,

come vi avevamo anticipato a proposito delle nostre lezioni CLIL per YEC, abbiamo bisogno del vostro aiuto per creare dei Supereroi della Sostenibilità.

Vi preghiamo di aiutare vostro figlio/a con le seguenti attività a casa:

Impareremo il costo delle cose, i prezzi e come si usa il denaro oggi e nel passato.

Mostra a tuo figlio alcune monete della Lira, ma se non ne hai, puoi cercarle online.

Descrivete quali erano le 3 cose di base che potevate comprare quando avevate la loro età (cose semplici ed economiche come per esempio caramelle/palla/ penna).

Aiuta il tuo bambino/a a disegnare e poi a colorare questi 3 oggetti su un pezzo di carta. Scrivi il prezzo sotto ogni articolo sia in lire che il prezzo attuale in euro.

Grazie per il vostro aiuto e per essere anche voi una famiglia di supereroi!!!

[Nome dell'insegnante]



■ Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:

Dragi parinti/familii,

Asa cum am mentionat avem nevoie pentru lectiile noastre CLIL PENTRU TINERI CETATENI EUROPENI de ajutorul dvs .pentru a ne ajuta sa cream Supereroi ai Sustenabilitatii.

Va rugam sa ajutati copilul cu urmatoarele activitati acasa:

Vom invata despre preturi si cum se foloseau banii in trecut si cum se folosesc in prezent.

- Arata copilului dvs. monede vechi din tara ta (Leul vechi) . Daca nu ai, poti sa le gasesti online.
- Descrie ce 3 lucruri de baza puteai sa cumperi cu ele cand erati de varsta lor (ex. dulciuri/ minge/ stilou).
- Ajuta copilul sa deseneze si apoi sa coloreze aceste 3 articole pe o foaie de hartie.
- Scrie pretul langa articol in vechea moneda si apoi, pretul actual.

Multumim pentru ajutor si pentru ca sunteti o familie de supereroi!!!



■ Portuguese version



NOME DA ESCOLA
IDENTIFICAÇÃO DO PROFESSOR:
ASSUNTO:
DATA:

Caros pais/ encarregados de educação,

Como referido na nossa apresentação sobre as aulas CLIL for YEC, precisamos da vossa ajuda para criarmos Super-heróis e Heroínas da Sustentabilidade.

Por favor apoiem os vossos educandos nas seguintes atividades para casa:

Vamos aprender sobre preços e sobre como se usa o dinheiro hoje e se usava no passado.

- Mostre ao/à seu/sua educando(a) algumas moedas/ notas de uma moeda antiga (Escudos/Peseta/Liras). Se não tiver nenhuma, pode encontrá-las online.
- Descreva 3 atividades/coisas básicas que podia comprar com essa moeda quando tinha a idade dele(a)s (por exemplo, rebuçados, esferográficas)
- Ajude o(a) seu/sua educando(a) a colorir estas três coisas numa folha de papel.
- Escreva o preço junto de cada coisa na moeda antiga e na moeda atual.

Muito obrigado pela vossa ajuda e por também serem super-heróis!!!



Appendix 5: Sample recipe: potato salad recipe



Ingredients

3 potatoes	1 euro
3 carrots	80 cents
1 cup of peas	2 euro
4 boiled eggs	90 cents
2 cucumbers	1 euro
1 - 1½ cup of mayonnaise	
1 cup of fresh parsley	30 cents

Appendix 6: Flyers for the school market

I

“Charity/Recycling Market!

Buy a toy to give someone a smile”

ON....., 2021

AT.....

The money we collect will be donated to a food bank to help poor families.

Thank you for your help

Appendix 7: 3rd Letter to families

English version



THE NAME OF THE SCHOOL
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear parents/families,

As mentioned, for our CLIL for YEC lessons we need you to help us create Superheroes of Sustainability.

Please help your child with the following activities at home:

We are going to learn how to shop for local produce at the farmer's market to make a very simple, fresh and cheap recipe that will be shared with children from partner schools during our virtual exchanges.

- Think of a simple and typical local recipe for example, a salad or /a side dish or a soup that can be made using only local produce from the market.
- Write a shopping list of the key ingredients (4-6 items only) for this recipe. (see the example in your child's copybook)
- Go to the market with your child and use the shopping list to buy the ingredients from the local farmer's market.
- Write the prices of the ingredients on the shopping list.
- Make the dish and take a photo of it, then send it to the teacher.
- Help your child distribute the flyers he/she has brought home around the neighbourhood. Please help us promote our charity market
- Let us know asap if you are free to help your child run their market stall that will be organized onatoutside the school.

Thank you for your help and for being a superhero family, too!!!

Spanish version



NOMBRE DEL CENTRO:

IDENTIFICACIÓN DEL DOCENTE:

ASUNTO DE LA NOTA:

FECHA:

Estimados padres/familias:

Como se mencionó, para nuestras lecciones *CLIL for YEC* necesitamos que nos ayudes a crear Superhéroes de la Sostenibilidad.

Ayude a su hijo con las siguientes actividades en casa:

Vamos a aprender a comprar productos locales en el mercado de agricultores para hacer una receta muy simple, fresca y barata que se compartirá con los niños de las escuelas asociadas durante nuestros intercambios virtuales.

- Piense en una receta local sencilla y típica, por ejemplo, una ensalada o un plato de acompañamiento o una sopa que se pueda preparar utilizando únicamente productos locales del mercado.
- Escriba una lista de la compra de los ingredientes clave (4 a 6 artículos solamente) para esta receta. (Vea el ejemplo en el cuaderno de su hijo)
- Visite el mercado con su hijo/-a y use la lista para comprar los ingredientes en el mercado de agricultores local.
- Escriba los precios de los ingredientes en la lista de la compra.
- Haga el plato y haga una foto, luego envíelo al maestro/-a.
- Ayude a su hijo a distribuir los folletos que ha traído a casa por el vecindario. Ayúdenos a promover nuestro mercado benéfico.
- Háganos saber lo antes posible si puede ayudar a su hijo a administrar el puesto del mercado que se organizará el en fuera de la escuela.

¡¡¡Gracias por su ayuda y por ser una familia de superhéroes también!!!

Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Cari genitori/famiglie,

come vi avevamo anticipato a proposito delle nostre lezioni CLIL per YEC, abbiamo bisogno del vostro aiuto per creare dei Supereroi della Sostenibilità.

Vi preghiamo di aiutare vostro figlio/a con le seguenti attività a casa:

impareremo a comprare prodotti locali al mercato contadino per fare un piatto molto semplice ed economico. Queste ricette saranno poi condivise con i bambini delle scuole partner durante i nostri scambi virtuali.

- Pensa a una ricetta semplice e tipica, per esempio un'insalata o un contorno o una zuppa che possa essere fatta usando solo prodotti locali del mercato.
- Scrivi una lista della spesa per comprare gli ingredienti chiave per questa ricetta.
- Vai al mercato con tuo figlio e usa la lista della spesa per comprare la verdura o il cibo al mercato contadino locale.
- Prendi nota del prezzo degli ingredienti.

Grazie per il vostro aiuto e per essere anche voi una famiglia di supereroi!!!

[Nome dell'insegnante]

■ Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:

Dragi parinti/familii,

Asa cum am mentionat avem nevoie pentru lectiile noastre CLIL PENTRU TINERI CETATENI EUROPENI de ajutorul dvs .pentru a ne ajuta sa cream Supereroi ai Sustenabilitatii.

Va rugam sa ajutati copilul cu urmatoarele activitati acasa:

Noi intentionam sa invatam cum sa cumparam produse locale de la piata fermierilor locali pentru a face un fel de mancare foarte simplu si ieftin.Aceste retete vor fi impartasite apoi copiilor din scolile partenere in timpul schimburilor virtuale.

- Gandeste-te la o reteta simpla si traditionala de exemplu o salata/o garnitura sau o supa care poate fi facuta folosind doar produse locale de la piata.
- Scrie o lista de cumparaturi sa cumperi ingredientele cheie pentru aceasta reteta
- Mergi la piata cu copilul tau si foloseste lista de cumparaturi sa cumperi legume sau alimente de la piata fermierilor locali.
- Noteaza pe un biletel pretul ingredientelor.
- Gateste reteta si fa o poza mancarii si trimet-o profesoarei.
- Te rog sa distribui afisul pe care copii l-au adus acasa sa promovezi piata in vecinatate.

Multumim pentru ajutor si pentru ca sunteti o familie de supereroi!!!

Portuguese version



NOME DA ESCOLA:

IDENTIFICAÇÃO DO PROFESSOR:

ASSUNTO:

DATA:

Caros pais/ encarregados de educação,

Como referido na nossa apresentação sobre as aulas CLIL for YEC, precisamos da vossa ajuda para criarmos Super-heróis e Heroínas da Sustentabilidade.

Por favor apoiem os vossos educandos nas seguintes atividades para casa:

Vamos aprender a comprar produtos locais no mercado dos produtos frescos para confeccionar uma receita simples, fresca e barata que será partilhada com crianças de escolas parceiras durante as nossas atividades de colaboração virtual.

