FINANCIAL EDUCATION AND LIFE SKILLS DIGITAL CURRICULUM

EPTO

AFLATOUN INTERNATIONAL

Acknowledgments

Disclaimer

INTRODUCTION

This Financial Education and Life Skills digital curriculum aims to help young people think critically, learn about rights and responsibilities, and gain financial knowledge and skills that will enable them to achieve their dreams. It also helps them to reflect and make sense of the life transitions they are going through, and how they can best be engaged in the world. Life Skills teaches them to believe in themselves and become responsible citizens by understanding and being involved in social issues that affect them. Financial Education teaches the important skills of saving, budgeting and engaging in age-appropriate social and financial enterprises.

The design of the lessons in this curriculum is firmly grounded in a number of learning theories. The structure of 'Start, Learn and Reflect' draws upon experiential learning, as exemplified by Problem-Based Learning and Experiential Learning Theory. This experiential learning is highly scaffolded in line with current research on effective learning methods.

This document is designed to equip public and private entities who believe in Aflatoun's and EPTO's active methodologies and many years of training teachers in life skills and financial education to be independent andeffect change in their communities and the world.

The digital script or storyboard seeks to give the user the opportunity to create their own digital learning paths based on the core themes of the Aflatoun and Peer Training materials ('the core five elements'), but also with child-centered pedagogies.

The end-user learns about the topics covered in the script on their own, or in groups. The materials could be adapted for face-to-face teaching by acting out scenes with dialogues and or used in a blended learning approach. The learning journeys created in this script are rooted in active-learning methods where the emphasis is on the learner and the teacher or trainer is the facilitator or guide.

This script has images, backgrounds, characters, equipment, as well as other scene-specific assets to tell the most important learning lesson as accurately as possible. There are conversational scenes and games that the designers and developers can contextualize for a target audience or education curriculum.

exercises, and activities that involve theatre or creative arts. Content in this digital curriculum could be used in only online or in blended learning.

Advice to the developer, trainer, teacher

Welcome!
Welcome to Financial Education and Life Skills digital curriculum. This digital tool aims to empower users to be active participants in acquiring knowledge that makes them independent to effect change in their environment. We hope this learning journey will instill end-users with self-belief, healthy lifestyles and relationships, good financial habits and entrepreneurial skills.

Who are the Learners?
This digital curriculum is for age 13+. The experience of our partners has taught us that it will be delivered in diverse contexts. We have therefore tried to create a learning journey that is equally relevant and applicable to learners in both formal and non-formal education. In such instances, these learning journeys are designed to be self-paced to benefit the end-users.

You, the Developer, Teacher, Trainer, Facilitator
We see you as part of the learning journey. Your role is to guide the production of the learning resource by helping to identify the needs of your target audience and their preferred learning materials. Of course, the listed roles differ at every point of the development process. We hope you find that a positive experience. The 24 lessons are informed by a participatory, child-centered pedagogy and are characterized by a variety of active-learning methods. We hope you enjoy the creation process and feel encouraged to let the end-user take center stage throughout the learning process.

Platforms
This learning journey is created with one eye on the diverse groups of people within the GIRLACT partnership and another on the opportunities and challenges they face. This learning experience only focuses on the learning and leaves the decision of the best application to be used to public and private entities. We are available to assess the needs of the end-user and make suggestions on affordable and scalable plat- forms. Additionally, the content is created for all platforms, whether mobile or web application. The final output file could be in any format as long as it meets the specifications of your platform and your needs. Always keep in mind the devices available to your end-users and how you intend to disseminate the con- tent, as this could affect adoption and consequently learning.

Keep it Local!
• Use simple language as much as possible; this includes using local languages when required
• Encourage the use of interactive elements in the learning journey to sustain interest and encourage completion of topics
• Use real-life examples and local case studies to help make your points.

Getting the Best out of this Curriculum
We hope that you view this curriculum primarily as a resource from which you could produce learning journeys that are relevant to the target group. The content is built around what Aflatoun and EPTO deem need to know, and if there is content elsewhere that meets your needs, please feel free to add it when producing the learning journey. The timing allotted for the different sections are to give you an idea of how long the lesson takes in a face-to-face environment. Of course, it may not apply in digital learning.