- Identifique uma receita simples, típica e local, por exemplo, uma salada, um acompanhamento ou uma sopa, que possa ser confeccionada inteiramente com produtos frescos de um mercado.
- Escreva uma lista de compras com os ingredientes mais importantes (apenas 4-6 itens) para fazer a receita. (Veja um exemplo no caderno do(a) seu/sua educando(a))
- Vá ao mercado de produtos frescos com o(a) seu/sua educando(a) e use a lista de compras para comprar os ingredientes necessários de produtores locais.
- Escreva os preços dos ingredientes na lista de compras.
- Confeccione a receita ou tire uma fotografia dela e envie-a ao/à professor(a).
- Ajude o(a) seu/sua educando(a) a distribuir os folhetos que trouxe para casa por toda a vizinhança, de forma a promover o mercado solidário.
- Logo que possível informe-nos se poder auxiliar o(a) seu/sua educando(a) a organizar um *stand* de venda no mercado que será organizado no diaem no exterior da escola.

Muito obrigado pela vossa ajuda e por também serem super-heróis!!!

Appendix 8: 4th Letter to families

English version



THE NAME OF THE SCHOOL
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear parents/families,

We are grateful for your help and support during this project.

You should be very proud of your child. He/she is now a real green superhero!

Since you have helped us teachers create a new generation of active citizens, you too are superheroes.

We would like to invite you to our award ceremony where you and your child will receive a Green Superhero CLIL for YEC certificate for your contribution in making this a better and greener world.

The presentation of the award will be held onat.....

Thank you for your help and for being a superhero family, too!!!



Spanish version



NOMBRE DEL CENTRO:

IDENTIFICACIÓN DEL DOCENTE:

ASUNTO DE LA NOTA:

FECHA:

Estimados padres / familias:

Agradecemos su ayuda y apoyo durante este proyecto.

Debería estar muy orgulloso de su hijo/-a. ¡Ahora es un verdadero superhéroe verde!

Dado que nos ha ayudado a los profesores a crear una nueva generación de ciudadanos activos, ustedes también son superhéroes.

Nos gustaría invitarlo a nuestra ceremonia de entrega de premios donde usted y su hijo/-a recibirán un certificado *CLIL for YEC* de Superhéroe Verde por su contribución para hacer de este un mundo mejor y más verde.

La entrega del premio se llevará a cabo ela

¡¡¡Gracias por su ayuda y por ser una familia de superhéroes también!!!



Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Cari genitori/famiglie,

vi siamo grati per il vostro aiuto e sostegno durante questo progetto.

Dovreste essere molto orgogliosi di vostro figlio. Ora lui/lei è un vero supereroe della sostenibilità!

Poiché avete aiutato noi insegnanti a creare una nuova generazione di cittadini attivi, anche voi siete dei supereroi.

Vorremmo invitarvi alla nostra cerimonia di premiazione dove voi e vostro figlio riceverete un certificato Green Superhero CLIL for YEC per il vostro contributo a rendere questo un mondo migliore e più verde.

La presentazione del certificato si terrà ilalle.....

Grazie per il vostro aiuto e per essere anche voi una famiglia di supereroi!!!

[Nome dell'insegnante]



Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:

Dragi parinti/familii,

Suntem recunoscatori pentru ajutorul si sustinerea dvs. in timpul acestui proiect.

Ar trebui sa fiti mandru de copilul dvs.El/ea este acum un adevarat Supererou ecologist!

Din moment ce ne-ati ajutat pe noi, profesorii sa cream o noua generatie de cetateni activi si dvs. sunteti supereroi.

Dorim sa va invitam la Ceremonia noastra de premiere unde dvs. si copilul dvs. veti primi un Certificat CLIL for YEC de Supererou ecologist pentru contributia la transformarea acestei lumi intr-una mai buna si mai verde.

Ceremonia va fi tinuta in data de.....la.....

Multumim pentru ajutor si pentru ca sunteti familia unui Supererou !!!



Portuguese version



NOME DA ESCOLA
IDENTIFICAÇÃO DO PROFESSOR:
ASSUNTO:
DATA:

Caros pais/ encarregados de educação,

Estamos profundamente gratos pela ajuda e apoio que deram ao projeto.

Devem sentir-se orgulhosos dos vossos educandos, já que ele(a)s são agora verdadeiro(a)s super-heróis ou heroínas verdes!

Ao ajudar-nos, a nós, professores, a criar uma nova geração de cidadãos ativos, também pais e encarregados de educação se tornam super-heróis e heroínas.

Vimos convidar-vos para uma cerimónia de atribuição de prémios em que, em conjunto com os vosso(a)s educandos, receberão um certificado Green Superhero CLIL for YEC pelo vosso contributo de tornar o mundo melhor e mais verde.

A atribuição de prémios terá lugar emem.....

Muito obrigado pela vossa ajuda e por também serem famílias de super-heróis!!!



LESSON PLAN 17: The story of money (comic strip project)

CONTEXTUALISATION

Cross-curricular area	Topic / Subtopic (Lesson Plan 17)	Age																					
<table border="1"> <tr> <td>Citizenship Education</td><td></td></tr> <tr> <td>Environmental Education</td><td></td></tr> <tr> <td>Basic Financial Education</td><td>✓</td></tr> </table>	Citizenship Education		Environmental Education		Basic Financial Education	✓	<p>Topic (tick one option):</p> <table border="1"> <tr> <td>Saving and spending money</td><td>Barter and Commerce</td></tr> <tr> <td>Needs and wishes</td><td>Create a market</td></tr> <tr> <td>Income and savings</td><td>Story of money</td></tr> <tr> <td>Bank/banking</td><td>Taxes</td></tr> </table> <p>Subtopic Title (Lesson Plan 17):</p> <table border="1"> <tr> <td>The story of money</td></tr> </table>	Saving and spending money	Barter and Commerce	Needs and wishes	Create a market	Income and savings	Story of money	Bank/banking	Taxes	The story of money	<table border="1"> <tr> <td>5-8 years old</td><td></td></tr> <tr> <td>8-10 years old</td><td>✓</td></tr> <tr> <td>10-12 years old</td><td></td></tr> </table>	5-8 years old		8-10 years old	✓	10-12 years old	
Citizenship Education																							
Environmental Education																							
Basic Financial Education	✓																						
Saving and spending money	Barter and Commerce																						
Needs and wishes	Create a market																						
Income and savings	Story of money																						
Bank/banking	Taxes																						
The story of money																							
5-8 years old																							
8-10 years old	✓																						
10-12 years old																							
What you need: Materials <ul style="list-style-type: none"> • Video: https://www.youtube.com/watch?v=ADaY6THQp3Y • Appendices: <ul style="list-style-type: none"> ○ Story "Granny Smith wants to bake an apple pie" (Appendix 1) ○ Note to parents and handout with a list of words and link to video (Appendix 2) ○ Video script (Appendix 3) ○ Comic strip demonstration (Appendix 4) ○ Comic strip template (Appendix 5) • Pencil, pens, rubber, colour pencils, crayons... • Internet connection, digital board, camera. 																							
Does it include a Virtual Exchange with another class? <table border="1"> <tr> <td>Yes</td><td>✓</td></tr> </table>			Yes	✓																			
Yes	✓																						

No	
Duration	
For the development of this project , you will need approximately 2 hours in class (and 30 minutes at home) divided in several steps to be developed in different lessons over a period of 3 weeks.	
Content subject(s)	
Visual arts and crafts, English, Social science / Social studies [Geography, History], Citizenship education.	
Introduction	
Have we always used money? How did people trade products when there was no money? How was money created? When did people start using it? Why do we use money? How has the concept of money changed over time? Students explore how humans interchanged things and services to provide for their needs over time through the creation of a comic strip story collaboratively, which may eventually be performed.	
Key competences	
Communication in mother tongue	✓
Communication in foreign language	✓
Learning to learn	✓
Social and civic competence	✓
Sense of initiative and entrepreneurship	
Cultural awareness and expression	✓
Digital competence	✓
Mathematical, scientific and technological	

AIM OF THE LESSON

a) CONTENT:

General objectives 1) Understanding the uses of money and 2) Getting to know about its origins. Specific objectives: To understand historical steps previous to the creation of money, how money came about, and what is happening to money now through the concepts of: barter, the value of things, currency, coins and paper money, plastic money, virtual payment. To understand historical time (BC and AD).

b) LANGUAGE & COMMUNICATION

Vocabulary	Terms related to: <ul style="list-style-type: none"> - Barter (or swapping), currency. - Money: cowrie shells, coins, bank notes, precious metals (gold, silver, copper), receipt, goldsmith, credit card. - Historical eras: BC and AD in dates. 	
Skills	Listening	- To understand main concepts though a video with subtitles
	Speaking	- To practise pronouncing words such as barter, coins, paper money, gold, silver, metal, charge card, cryptocurrency
	Reading	<ul style="list-style-type: none"> - To extract information from paragraphs - To understand concepts and examples for those concepts
	Writing	<ul style="list-style-type: none"> - To take notes - To write speech balloons (dialogue) and short introductions - To sequence images as a narrative
	Mediation	- Remixing stories by recombining comic strips
Function	<ul style="list-style-type: none"> - To sequence a narrative (first, then...) - To align periods in History 	
Communication	<ul style="list-style-type: none"> - To tell a story - To remix content 	

c) COGNITION:

- To understand the concept of barter in connection to the story of money; the concept of currency.

d) CULTURE:

- To understand barter and money as part of human social evolution;
- To understand the use of comma in numbers (thousands), such as in 9,000 BC.

SEQUENCE OF STEPS

STEP 1: Warm-up (30 minutes) week 1	
Description	Eliciting the main problems: was money always used? What do you use to buy things? T introduces the concept of “bartering”, by telling a story or showing the video of the picture book “An apple pie for dinner” (Appendix 1) and of ‘money’ by using a video ‘The Story of Money’ (video transcript in Appendix 5). T calls attention to changes over time in trading products and services and to the notions of bartering or swapping and using money to buy things. As the language of the video can be complex, students are invited to explore the video further, at home, with their parents and to focus on particular words/ concepts.
Procedure	<p>T creates a context for the lesson topic.</p> <p><i>Good morning. Today on my way to school I went by the baker’s to buy some bread, but I had forgotten my wallet. I had no money. So, I could not get any bread. Do you always need money to buy things? What happens when you don’t have any money? Would our lives be different? How? What would you do if you needed to buy some bread and had no money?</i></p> <p>T suggests: <i>You would have to try and offer something you have (let’s say your pencils for bread. That is called barter.</i></p> <p><i>To learn more about barter, I am going to tell you a story, listen carefully and make a note of all the things that are swapped.</i></p> <p>T tells story or shows video ‘An apple pie for dinner’ (Appendix 1) to clarify the concept of ‘barter’, trading one thing for another).</p> <p>SS name all the things that were swapped and T writes them on the board.</p> <p>T informs. The story of money starts with barter. What comes next? Can you guess?</p> <p>A little brainstorming is followed by watching the video https://www.youtube.com/watch?v=TNjNaULISGs .</p> <p>T sets as homework the following:</p> <p>(Appendix 2 Note to Parents). At home, with the help of your parents, watch the video again and pay attention to the pronunciation the following words: <i>bartering, swapping, coins, bank note, precious metals (gold, silver, copper), credit card.</i></p>

Resources and materials	<p>Story 'An apple pie for dinner' (Appendix 1)</p> <p>Video on the story of money at: https://www.youtube.com/watch?v=TNjNaULISGs</p> <p>Note to parents (Appendix 2) and handout with a list of words and link to video (homework)</p>
STEP 2: Exploring the story of money (+/- 20 minutes) week 1	
Description	<p>SS review some words and concepts to understand what was shown in the video in terms of the steps for the story of money. T provides the transcript of the video (which will be the text for the lesson) and SS divide the text into parts (with the support of the teacher). The aim of the activity is to distinguish the main periods of the story of money by cutting up the text and thus identifying the different periods in History.</p>
Procedure	<p>T to SS:</p> <p><i>Do you remember what we did in our last class? And what did you do as homework? We watched a video. You also watched it at home. Let's see if you remember the words by playing a game. It's called The Hangman.</i></p> <p>T starts with the game of the Hangman on the selected words the SS were told to practise (<i>bartering, swapping, coins, bank note, precious metals (gold, silver, copper), credit card</i>).</p> <p><i>Now that I know that you understand these words, we are going to learn about the story of money.</i></p> <p><i>This is a text (Appendix 3) about the story of money. It is the same text that you heard on the video. In pairs, cut out the text so that you have different steps or historical periods on the story of money. We have to divide it in historical periods to understand it better.</i></p> <p>In pairs, SS get the whole story on paper and they cut it up into meaningful parts.</p> <p>T corrects on the board.</p>
Resources and materials	Video script (Appendix 3)
STEP 3: Creating the comic (+/- 50 minutes) week 2	
Description	<p>Groups made up of 2 pairs of SS. Each group collaboratively works on a particular period of the story of money in order to create a comic strip. T provides a "comic sheet" (divided into parts) so that the groups can start</p>

	creating their comic. The aim is to create comic strips explaining the story of money, according to one specific period and to use images and dialogue from the video.
Procedure	<p>T to SS:</p> <p><i>Do you remember what we were doing in our last lesson? We were working on the story of money, weren't we? The last thing we did was to divide the story into stages or phases. So, today each group is going to work on a comic strip version of a particular period of 'The Story of Money.'</i></p> <p><i>Now, please, get together in groups. Each group will work on a specific period, illustrating it by using the worksheet I will give you. You can draw a picture in each square, but you also need a caption, that is, a title, and sometimes a small introduction.</i></p> <p>T demonstrates (Appendix 4).</p> <p>T provides a comic strip template per group (Appendix 5) saying: <i>Let's begin our comic book on the story of money.</i></p> <p>T also distributes periods per group.</p> <p>T supports groups.</p>
Resources and materials	<p>Example of comic strip by T with picture, caption, and how text can be shortened into caption (Appendix 4)</p> <p>Comic strip template (Appendix 5)</p>
STEP 4: SEQUENCING THE COMIC STRIPS (+/-20 minutes) week 3	
Description	T photocopies the group comic strips and distributes all the periods per group, asking SS to sequence them. T demonstrates the right sequence, which is sent home for family reading with a message: choose the period you like best.
Procedure	<p>T to SS:</p> <p><i>Now that you have finished the comic strip on a particular period, I will give each group a copy of all the strips. You have to put them into the right order (the order followed on the video).</i></p> <p><i>Are you ready? Please, get to work in groups and you can start working now. You will check later what the right order is according to the video you watched.</i></p> <p>SS work in groups and T helps with questions and prompts.</p> <p>T projects the right sequence.</p> <p><i>Did you get it right?</i></p>

	Now let's put it all strips together in one story. You will take it home and with your family to read it and decide which is the period you like best
Resources and materials	Photocopies of SS comic strips. The whole comic strip The Story of Money to be projected.
STEP 5: Exchanging stories and remixing comic strips Optional step (+/30 minutes) week 4	
Description	A virtual exchange with a partner class based on swapping comic strips among classes and mixing the content of the stories to create a new one. SS can assemble several different stories using additional material, take photos and share their new stories with the partner class.
Procedure	<p>T to SS:</p> <p><i>As you remember we created our own comic strips. A partner class did the same. How would you like to see what they wrote? Wouldn't it be fantastic to be able to exchange our stories and include some of their comic strips in our book?</i></p> <p>T shows comic strips from the partner class and the class own comic book. SS are invited to read and compare:</p> <p><i>Take the comic strip story and glue over it the strips that you think make the story nicer. Take a photo with your mobile phone so we can send a copy of your stories to the partner class</i></p> <p>SS and T share their new story of money with the partner class.</p>
Resources and materials	The whole comic strip "The Story of Money" Whole comic story from a partner class that T cuts in strips




ASSESSMENT

Different assessment tools have been designed for this lesson plan:

- **A rubric for the teacher.**

	0 points	5 points	10 points
STEP 1: WARM-UP Brainstorming	Little or no participation in the discussion, showing little interest in the topic.	Participation in the discussion, showing interest in the topic.	Active participation in the discussion, showing a big interest in the topic.
STEP 2: Exploring the story of money	Whole class - Little or no participation when playing the game. In group – Little or no participation in discussing and giving suggestions to divide the story. Often used mother tongue during the discussion.	Whole class: Participation when playing the game. In group – Participation in discussing and giving ideas to divide the story. Used English and mother tongue to communicate during the discussion.	Whole class - Active participation when playing the game. In group - Participates actively giving ideas or suggestions to divide the story. Used English and sometimes to communicate during the discussion.
STEP 3: Creating the comic	Group work – Little or no participation in the group to create a comic strip. Hardly gives ideas or collaborates in creation of pictures and captions.	Group work – Participation in discussing and producing a comic strip in collaborative work.	Group work – Active participation in discussing and producing a comic strip.
STEP 4: Joining the work	Group work – Difficulty in ordering the comic strips. Little or no participation in the task.	Group work – Participation in ordering the comic strips.	Group work – Active participation in ordering the comic strips.
STEP 5: Virtual exchange	Little or no participation in the exchange.	Participation in the exchange.	Active participation in the exchange.

- **Can-do statement rubric for students (for self-assessment and peer-assessment).**

Now I can.....			
Understand the concepts of barter and money.			
Understand what money is used for.			
Understand how and why money was created.			
Transform a text into illustration and caption.			
Create a comic strip to tell a story.			
Divide a text into small parts in order to understand it better.			
Work in group.			
Communicate in English.			

APPENDICES

Appendix 1: Story “An Apple Pie for Dinner”

Granny Smith wants to bake an apple pie, but she doesn't have any apples. So off she goes with a basketful of plums in hopes that she can make a trade. Granny swaps plums for feathers, feathers for flowers, flowers for a gold coin, a gold coin for a puppy, and a puppy for what she hoped to find in the first place—apples! Then she bakes a delicious apple pie for everyone she has met along the way.