Lesson Structure and Format
All topics begin with a 'Start' activity designed to help participants recover prior knowledge so that they can locate new learning in the context of what they already know. The longest part of each lesson is the 'Learn' activity, which is structured so that the end-users discover new ideas or information. Topics end with a short 'Reflect' activity. Ideally, this allows end-users to articulate, in their own words, what it is that they have learned through games and other interactive activities. Topics typically involve games,

TABLE OF CONTENTS

HOW TO USE THIS MANUAL

These are a different set of categories based on Aflatoun's core elements, divided into five sections:

1. My Self, My World
2. My Rights, My Ideas
3. My Body, My Rules
4. My Money, My Plans
5. My Enterprise

The Lessons are structured in two different types of pages:

Introduction Pages
• Overall outcome
• Lesson objectives
• Key words and explanations
• Essential lessons for the end user
• Extra take-aways for the developer
• Quizzes – Entry and outcome quiz

Lesson Pages
• Start
  • Learning goal
  • Script – dialogues, activity exercises and quizzes
• Learn
  • Learning goal
  • Script – dialogues, activity exercises and quizzes
• Reflect
  • Learning goal
  • Script – dialogues, activity exercises and quizzes

1. Digital Lesson

1.1.0 | WHO AM I? WHO DO I WANT TO BE?

1.1.0
WHO AM I? WHO DO I
WANT TO BE?

Overall outcome

In this lesson, participants are encouraged to appreciate their uniqueness and to understand that their own lives are worthy of celebration. Adolescence is a challenging phase in everyone's lives. We change from children to young adults, although we are not quite sure what that means. Strong emotions are released as a result of the different tensions in our lives and our search for answers. This lesson helps participants to reflect on the different events and people that have influenced them. Participants will be given the opportunity to identify their unique strengths, to accept who they are, and to think about the person they want to become.

Lesson objective

By the end of this lesson, participants will be able to:
a. Explore the wealth of attributes they possess that can assist them in defining their futures.
b. Name and describe at least two of their strengths.
c. Name and describe at least three important events and/or persons that have influenced their identities.
d. Describe the person they want to be in five years.

Key words and explanation

A. Unique
Everybody is unique. This means that there is nobody else exactly the same as you. Everybody has his or her own character, talents, background, experiences and dreams. This makes us valuable.

B. Strengths
Strengths are positive characteristics that you can use to reach your goals. For example, determination, if you are someone who doesn't give up when things get hard.

C. Influences
We are influenced by the people around us, by our parents, our friends and others. This means that they have an effect on us. We can learn things from them, or adjust our behavior because of something they do, think or say. Influences can be both positive and negative. For example, if we have loving parents, this gives us a good start in life. We learn that we are worth loving, which gives us confidence, and we learn the skills to love others. On the other hand, people with a negative influence, such as violent friends or parents, can set a bad example for us or even damage us in some way.

D. Hope
Hope is a confident feeling about what will happen in the future. When you are positive about your future,
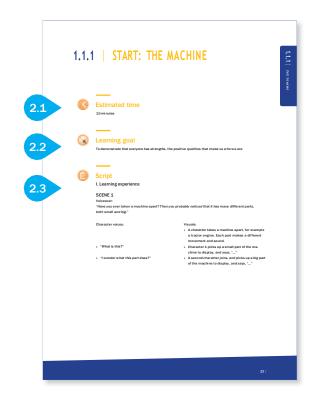
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1.1 Overall outcome describes the importance of the topic to the end user and the expectations.

1.2 Objectivedescribes what has to be learned by the end of the topic.

1.3 This section describes the concepts that are captured throughout the learning experience. These are defined for better understanding as used in the script and for easy contextualization when needed.

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it can give you the strength to make it happen.

E. Dreams
Your dreams are your ambitions and your idea of what you want your future to look like. You can dream of becoming a teacher, pilot, nurse, philanthropist or volunteer for example, or somebody who helps people in need. Or you might dream of a better world with peace and improved standards of living for all.

Essential lessons

Participants need to understand that:
Every person is unique. Everybody has his own character, talents, background, experiences and dreams. This makes us valuable. But real value comes when we use these attributes in our daily life, in our education, work, family and community. It doesn't matter how smart you are or what your age is, there is always a way that you can make a difference.

The future is not predetermined. Although we are influenced by our background, the place we were born, our abilities, family and friends, our community and our environment, we can still decide what to do with it.

Dreams help us to make the best out of our lives. But the chances of making our dreams come true get bigger once we translate our dreams into plans and actions. The people around us can help us in this process.

As an individual, you can work hard to achieve your goals. However, because we are all human and nobody is perfect, we will fail many times before we succeed. These failures can bring us down and make us feel bad, but if we see our failures as chances to learn, we can become a better version of ourselves every day.

Extra take-aways

Tree of Life (in the Learn activity) is a long exercise. Its success depends on participants feeling safe enough to share personal information. If you are not able to organise this, you might wish to consider running this activity over two lessons.

It is possible that participants will not have had much prior experience talking about themselves, especially in a positive and celebratory manner. They will first need to see a demonstration of the activity, so take some time to illustrate the tree and tell its story.

Quizzes

This lesson gives participants insight into their current understanding of their unique strengths, who they are and who they want to be. The statements of the entry quiz will help to determine the participants' level of self-awareness regarding their strengths, influences and ambitions. If participants can answer all of these statements with a '1', they can skip this lesson.

The outcome quiz summaries the most important learning take-aways for participants. Because these

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1.4 The section is a summary of the topic that is necessary to know at the end of the lesson.

1.5 The part covers additional information that is nice to know about the topic.

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2. Activity With Digital Lesson

1.1.1 | START: THE MACHINE

1.1.1
START: THE MACHINE

Estimated time
15 minutes

Learning goal
To demonstrate that everyone has strengths, the positive qualities that make us who we are.

Script
I. Learning experience

SCENE 1
Voiceover:
"Have you ever taken a machine apart? Then you probably noticed that it has many different parts, both small and big."

Character voices: Visuals:
                                     a. A character takes a machine apart, for example
                                        a tractor engine. Each part makes a different
                                        movement and sound.
a. "What is this?"   b. Character 1 picks up a small part of the ma-
                                        chine to display, and says, "…"
b. "I wonder what this part does?"   c. A second character joins, and picks up a big part
                                        of the machine to display, and says, "…"

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2.1 Time allotted for the learning content in this section.

2.2 The learning content in this section is created around this learning goal. This is what the end user is expected to know at the end of this section.

2.3 This part has the dialogues that constitute the actual learning content.

Entry and Output quiz to assess the learner prior to and after engaging with the content
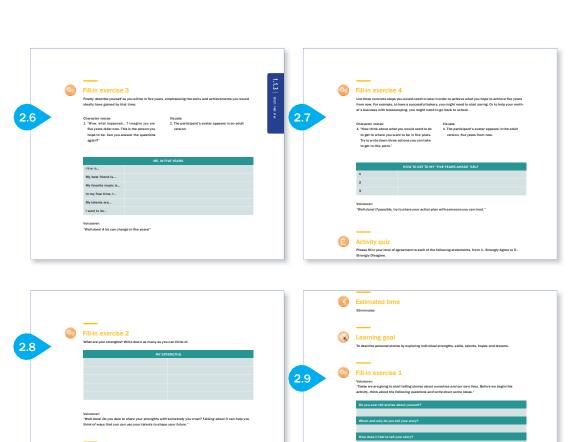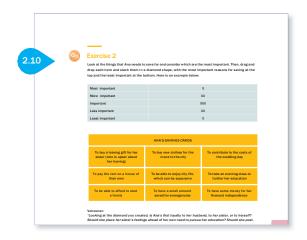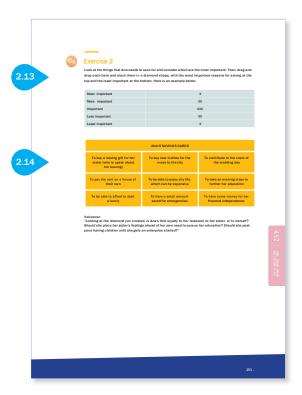
2.4 Entry quiz

2.5 Output quiz

Types of questions and worksheets used in the learning journeys

Types of exercises in the lessons that could be adapted for games

2.11

2.12

2.13

2.14

Exercise 3

Now, try the Diamond Ranking exercise again, this time doing so as if Ana were acting purely in her own best interests.