The video is available as a picture book from

<https://www.youtube.com/watch?v=LR8sMVjQVAc>

Appendix 2: Letter to families

English version



NAME OF THE SCHOOL

IDENTIFICATION OF THE TEACHER:

SUBJECT OF THE LETTER:

DATE:

Dear families,

We are starting a new project on the 'Story of Money' and we need your help. See the description of the project we are developing in the box below.

Have we always used money? How did people trade products when there was no money? How was money created? When did people start using it? Why do we use money? How has the concept of money changed over time? Students explore how humans exchanged things and services to provide for their needs over time through the creation of a comic strip story collaboratively, which may eventually be performed.

We invite you to watch this video with your children

<https://www.youtube.com/watch?v=ADaY6THQp3Y>

When you do this, invite your child to read and pronounce these words that appear in the video:

- Bartering
- Swapping
- Coins;
- Gold;
- Silver;
- Copper;
- Precious Metals;
- Credit card;

Later in the project the class will create a comic strip about The Story of Money that you will be invited to read. When you do, please choose the period of the story that you like best!

Thank you so much!

[teacher's name]

Spanish version



NOMBRE DEL CENTRO:

IDENTIFICACIÓN DEL DOCENTE:

ASUNTO DE LA NOTA:

FECHA:

Queridas familias:

Estamos comenzando un nuevo proyecto sobre la 'Historia del dinero' y necesitamos tu ayuda. Vea la descripción del proyecto que estamos desarrollando en el siguiente recuadro.

¿Siempre hemos usado dinero? ¿Cómo intercambiaban productos las personas cuando no había dinero? ¿Cómo se creó el dinero? ¿Cuándo empezó la gente a usarlo? ¿Por qué usamos el dinero? ¿Cómo ha cambiado el concepto de dinero a lo largo del tiempo? Los estudiantes exploran cómo los seres humanos intercambiaron cosas y servicios para satisfacer sus necesidades a lo largo del tiempo a través de la creación de una tira cómica en colaboración, que eventualmente se puede realizar.

Te invitamos a ver este video con tus hijos

<https://www.youtube.com/watch?v=ADaY6THQp3Yv>

Cuando hagas esto, invita a tu hijo a leer y pronunciar estas palabras que aparecen en el video:

- Bartering
- Swapping
- Coins;
- Gold;
- Silver;
- Copper;
- Precious Metals;
- Credit card

Más adelante en el proyecto, la clase creará un cómic sobre “La historia del dinero” que se le invitará a leer. Cuando lo haga, elija el período de la historia que más le guste.

¡Muchas gracias!

[Nombre del docente]

Portuguese version



NOME DA ESCOLA

IDENTIFICAÇÃO DO PROFESSOR:

ASSUNTO:

DATA:

Caras famílias,

Estamos a iniciar um novo projeto sobre a 'História do Dinheiro' e precisamos da vossa ajuda. Vejam a descrição do projeto que estamos a desenvolver na caixa abaixo.

Sempre usámos dinheiro? Como é que as pessoas comercializavam produtos quando não havia dinheiro? Como é que o dinheiro foi criado? Quando é que as pessoas começaram a usá-lo? Por que usamos dinheiro? Como é que o conceito de dinheiro mudou ao longo do tempo?

Os alunos exploram como os humanos trocaram coisas e serviços para suprir suas necessidades ao longo do tempo através da criação de uma história em banda desenhada, de forma colaborativa, e que possa eventualmente ser realizada.

Convidamo-los a assistir a este vídeo com os vossos filhos
<https://www.youtube.com/watch?v=ADAY6THQp3Y>

Quando fizerem isso, convidem os vossos filhos a ler e pronunciar estas palavras que aparecem no vídeo:

- Bartering
- Swapping
- Coins;
- Gold;
- Silver;
- Copper;
- Precious Metals;
- Credit card;

Mais tarde durante o projeto, a turma irá criar uma tira de banda desenhada sobre 'A História do Dinheiro' que vocês serão convidados a ler. Quando fizerem isso, por favor, escolham o período da História que mais gostam!

Muito obrigado!

Romanian version

**ȘCOALA:****PROFESOR:****SUBIECTUL SCRISORII:****DATA:**

Dragi părinți,

Începem un nou proiect cu tema '*Story of Money*' și avem nevoie de ajutorul dvs. Iată, mai jos, descrierea proiectului nostru:

Am folosit dintotdeauna banii? Cum comercializau oamenii produsele când nu existau banii? Cum au fost creați banii? Când au început oamenii să-i întrebuințeze? De ce folosim banii? Cum s-a schimbat conceptul de bani, cu timpul? Elevii vor explora cum comercializau oamenii produse și servicii pentru a-și satisface nevoile, prin intermediul unei benzi desenate pe care o vor realiza în colaborare și care, în final, va fi interpretată.

Vă invităm să vizionați acest videoclip, împreună cu copilul dvs.

<https://www.youtube.com/watch?v=ADaY6THQp3Y>

În timp ce vizionați, rugați-l pe copil să citească și să pronunțe aceste cuvinte care apar în video:

- Bartering
- Swapping
- Coins;
- Gold;
- Silver;
- Copper;
- Precious Metals;
- Credit card;

Apoi, în clasă, elevii vor realiza o bandă desenată despre *Story of Money* pe care vă vor invita să o citiți. Alegeți perioada din povești care v-a plăcut cel mai mult!

Vă mulțumesc mult pentru colaborare!

Italian version



IL NOME DELLA SCUOLA:

IDENTIFICAZIONE DELL'INSEGNANTE:

OGGETTO DELLA LETTERA:

DATA:

Care famiglie, stiamo avviando un nuovo progetto sulla "**Storia del denaro**" e abbiamo bisogno del vostro aiuto. La descrizione del progetto che stiamo sviluppando è riportata nel riquadro sottostante.

Come si scambiavano i beni quando non c'era il denaro? Come è stato creato il denaro? Quando si è iniziato a usare il denaro? Perché si usa il denaro? Come è cambiato il concetto di denaro nel tempo? Gli studenti esplorano il modo in cui gli esseri umani si sono scambiati oggetti e servizi per soddisfare i loro bisogni nel corso del tempo attraverso la creazione di un fumetto collaborativo, che può essere poi rappresentato.

Vi invitiamo a guardare questo video con le/i vostre/i figlie/i:

<https://www.youtube.com/watch?v=ADaY6THQp3Yv>

A questo punto, invitate il bambino a leggere e pronunciare le parole che compaiono nel video:

- Bartering
- Swapping
- Coins;
- Gold;
- Silver;
- Copper;
- Precious Metals;
- Credit card

Più avanti nel progetto, la classe creerà un fumetto sulla "Storia del denaro" che sarete invitati a leggere. Quando lo fate, scegliete il periodo storico che vi piace di più.

Grazie mille!

[Nome dell'insegnante]

Appendix 3: Transcript of the video “The story of money”

The story of money

Imagine living a long time ago, in a time without money. How about 9,000 BC? Instead of money, they were swapping, also known as bartering. It worked like this:

‘Do you want to swap this apple for an orange?’

‘Yes.’

‘I want the cow. Do you want some wheat?’

But there were problems with this. The items needed to be of a similar value.

‘How about swapping this apple for that DVD?’

‘No way. That's not fair.’

The other problem was that many items would go rotten and so didn't keep their value; and some were too heavy to even carry.

It started to get even more complicated when people began using gifts, like perfume, jewellery, and other valuable goods.

‘Do you want this perfume for that necklace?’

‘I don't like the smell of it, no.’

In China they had started using cowrie shells as money, so instead of swapping things for other things, you could buy the things you wanted with shells.

But no one in the West knew about this, because back then, there was no social media, internet, TV or telephone to communicate. So what did they try?

They started to use items that were not perishable, items that would not break or get easily damaged, such as gold; but gold was too heavy to keep on you and carry around.

But what if it was a little smaller? In 200 AD coins of precious metals were made. They were small, which made them easier to carry around.

But what if it was a little smaller? In 200 AD coins of precious metals were made. They were small, which made them easier to carry around.

To make things even easier, the coins were weighed and stamped, so everyone knew how much they were worth.

People started to give their gold coins to the Goldsmith to look after and keep them safe.

‘Can you look after my gold, please?’

‘Yes, here's a 10 pound receipt’.

These receipts were the earliest types of bank notes. They have developed and now they are no longer linked to gold.

Over time, more and more security features have been added to notes to stop them being copied, as well as getting smaller, so they now fit into our pockets.

Money has continued to change and in the 1950s credit cards were invented. Cards mean that now we don't need to carry notes and coins around to pay for stuff.

In recent years, with better computers and internet technology, we don't even need to be there to pay for products. Most of the money in the world is now, in fact, invisible.

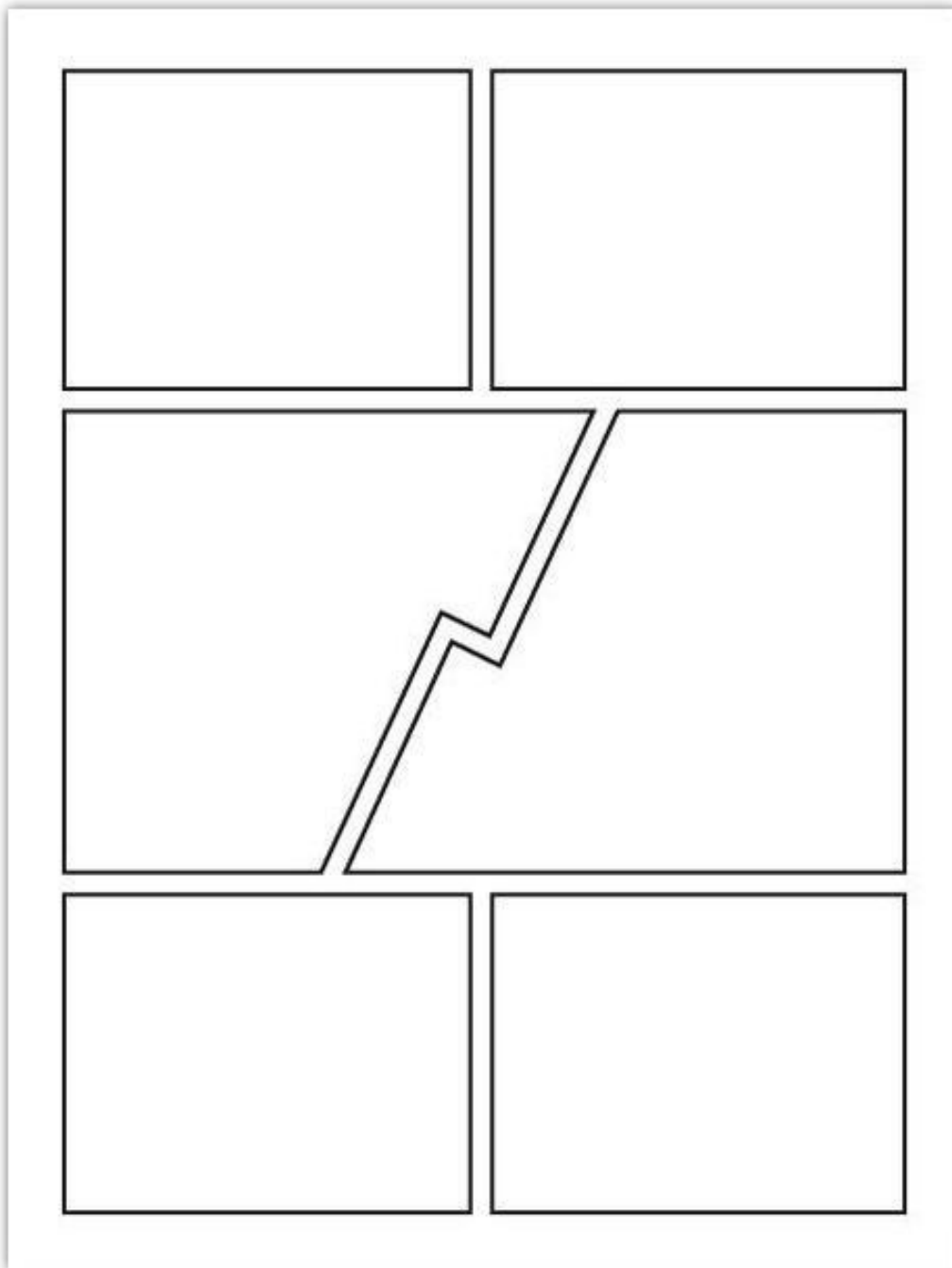
Money has come a long way over the years, and it continues to change. Who knows what the future will hold!

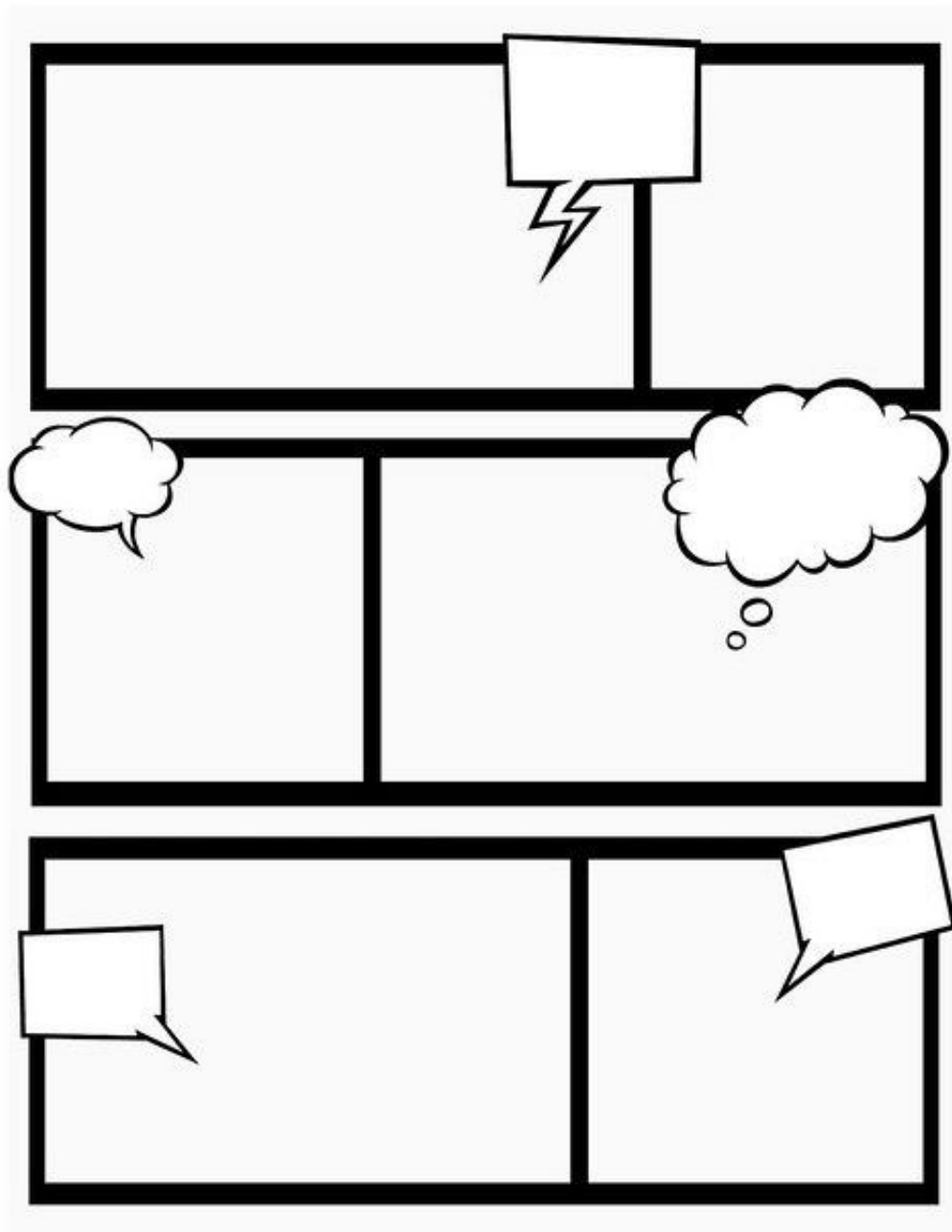
Appendix 4: Comic strip (demonstration)



From: <http://www.playingbythebook.net/2014/11/17/the-story-of-money-from-bartering-to-bail-out/>

Appendix 5: Comic strip template





LESSON PLAN 18: Taxes

CONTEXTUALISATION

Cross-curricular area	Topic / Subtopic (Lesson Plan 18)	Age																					
<table border="1"> <tr> <td>Citizenship Education</td><td></td></tr> <tr> <td>Environmental Education</td><td></td></tr> <tr> <td>Basic Financial Education</td><td>✓</td></tr> </table>	Citizenship Education		Environmental Education		Basic Financial Education	✓	<p>Topic (tick one option):</p> <table border="1"> <tr> <td>Saving and spending money</td><td>Barter and commerce</td></tr> <tr> <td>Needs and wishes</td><td>Create a market</td></tr> <tr> <td>Income and Savings</td><td>Story of money</td></tr> <tr> <td>Bank / Banking</td><td>Taxes</td></tr> </table> <p>Subtopic Title (Lesson Plan 18):</p> <table border="1"> <tr> <td>Taxes</td></tr> </table>	Saving and spending money	Barter and commerce	Needs and wishes	Create a market	Income and Savings	Story of money	Bank / Banking	Taxes	Taxes	<table border="1"> <tr> <td>5-8 years old</td><td></td></tr> <tr> <td>8-10 years old</td><td></td></tr> <tr> <td>10-12 years old</td><td>✓</td></tr> </table>	5-8 years old		8-10 years old		10-12 years old	✓
Citizenship Education																							
Environmental Education																							
Basic Financial Education	✓																						
Saving and spending money	Barter and commerce																						
Needs and wishes	Create a market																						
Income and Savings	Story of money																						
Bank / Banking	Taxes																						
Taxes																							
5-8 years old																							
8-10 years old																							
10-12 years old	✓																						
What you need: Materials <ul style="list-style-type: none"> Paper, pens, whiteboard, computer, cardboard, camera, glue, scissors... Resources Video https://audiovisual.ec.europa.eu/en/video/I-146791?lg=OR or https://europa.eu/!dV33gg Taxlandia https://europa.eu/taxedu/taxlandia_en Internet connection. A letter for the families. The template of a formal letter. 																							
<p>Does it include a Virtual Exchange with another class?</p> <table border="1"> <tr> <td>Yes</td><td></td></tr> <tr> <td>No</td><td>✓</td></tr> </table>			Yes		No	✓																	
Yes																							
No	✓																						