ANA'S SAVINGS CARDS		
To buy a leaving gift for her sister (who is upset about her leaving)	To buy new clothes for the move to the city	To contribute to the costs of the wedding day
To pay the rent on a house of their own	To be able to enjoy city life, which can be expensive	To take an evening class to further her education
To be able to afford to start a family	To have a small amount saved for emergencies	To have some money for her financial independence

Voiceover:
"Well done! Can you see why the diamonds are different?"

Exercise 4

Now, reorder your cards so as to form a continuous line, putting the goals that can be met quickly at one end (the short-term goals) and those that will take longer at the other end (the long-term goals).

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Voiceover:
"Well done! As you can see in Ana's case, some goals can be accomplished in a short time, while others require more time."

SCENE 2
Voiceover:
"We all have numerous, and sometimes conflicting, goals in life and need to figure out which are most important and why. What will Ana decide about her next steps? What will you decide for yourself?"

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Exercise 2

Look at the things that Ana needs to save for and consider which are the most important. Then, drag and drop each item and stack them in a diamond shape, with the most important reasons for saving at the top and the least important at the bottom. Here is an example below:

Most important	X
More important	XX
Important	XXX
Less important	XX
Least important	X

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Voiceover:
"Looking at the diamond you created, is Ana's first loyalty to her husband, to her sister, or to herself? Should she place her sister's feelings ahead of her own need to pursue her education? Should she postpone having children until she gets an enterprise started?"

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1.1.0 | WHO AM I? WHO DO I WANT TO BE?

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Quizzes

This lesson gives participants insight into their current understanding of their unique strengths, who they are and who they want to be. The statements of the entry quiz will help to determine the participants' level of self-awareness regarding their strengths, influences and ambitions. If participants can answer all of these statements with a '5', they can skip this lesson.

The outcome quiz summarizes the most important learning take-aways for participants. Because these

are very personal, the outcome quiz contains open-ended questions. There is no right or wrong, but participants are encouraged to share and discuss their answers with someone that knows them well.

A. Entry quiz
This quiz includes 6 questions. The purpose of this quiz is to determine your existing knowledge of your unique strengths and the person you want to become so that the lesson can be tailored to your level of understanding.

Please indicate your level of agreement with each of the following statements, from 1 - Strongly Disagree to 5 - Strongly Agree.

I understand that everyone has strengths, the positive qualities that make us who we are.	1 2 3 4 5
When people work together, they can benefit from everyone's strengths.	1 2 3 4 5
I know how to tell my story by exploring and understanding my individual strengths, skills, talents, hopes and dreams.	1 2 3 4 5
I understand that many things, not only within myself but also in my community and environment, contribute to who I am and who I want to be.	1 2 3 4 5
I know which factors influenced me to be the person I am today.	1 2 3 4 5
I know three actions I can take to get to where I want to be in five years.	1 2 3 4 5

1. Entry quiz feedback
Feedback for all answers '5':
Great, it seems you have a good idea of who you are and who you want to be. If you want, you can skip this lesson, but if you are curious...feel free to join us.

Feedback for at least one answer of '4' or lower:
Great, it seems there is still some learning in this lesson for you. Let's get started.

B. Outcome quiz

This test includes 3 open-ended questions. The answers are very personal and there is no right or wrong. However, they are here for you to test yourself on how much you got out of this lesson. Good luck!

> **Write down five of your strengths and attributes of which you are most proud.**

> **Describe the things that have influenced you to be who you are today. Include personal characteristics and factors in your community and environment.**

> **List one or two important people in your life with whom you can share your Tree of Life, and the story of who you are and who you want to be.**

1. Outcome quiz feedback

Well done! Your answers are personal, but we encourage you to share them with someone you trust. If you want to keep them for yourself, write them down somewhere now so that you can look back whenever you need to remind yourself of the concepts of who you are and who you want to be.

Responses and worksheets

At the end of the course, consider offering participants the choice to enter their email address if they would like their entries and worksheets sent to them for their future reference. Let them know that none of their information will be stored or saved.

1.2.3 | REFLECT: GOAL MAPPING

Estimated time

15 minutes

Learning goal

To analyze a personal goal, and to create a plan to help you reach your goals.

Exercise 1

Voiceover:
"Have you ever made a plan for how to reach your goals? Give it a try in this activity. Are you ready? Good luck!"

Using the Goal Mapping Action Plan table, fill in your thoughts and ideas. First, identify a work-related goal and write it at the top of the table. This can be a goal related to getting a job, starting a business, or further education. Then, identify ways in which money is involved in each of these steps, and how you will get this money. Finally, identify how long each step will take.

GOAL MAPPING ACTION PLAN			
Goal:			
4 steps I must take to achieve my goal	Money I need for each step	How I will get this money?	Timeframe: How long will this step take?
1			
2			
3			
4			

Voiceover:
"Well done! Now you have a specific goal and a plan for how you can make it happen!"

Exercise 1

With your Goal Mapping Action Plan in mind, think about the following questions and write down your thoughts and ideas.

GOAL MAPPING ACTION PLAN	
Goal: (List participant's goal from Exercise 1)	
What does it mean to set a 'realistic' goal?	
What steps can you take immediately to help you reach your goal? What steps can you take in one year? And in five years?	
Which steps require money?	
How will you earn or save enough money to reach your goal?	
Where will you borrow money from or invest money to achieve your goal?	
What resources are available (bursaries, scholarships, internships, loans, etc.) to help you achieve your goal?	
What sacrifices can you make in order to achieve your goal?	

Voiceover:
"Well done! If possible, keep a copy of your Goal Mapping Action Plan and put it somewhere you'll see it regularly, to help remind you of your goal and the steps to achieve it. Good luck!"

Activity quiz

Please indicate your level of agreement with each of the following statements, from 1 - Strongly Disagree to 5 - Strongly Agree.

I can identify at least one specific, personal goal.	1	2	3	4	5
I can make a Goal Mapping Action Plan to reach my goals.	1	2	3	4	5

Review

Let's review what we learned in this lesson:
- A goal is what we hope to achieve in relation to work, education, health or family. Dreams are important too, but might not always be realistic. Dreams help us to make the best out of our lives.
- Sometimes people have dreams that they want to make happen in real life. To do this, we need to turn our dreams into goals and make a plan. The chances of making our dreams come true get bigger once we translate our dreams into plans and actions. The people around us can help us in this process.
- Careful planning is required to achieve our goals. We need to set realistic goals and identify the steps required to achieve them.
- We need to identify how money affects our goals, and start planning how to acquire the funds necessary to attain our goals. A goal mapping table is a great tool to help you make a plan to reach your goals.

Why did you choose this response?			
"Everyone should have a fair say in establishing rules and law."			
Why did you choose this response?			

Voiceover:
"Well done! As we explore these ideas more and more, our opinions may change to reflect what we learned."

As we continue in the lesson, remember that these statements all hold true for individuals regardless of their sexual orientation or the decisions they take about their own reproductive organs.

Activity quiz

Please indicate your level of agreement with each of the following statements, from 1 - Strongly Disagree to 5 - Strongly Agree.

I understand that everyone shares the same rights.	1	2	3	4	5
I understand that rights are not earned.	1	2	3	4	5
I understand that rights are never conditional on good behaviour.	1	2	3	4	5
I understand that nobody should be discriminated against or persecuted for their sexuality.	1	2	3	4	5

2.2.2 | LEARN: NEEDS AND WANTS CARD GAME

Estimated time

15 minutes

Learning goal

To distinguish between wants and needs and to conclude that rights are not necessarily protected for everyone.

Exercise 1

I. Learning experience

Voiceover:
"Do you know the difference between needs and wants? How would you distinguish between things that you cannot do without, and things that are desirable but not necessary? Let's explore these ideas more by playing a card game. Are you ready? Have fun!"

Below you'll find three categories: Most Important, Important and Less Important. You also have a set of Needs and Wants Cards. Take your 'Needs and Wants Cards' and place them one by one under the category to which you think they belong. Note that the Most Important category can only have six cards.

MOST IMPORTANT	IMPORTANT	LESS IMPORTANT

ANA'S SAVINGS CARDS	
Health care, including access to contraceptives	A bicycle
Opportunities to share your opinions	Money to spend as you like
Clean water	Your own bedroom

A personal computer	Chocolate ice cream at the weekends
Choosing your own husband or wife	A personal music player
Fast food	Play and recreation
Education	Opportunities to practice your own culture, language, and religion
A mobile phone	

Voiceover:
"Well done! As you can see, some items are clearly more important than others, and some items fall in the middle."

Exercise 2

Voiceover:
"Take a look at the items you placed under the Most Important category. Consider that these items represent needs – and also rights. We cannot do without these things if we are to live our lives with dignity, and therefore they are guaranteed to us as rights."