Duration
For the development of this mini-project , you will need approximately 2 hours in class (and 1 hour at home) divided in several tasks to be developed in different lessons over a period of 3 weeks .
Content subject(s)
Visual arts and crafts, Official language, English, Citizenship education / Personal development, Social Science, Mathematics, Cross-curricular projects.
Introduction
<p>This lesson plan has been designed to encourage basic financial education on why to pay taxes and why they are needed within a national and a local context. The objective is to learn and raise awareness of the importance of paying taxes and their benefits in society. Based on a task-based approach, it aims to provide children with the tools to reflect on the importance of distributing public money in a fair way and of contributing to the common good. This will be carried out by encouraging active participation and parents' involvement throughout the process, bringing the opportunity to learn about public administrations, and foster values such as solidarity, social awareness, and spending money in a fair way.</p> <p>DRIVING QUESTION:</p> <p>Do you think we need any new facilities in our community?</p> <p>WARM-UP QUESTIONS:</p> <p>Do you know what taxes are?</p> <p>What is the taxes money for?</p> <p>Do you think we need any new facilities in our community?</p> <p>FINAL PRODUCT:</p> <p>A letter addressed to the mayor asking for a new facility/infrastructure for the local community.</p>
Key competences

Communication in mother tongue	✓
Communication in foreign language	✓
Learning to learn	✓
Social and civic competence	✓
Sense of initiative and entrepreneurship	✓
Cultural awareness and expression	✓
Digital competence	✓
Mathematical, scientific and technological	✓

AIM OF THE LESSON

Prompt: Where does money from taxes go?

a) CONTENT:		
<ul style="list-style-type: none"> - To understand what services and infrastructures are. - To understand the concept of taxes (Why do we pay taxes? What is that money for?) 		
b) LANGUAGE & COMMUNICATION		
Vocabulary	Vocabulary related to taxes and public services/infrastructures: health, education, transportation, leisure, administration, culture...	
Skills	Listening	- To follow instructions and to understand an authentic video.
	Speaking	<ul style="list-style-type: none"> - To talk about the research done about common services/infrastructures. - To discuss in small groups. - To interact with peers and with the teacher.
	Reading	<ul style="list-style-type: none"> - To read and to understand the templates given. - To read and understand information on the Internet.
	Writing	- To write a formal letter.

	Mediation	- To agree on the best option for the money from taxes
Function	-	<ul style="list-style-type: none"> Students decide what facility/infrastructure to ask for their local community. Discuss in groups. Communicate their decisions and give arguments to support them.
Communication	-	Discussion about alternatives to invest locally the money from taxes.
c) COGNITION: <ul style="list-style-type: none"> To understand why taxes are important and what the money from taxes is for. To be able to understand the relationship between taxes and its application in services. To be aware of the needs their community has. 		
d) CULTURE: <ul style="list-style-type: none"> To understand that local communities should participate in discussions and planning for improvement of their cities. To understand that taxes are different depending on the country. 		

SEQUENCE OF STEPS

STEP 1: Warm-up (+/- 30 minutes) week 1	
Description	<p>Brainstorming (eliciting the topic)</p> <p>Teacher will start asking some questions to guide the students to the driving question. These questions are written on the board.</p> <p>DRIVING QUESTION:</p> <p>Do you think we need any new facilities in our community?</p> <p>The teacher writes some ideas on the board.</p> <p>Watching the video</p> <p>After that, the teacher will play a short video about taxes for students to understand the concept.</p> <p>Explaining the homework</p> <p>Finally, the teacher explains the homework to the students: they can use worksheet 'Guided Study' (Appendix 1) to revise the main concepts. Then, they have to walk around in their local community and look for services paid with the money from taxes.</p>

	<p>The students will also make a list and a photo of each facility/infrastructure they found.</p> <p>The teacher will write a letter to the families explaining what the activity consists of (Appendix 2).</p>
Procedure	<p><u>Brainstorming</u></p> <p><i>T: Today we're going to start a new project about taxes. Do you know what taxes are? What is tax money for? Do you think we need any new facilities in our community? Do you have in your community all the services/facilities/infrastructures you need? Do you think there are enough hospitals in our community? What about parks? Do you think there are enough?</i></p> <p>T writes some general ideas on the board.</p> <p><u>Watching the video</u></p> <p><i>T: Do these services/facilities/infrastructures need money? Who pays for these services? Who paid for the different buildings? Where do these services/facilities/infrastructures get the money?</i></p> <p>T introduces the video (https://europa.eu/!dV33gq) about the concept of taxes and how they started.</p> <p><i>T: Have you heard of taxes? What are taxes? Are there different types of taxes? Who pays the taxes?</i></p> <p>Students watch the short video.</p> <p><i>T: Now that we have discussed a little bit about taxes, let's learn about the benefits of paying taxes and let us find out that paying taxes is about contributing to society.</i></p> <p><i>Why do we have to pay taxes? What is the tax money used for? Does it help our community?</i></p> <p><u>Explaining homework</u></p> <p><i>T: Now you already know where the money from taxes goes (you can also use the 'Guided study worksheet' to revise the main concepts at home), with your family you will walk around in the city to make a list of the public services you find.</i></p> <p><i>You should also take a photo of each one.</i></p> <p><i>After compiling the information, you will need to copy it into a pen drive to bring it to the classroom next week.</i></p> <p>To help your families to understand your homework I will give you a handout explaining the purpose of your research.</p>

Resources and materials	<ul style="list-style-type: none"> - Video: https://europa.eu/ldV33gg - Computer and Internet access. - 'Study Guide' (Appendix 1) - Flashcards to introduce the concept of taxes (Appendix 2). - A letter explaining to the parents the purpose of the student's homework (Appendix 3). - Worksheets about taxes (Appendix 4).
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STEP 2: Looking for services or infrastructures locally (+/- 30 minutes) week 1

Collecting information (To do at home)

Description	<p>Task to accomplish with families.</p> <ul style="list-style-type: none"> • SS need to go for a walk around town, looking for services paid with the money from taxes (either local, regional or national). • SS must make a list and take a photo of each service/infrastructure found. • After compiling the information, it should be copied into a pen drive.
Procedure	<p>SS go for a walk around town (with their families).</p> <p>SS write the name of the services found in a list, then they take photos with a phone or a camera and finally copy all the information into a pen drive.</p>
Resources and materials	<p>Letter for the families (Appendix 3).</p> <p>Paper and pencil/pen.</p> <p>A mobile phone with camera or a camera.</p> <p>USB memory.</p>

STEP 3: Talking about the SS findings (+/- 20 minutes) week 1

Procedure	<p><u>Sharing the findings with peers</u></p> <p><i>T: As you remember, last week each of you had to look for services paid with money from taxes in our local community and take some photos.</i></p> <p><i>Now, we are going to share our findings, and we are going to talk about the services you put in your lists.</i></p> <p><i>By the end of the lesson, you are going to give me the pen drive you brought with the list you made and the photos you took.</i></p> <p>Dividing the class into groups</p> <p><i>T: Now I am going to divide you into groups, and I am going to give you a number from 1 to 5 (numbers depending on the number of SS and also the number of groups we make).</i></p> <p>Group number 1 is going to think about health services (as an example).</p>
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	<p>Group number 2 is going to think about educational services.</p> <p>Group number 3 is going to think about transportation services.</p> <p>Group number 4 is going to think about leisure services.</p> <p>Group number 5 is going to think about cultural services.</p> <p><u>Explaining homework</u></p> <p><i>T: Now you already belong to a group and have a number with a specific kind of service to work on.</i></p> <p><i>So, at home, each student from each group will have to think about a proposal for a new service adapted to the specific kind of service of her/his own group.</i></p> <p>Additionally, each student will think about arguments to support her/his own proposal.</p> <p>Optional activity: Appendix 5 provides a Powerpoint presentation to revise simple expressions for sharing findings.</p>
Resources and materials	<ul style="list-style-type: none"> - Computer and Internet access (to make and to send the list of services the students found). - USB memory. - Appendix 5
STEP 4: To think about a new service/infrastructure (+/- 30 minutes) week 2 (To do at home)	
Description	<p>At home, with the family help, each student is going to analyse the list, sent by the teacher, of services already in place and to think about a new one adequate to the certain kind of service of her/his own group.</p> <p>Additionally, each student will think about arguments to support her/his own proposal.</p>
Procedure	<p>Each student is going to think about a new service related to the topic assigned to her/his own group, and to think about arguments to support the new proposal.</p> <p>They are going to work at home, involving their families and discussing what type of service they could need in their community.</p> <p>The students take notes and bring them to the classroom.</p>
Resources and materials	<ul style="list-style-type: none"> - The list of the facilities/infrastructures sent by email to the class. - Paper and pencil (to take notes). - Appendix 5

STEP 5: To make a poster with photos (+/- 30 minutes) week 2

Description	<p>Making a poster</p> <ul style="list-style-type: none"> • The teacher has already printed all the photos the students took during Step 2 and has already placed them on a table. • Each group should classify the photos into the specific kind of service of her/his own group. • After the photos are classified, the students will make a poster. • After the posters are finished, the students will expose them along the main hall of the school or in the walls of the classroom.
Procedure	<p>T: As you can see, I have already printed all the photos you brought.</p> <p>First, each group is going to pick the photos related to their kind of service.</p> <p>Then, you are going to put them together to make a poster, organised in sections (one for each kind of service).</p> <p>When you finish the posters, you are going to exhibit them in the main hall so all the students can see them.</p>
Resources and materials	<ul style="list-style-type: none"> - Photos, glue, cardboard, scissors... - Felt tips, pens...

STEP 6: To vote for the best proposal (+/- 20 minutes) week 2

Description	<p>To choose the best proposal within the group</p> <ol style="list-style-type: none"> 1. To choose the group speaker. 2. To discuss within each group the proposals of the members of the group. 3. To choose within each group the best proposal and to set arguments to support that need. <p>To choose the best proposal of the class</p> <ol style="list-style-type: none"> 1. The speaker of each group presents his/her group's proposal and the arguments to support their choice. 2. The class votes on the best proposal (the facility/infrastructure more needed in the local community).
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Procedure	<p>To choose the best proposal within the group</p> <p><i>T: Ok children, now you have to work with your groups again.</i></p> <p><i>Sit down with your group and choose your speaker (this can be done randomly by the teacher with a spinning wheel app or by throwing a die).</i></p> <p><i>Discuss among you the new service you thought about at home.</i></p> <p><i>Choose the one you think is the best new service.</i></p> <p><i>Prepare arguments to support your choice. Explain why this is necessary and why people would like it.</i></p> <p><i>The speaker needs to prepare herself/himself to present the group's choice and the arguments to convince the other groups. Try to be clear, persuasive and answer questions if you are asked.</i></p> <p><i>Did you understand what you have to do?</i></p> <p><i>Do you have any questions?</i></p> <p><i>T walks around the classroom to check her/his students' work.</i></p> <p><i>To choose the best proposal of the class</i></p> <p><i>T: Now that you made the group choice, you have to present your proposal to the rest of the class.</i></p> <p>Finally, you are going to vote for the best proposal of the groups.</p>
Resources and materials	<ul style="list-style-type: none"> - Pen and paper. - Board. - Spinning wheel or dice: https://es.piliapp.com/random/wheel/
STEP 7: To write a letter to the mayor (+/- 20 minutes) week 3	
Description	<ol style="list-style-type: none"> 1. The teacher teaches the students the structure of a formal letter. 2. Using the template given by the teacher, all the class write collectively a letter to the mayor of the town to request the facility/infrastructure they choose. 3. To send the letter by email to the mayor.
Procedure	<p>T: For this final activity, we are going to write a letter to our mayor.</p> <p>Do you think it is a good idea? Why? Why not? Let's start.</p> <p>T shows the template of a formal letter (Appendix 6), that is displayed in the interactive white board so the students can see it.</p> <p>T: Ok, let's start writing...</p>

	<p>(We write the letter with the students' ideas).</p> <p>T gathers students' letter and sends it by e-mail.</p>
Resources and materials	<ul style="list-style-type: none"> - Template of a formal letter (Appendix 6). - Interactive white board (or video projector). - Computer and Internet access.

Some suggestions for:

- Fast finishers

Fast finishers can play **Taxlandia**: https://europa.eu/taxedu/taxlandia_en

- Remedial students

Remedial students can play **Taxlandia**: https://europa.eu/taxedu/taxlandia_en




ASSESSMENT

Different assessment tools have been designed for this lesson plan:

- **A rubric for the teacher.**

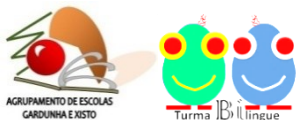
	0	5	10
STEP 1: WARM UP	No participation or interest in the topic.	Poor participation in the brainstorming.	Active participation and showing interest in the topic.
STEP 2: LOOKING FOR S/I (homework)	Did not look for services/infrastructures in the local community and did not take photos.	Got a very small list of S/I and few photos.	Got a long list of S/I and a significant number of photos.
STEP 3 : TALK ABOUT FINDINGS	Does not bring information.	Brings information and shares it but using their mother tongue.	Brings accurate information and shares it using the foreign language.
STEP 4: THINKING ABOUT A NEW S/I (HM))	Did not choose one needed S/I for the local community.	Choose one new S/I for the local community.	Choose more than one new S/I for the local community.
STEP 5: MAKING A POSTER	No participation in the poster.	Low participation in the poster.	Active participation in the poster.
STEP 6: CHOOSING THE BEST PROPOSAL OF S/I	Does not express her/his opinion and does not contribute with arguments.	Does express opinion and helps finding arguments but using their mother tongue.	Does express very actively her/his opinion and gives accurate arguments to support the group choice, using the foreign language.
STEP 7: WRITING A FORMAL LETTER	No participation.	Poor participation (or using mother tongue).	Very active participation. Good use of the foreign language.

- Can-do statement rubric for students (for self-assessment and peer-assessment).

I CAN...			
	Yes, I can!	So, so...	Not yet!
...understand what the money for taxes is for.			
...understand what local facilities are.			
...find already existing local facilities.			
...talk about local facilities using the foreign language.			
...think about a new facility related to a specific kind of service.			
...participate actively in making a poster.			
...choose and argue for the best new service for my community.			
...participate actively in writing a letter addressed to the mayor.			

APPENDICES

Appendix 1: Study guide



Agrupamento de Escolas Gardunha e Xisto, Fundação

EB Serra da Gardunha - 6th Grade – Bilingual Class - Guided Study

TAXES

Governments need lots of money. They often need billions, if not trillions of euros.

They get this money by demanding a certain amount from their citizens.

This money is called tax.

Types of taxes

Sales tax or Value Added Tax (VAT)

People pay tax on the things they buy or services they use. They pay a sales tax on top of the price.



Income tax

People pay tax on the money they



Social Security tax

Workers and businesses both have to pay social security - this money goes specifically to healthcare and public retirement schemes.



Corporate Income tax

Companies pay taxes on the money they make.



Inheritance tax

People pay tax on things people leave behind when they die.



Property tax

People pay taxes on their possessions and money, such as land, buildings, cars...



Tariff

People and companies pay tax on goods imported from abroad.



Almost everybody in every country has to pay some taxes. There are different types of taxes that people have to pay. Let's see some examples:

Why do governments need all this money?

Governments use money from taxes to **pay for jobs** and **services** that many people take for granted. If they didn't, we would have to organise these things ourselves. It is up to each government to decide how much it can afford to spend and what services it should provide.



Here are some examples of what a government might buy with the money from taxes:

Libraries	Military	Sport facilities	Water supply
Public schools	Fire department	Railways	Waste disposals
Public hospitals	Police	Roads	Parks
Health centers	Court		Housing
Museums			

We need all these services to have healthy, happy, and safe lives. Paying taxes is a good thing but the amount people and businesses pay is often contested. When people don't pay their tax, it is the poorest people who suffer the most. They lose some of the services.

Taxes and choices

Often governments use taxes to change the way people spend their money.

Charging high taxes on certain products or services will make them more expensive and discourage people from using them.



Charging low taxes on products or services will make them cheaper and encourage more people to use them. This is what's known as a tax break.



Tariffs discourage people from buying foreign goods and encourage people to trade within their own country.



Some people try to escape paying the tax they owe. This is called fraud. When everyone pays tax, everyone benefits. No tax would mean less security and culture, fewer roads, hospitals, schools, museums, public libraries and buses, and less clean water, no sewage, ...