Please share what you chose as the six most important rights and why you chose them. Then, explain whether or not these six rights are met and protected for everyone.

MOST IMPORTANT RIGHTS	WHY?	ARE THEY MET AND PROTECTED FOR EVERYONE? WHY OR WHY NOT?
Example: Health care, including access to contraceptives	*Example: The right to health is essential for living a decent life.*	*Example: No, because many people do not have access to health care or contraceptives.*
1.		
2.		
3.		
4.		
5.		
6.		

Voiceover:
"Well done! You're absolutely right that while everyone shares the same rights, in reality these rights are not necessarily met and protected for everyone."

Exercise 3

Now, let's talk about wants vs. needs. In your own words, explain how would you define both terms, and describe the difference between them.

Wants	
Needs	
What's the difference between them?	

Voiceover:
"Well done! You have a good sense of the difference between needs vs. wants."

Exercise 4

Let's play another game with the Needs and Wants Cards. This time, divide the cards into two categories, 'needs' and 'wants'.

NEEDS	WANTS

NEEDS AND WANTS CARDS	
Health care, including access to contraceptives	A bicycle
Opportunities to share your opinions	Money to spend as you like
Clean water	Your own bedroom
A personal computer	Chocolate ice cream at the weekends
Choosing your own husband or wife	A personal music player
Fast food	Play and recreation
Education	Opportunities to practice your own culture, language, and religion
A mobile phone	

Voiceover:
"Well done! Let's look more closely at why you chose 'needs' or 'wants' for each item."

Exercise 5

In the table below, share which cards you chose as 'needs' and which as 'wants' , and why.

NEEDS	WHY?	WANTS	Why?
Example: Education	*Example: Education is necessary for living a life with dignity.*	*Example: Fast food*	*Example: Fast food can be desirable, but is not something necessary.*

Voiceover:
"Well done! Can you see how needs are linked to rights?"

'Needs' are things that we cannot do without if we are to live our lives with dignity. They are the absolute basics for living a decent life, and are therefore guaranteed to us as rights. 'Wants', on the other hand are lovely things, but we can lead a life of dignity without them if we have to.

Activity quiz

Please indicate your level of agreement with each of the following statements, from 1 - Strongly Disagree to 5 - Strongly Agree.

I understand what wants and needs are.	1 2 3 4 5
I can explain the difference between wants and needs.	1 2 3 4 5
I understand that rights are essential to living with dignity, but that the same rights not necessarily protected for everyone.	1 2 3 4 5

2.2.3 |LEARN: LINKING RIGHTS AND RESPONSIBILITIES

Estimated time

35 minutes

Learning goal

To justify that every right that we are guaranteed, we have a corresponding responsibility, and to understand how to ensure protections of our rights.

Script

I. Learning experience

SCENE 1

Character voices:

2. *"Today we're going to talk about rights and responsibilities. First, you have to understand that for every right that we are guaranteed, common sense usually suggests a corresponding responsibility. What do I mean by that? Well, for example, if you have a right to food, what is your responsibility? Who wants to take a guess?"*
3. *"Not to waste food?"*

4. *"That's right! Now, what if you have a right to free, basic education up to the age of 14, what is your responsibility?"*
5. *"To try your hardest in school!"*
6. *"Yes, very good! Who can think of another right?"*
7. *"Our health?"*
8. *"Great, now what is the responsibility that corresponds to the right to health care?"*
9. *"To keep fit and look after your health?"*
10. *"Yeah!"*
    "Good idea!"
    "I like that!"

Visuals:
1. A classroom is pictured with 1 teacher and 8-12 students.
2. The teacher is leading a discussion about rights and responsibilities. The teacher says, "..."

3. The students look around the room at each other. Student 1 raises his/her hand says, "..."
4. The teacher responds, "..."

5. Student 2 raises his/her hand and says, "..."
6. The teacher responds, "..."

7. Student 3 says, "..."
8. The teacher responds, "..."

9. Student 4 raises his/her hand and says, "..."
10. The teacher and students all agree, and say, "..."

Exercise 1

Voiceover:
"Just like the teacher and students were discussing, rights are linked to responsibilities. Can you think of some responsibilities that go along with some of our basic human rights?"

Take a look at the table below about rights and responsibilities. In this exercise, you will:

• Decide what responsibility each right implies.
• Explain why it's important to take on these responsibilities

RIGHTS	RESPONSIBILITIES	WHY IT'S IMPORTANT TO TAKE ON THIS RESPONSIBILITY
You have the right to a good education...	*Example: ...and the responsibility to study hard and respect your teachers.*	*Example: Because a good education is important to living a life with dignity, and you should take the opportunity for education seriously.*

RIGHTS	RESPONSIBILITIES	WHY
You have the right to be taken seriously and to give your opinions...	*(Example: ...and the responsibility to listen to the opinions of others with respect, even if you don't agree with them.)*	
You have the right to health care, medical information and contraception...	*(Example: ...and the responsibility to stay fit and healthy.)*	
You have the right not to be discriminated against on the grounds of your religion, ethnicity, gender, sexual orientation, or social or economic class...	*(Example: ...and the responsibility not to discriminate against others on any of these grounds.)*	
You have the right to work...	*(Example: ...and the responsibility to work hard.)*	

Voiceover:
"Well done! You've explored some important rights and responsibilities, and the reasons why they are important."

Exercise 2

Now, let's think about protections of these rights. How can you ensure that there are no violations of rights?

Example: I can learn about the human rights that everyone shares and be able to recognize when rights are being denied or violated.

What can you do to ensure the promotion of the rights of young people around you?

Example: I can speak up when I see someone's rights are being violated.

Voiceover:
"Well done! Let's play another game to explore the links between rights and responsibilities even more."

Exercise 3

Voiceover:
"Now we're going to play a card game about rights and responsibilities. Are you ready? Have fun!"

Visuals:
1. Show a set of cards.
2. Shuffle the cards and spread them out, face down.

This set of cards is made up of pairs. Half are Rights and half are Responsibility cards. For each Rights card, there is a matching Responsibility card. The game requires you to try to remember the position of each card. It ends when all the cards have been paired up.

RIGHTS CARDS	RESPONSIBILITY CARDS
You have the right to a good education…	…and the responsibility to study hard and respect your teachers.
You have the right to be taken seriously and to give your opinions…	…and the responsibility to listen to the opinions of others with respect, even if you don't agree with them.
You have the right to health care, medical information and contraception…	…and the responsibility to stay fit and healthy.
You have the right not to be discriminated against on the grounds of your religion, ethnicity, gender, sexual orientation, or social or economic class…	…and the responsibility not to discriminate against others on any of these grounds.
You have the right to work…	…and the responsibility to work hard.

How to play:
1. Select a card and turn it over.
2. Then, select a second card and turn it over. If the two make a matching pair, you can set them aside and keep them. If the two cards do not make a pair, you must turn them back face down, and leave them where they were found.
3. Then you continue with the next set of cards. And so on.

Voiceover:
"Great job! If possible, share your lessons learned with someone you trust. Sharing it will keep it fresh in your mind!"

4.2.1 | START: SPENDING NEEDS & WANTS CARD RANKING GAME

Estimated time

30 minutes

Learning goal

To distinguish between spending 'needs' (essential) and spending 'wants' (desirable), and define what 'responsible spending' means.

Exercise 1

Voiceover:

"What does spending responsibly mean to you? You may have heard stories of friends or family members, as well as governments and banks, who have overspent or lived beyond their means. This can have many stressful consequences. You can take practical steps toward spending money responsibly by thinking about your spending 'needs' and 'wants'."

Let's start by exploring our ideas about spending. Fill in your answers to the questions below.

What are the main things that adults spend money on?	
What do young people spend money on?	
Describe the similarities and differences between the spending habits of young people and adults.	
What does 'spending responsibly' mean?	

Voiceover:

"Well done! Next, let's play a card game."

Exercise 2

Take a look at the Spending Needs & Wants cards below. Now, sort the cards into three piles: essential spending, or 'needs'; desirable spending, or 'wants'; and a middle pile that reflects spending demands that lie somewhere in the middle (e.g. a birthday gift for a friend).

SPENDING NEEDS AND WANTS CARDS	
Soap	A TV set
A cell phone with airtime	Soda
Shoes	Sanitary pads
A necklace	Savings for the future
Lotion	Underwear
Earrings	Food
A watch	Water

Voiceover:
"Well done! Now you're getting a sense of what kinds of spending you consider to be essential vs. desirable, and those that fall in the middle."