Adapted from "Money for beginners" by E. Reynolds, M Oldham and L. Bryan

Appendix 2: Flashcards



Miss
Lale

PUBLIC BIKES



Miss
Lale

BENCH



SQUARE



ROADS



BINS



TOWN HALL



SECURITY CAMERA



PARK



Miss
Late

SEWER



Miss
Late

ARMY



BRIDGE



TRAIN STATION

<secret
miércoles



CEMENTERY



PRIMARY SCHOOL



Miss
Lale

CONVENTION CENTRE



Miss
Lale

COURTS



DOG PARK



PUBLIC HOSPITAL



RECYCLING BINS



POSTBOX



BUS STOP



ZEBRA CROSSING



Miss
Lale

LIBRARY



Miss
Lale

MONUMENTS



POLICE CAR



PUBLIC BUS



SPORTS COURT



SPORTS FACILITIES



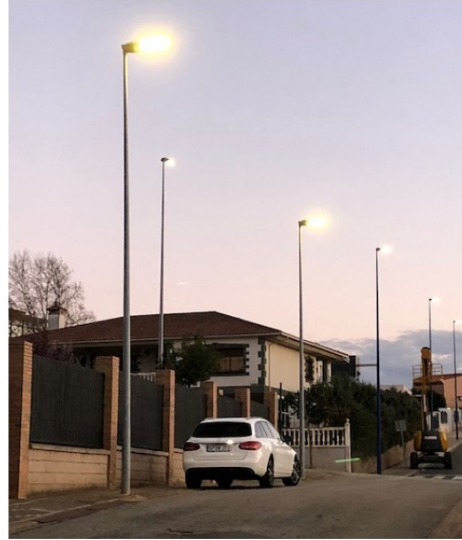
FOUNTAIN



ELECTRICITY SUPPLY



TRAFFIC SIGNS



STREETLIGHTS

Appendix 3: Letter to families

English version



THE NAME OF THE SCHOOL:
IDENTIFICATION OF THE TEACHER:
SUBJECT OF THE LETTER:
DATE:

Dear families,

We are starting a new mini project about financial education, particularly about the topic of taxes. Your child is going to think about where money from taxes goes.

For the development of this project, we will need approximately 2 hours in class (and 1 hour at home) spread over a period of 3 weeks. So, along this period we will need you to support your children at home.

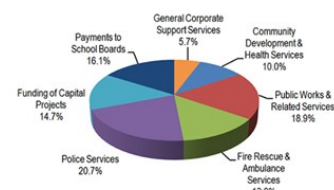
During the weekend you are asked to help your children to do research within the local community about public facilities / services / buildings paid with taxpayers' money.

In this research, they will need to write a list of those facilities/services/ buildings they find in their community and take photos of them. Then, they will have to copy the list and the photos into an USB. Students are asked to bring the information in an USB to class next week.

Thank you so much, for your collaboration!

Yours sincerely,

[teacher's name]



Portuguese version



NOME DA ESCOLA

PROFESSOR:

ASSUNTO:

DATA:

Caras famílias,

Estamos a iniciar um mini projeto na área da educação financeira, especificamente acerca do tema dos impostos. O(a) seu/sua educando(a) vai refletir sobre formas de investir o dinheiro proveniente dos impostos pagos pelos contribuintes.

Para o desenvolvimento deste projeto, vamos necessitar aproximadamente de 2 horas em sala de aula (e de 1 hora em trabalho em casa), distribuídas ao longo de 3 semanas.

Assim, durante este período, vamos necessitar que apoie o/a seu/sua educando/a em casa. Durante o fim de semana, pedimos-lhe que ajude o/a seu/sua educando/a a procurar localmente infraestruturas/serviços públicos pagos com o dinheiro dos contribuintes.

Nesta tarefa, os alunos necessitam de escrever uma lista dos serviços que encontrarem na comunidade e de tirar uma foto de cada.

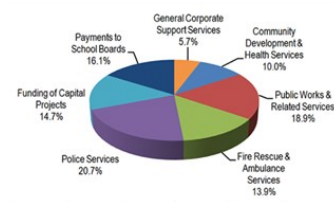
Por fim, terão de fazer uma cópia da lista e das fotos e gravá-las num *pen-drive*.

Na próxima semana, os alunos deverão trazer um pen-drive com a informação para a sala de aula.

Muito obrigado, pela sua colaboração!

Cumprimentos,

[teacher's name]



Spanish version



NOMBRE DEL CENTRO:
IDENTIFICACIÓN DEL DOCENTE:
ASUNTO DE LA NOTA:
FECHA:

¿A dónde va el dinero de nuestros impuestos?

Estimadas familias,

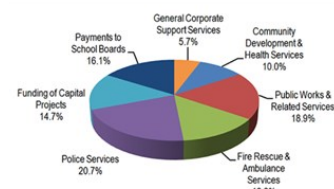
Estamos comenzando un nuevo mini-proyecto sobre educación financiera, centrado, en este caso, en impuestos. El objetivo es que vuestros hijos aprendan a dónde va el dinero recaudado en los impuestos.

Para el desarrollo del proyecto, estimamos que necesitaremos unas dos horas en clase (y una hora en casa), divididas en un periodo de tres semanas, por lo que os pedimos que apoyéis a vuestros hijos en el desarrollo de actividades en casa.

Para este fin de semana, os pediríamos que ayudéis a vuestros hijos a investigar sobre servicios públicos que se puedan encontrar en la ciudad. Deben hacer una lista y una foto de los diferentes servicios que encuentren. Una vez lo hayan completado, deberán copiar tanto la lista como las fotos en un USB que deberán traer a clase el próximo _____.

Muchas gracias por vuestra colaboración,

[nombre del docente]



Romanian version



ȘCOALA:

PROFESOR:

SUBIECTUL SCRISORII:

DATA:

Unde se duc banii din impozite?

Dragi părinți,

Începem un nou mini proiect despre educația financiară, în special despre tema impozitelor. Copilul dvs. se va gândi unde merg banii din impozite.

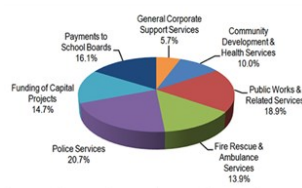
Pentru dezvoltarea acestui proiect, vom avea nevoie de aproximativ 2 ore în clasă (și 1 oră acasă) pe o perioadă de 3 săptămâni. Deci, de-a lungul acestei perioade vom avea nevoie dvs. pentru a vă susține copiii acasă.

În weekend, vi se cere să vă ajutați copiii să facă cercetări în cadrul comunității locale cu privire la facilitățile/ serviciile/ clădirile publice plătite cu banii contribuabililor. În această cercetare, vor trebui să scrie o listă a acelor facilități/ servicii/ clădiri pe care le găsesc în comunitatea lor și să le facă fotografii. Apoi, vor trebui să copieze lista și fotografiile într-un USB. Elevii sunt rugați să aducă informațiile într-un USB la curs săptămâna viitoare.

Mulțumesc mult, pentru colaborare!

Cu stimă,

[numele profesorului]



Italian version



SCUOLA:
INSEGNANTE:
OGGETTO:
DATA:



Dove vanno a finire i soldi delle tasse?

Cari genitori,

Stiamo avviando un nuovo mini-progetto di educazione finanziaria, in particolare sul tema delle tasse. Obiettivo è quello di far capire a alunne/i in che modo vengono usati i soldi delle tasse.

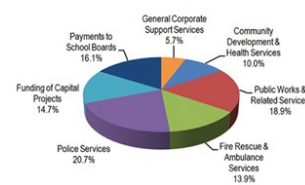
Per sviluppare questo progetto, avremo bisogno di circa 2 ore in classe (e 1 ora a casa) nell'arco di 3 settimane. Per questo motivo, in questo periodo avremo bisogno del vostro sostegno a casa per le/i vostre/i figlie/i.

Durante il fine settimana, vi verrà chiesto di aiutare le/i vostre/i figlie/i a fare ricerche nella comunità locale sulle strutture/servizi/edifici pubblici finanziati con i soldi dei contribuenti. In questa ricerca, dovranno scrivere un elenco di quelle strutture/servizi/edifici che trovano nella loro comunità e fotografarli. Dovranno poi copiare l'elenco e le foto su una **chiavetta USB** che vi preghiamo di far portare in classe la prossima settimana.

Grazie mille per la vostra collaborazione!

Cordiali saluti,

[nome dell'insegnante]



Appendix 4: Worksheets about taxes

TAXES




What are taxes?

What is tax money for?

Do you think we need any new facilities in our community?

Appendix 5: Materials for grammar revision



Sharing findings

There is

There are

We use **it/them** to.....

It is/They are used to....

Appendix 6: Template formal letter



THE NAME OF THE SCHOOL
IDENTIFICATION OF THE CLASS:
SUBJECT OF THE LETTER:
DATE:

Mr./Ms... (recipient name)

Mayor of the city of ... (designation)

Address...

Dear Mr./Ms... (the name of the recipient)

Introduce your class.

Explain your mini project.

Present your request.

Arguments to support your request.

Best regards,

Name:

Signature:

E-mail:

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The CLIL4YEC 18 Lesson Plan Package is divided into 3 modules, one for each cross-curricular area: Citizenship, Environmental and Financial Education. These modules are divided into 2 topics; that is, 2 lesson plans for each of the 3 age groups (younger, intermediate, and older group). Thus, every module comprises 6 lesson plans.