Exercise 3

Next, share why you chose the items for each pile.

REASONS FOR CHOOSING THE 'NEEDS' CARDS	REASONS FOR CHOOSING THE 'MIDDLE' CARDS	REASONS FOR CHOOSING THE 'WANTS' CARDS
(Example: I chose 'soap' as a 'need' because it is essential for hygiene.)	*(Example: I chose 'cell phone with airtime' as a 'middle priority' because it is not essential, but still important.)*	*(Example: I chose 'soda' as a 'want' because it is desirable, but not essential.)*

Voiceover:
"Well done! Let's review before moving on."

Take a look at where you put the 'Saving for the Future' card. You should be aware that saving for future needs is a high priority for most people, and starting when you're young is especially important.

Also consider that there are some things that might not be considered essential, and yet are important for overall well-being (such as hobbies and holidays).

Activity quiz

Please indicate your level of agreement with each of the following statements, from 1 - Strongly Disagree to 5 - Strongly Agree.

I know how to distinguish between spending 'needs' and spending 'wants'.	1 2 3 4 5
I understand what 'responsible spending' means.	1 2 3 4 5

4.4.0 | SMART SAVERS

Overall outcome

Saving is an important part of managing money. However, it's not always easy to save money, especially in times of financial hardship. We live in a world that constantly invites us to spend, suggesting that we need new things to make us happy even if we can't really afford those things. However, by learning from others, thinking creatively, and even 'rethinking' our attitudes, we can become more efficient with the resources we consume (such as energy, water, time and materials). We can become 'Smart Savers': saving money, reducing waste and conserving resources for future generations. This curriculum promotes a holistic approach to saving, and this lesson explores how participants can become Smart Savers of material and non-material resources by Reusing, Recycling, Repairing, Reducing, Refusing and Rethinking.

Lesson objective

By the end of this lesson, participants will be able to:
A. Demonstrate that saving resources can save money and protect the environment.
B. Be able to judge the effectiveness of the 6 Rs – Reuse, Recycle, Repair, Reduce, Refuse and Rethink – in helping to save money and protect the environment.
C. Plan a money-making idea that produces income by reusing, recycling or rethinking a product or idea.

Key words and explanation

A. Reuse
To use an item more than once by refilling it, or making something else with all or part of it. Reusing an object is better for the environment than recycling it, as reusing helps to make the initial energy that went into the production of that material last longer and go farther. Reusing materials saves money and saves the environment.

B. Repair
To try and fix an item that has broken or doesn't work properly.

C. Recycle
To make a material or product into something new instead of throwing it out. Recycling involves using additional energy to process the material into something usable.

D. Reduce
To cut down on the amount of materials or energy you use so as to save money, save resources and protect the environment.

E. Rethink

To think about better or more efficient ways of doing things, for example asking yourself: "Do I really need this?" or "Can I make a better design that uses less energy and costs less?"

F. Refuse
To say "No" to buying a product if you don't really need it or if it's bad for people or the environment.

Essential lessons

Participants need to understand that:
In our world, we are constantly encouraged to spend, suggesting that we need new things to make us happy even if we don't really need them or can't afford them. However, we can learn from others, think creatively, and even 'rethink' our attitudes to help us become more efficient with the resources we consume (such as energy, water, time and materials).

Saving resources can also lead to saving money. For example, thinking creatively about how to reuse an object and give it a longer useful life can help you to save money and protect the environment. Reusing an object is better for the environment than recycling it, as recycling involves additional energy to process the material into something usable. Reusing helps to make the initial energy that went into the production of that material last longer and go farther. Reusing materials saves money and saves the environment.

A 'Smart Saver' is someone who has an understanding of saving that includes saving time and resources as well as money. As 'Smart Savers', we can save money, reduce waste and conserve resources for future generations. You can become Smart Savers of material and non-material resources by Reusing, Recycling, Repairing, Reducing, Refusing and Rethinking.

Extra take-aways

For the Learn activity, here are the answers:

REUSE	To use an item more than once by refilling it, or making something else with all or part of it.
RECYCLE	To make a material or product into something new instead of throwing it out.
REPAIR	To try and fix an item that has broken or doesn't work properly.
REDUCE	To cut down on the amount of materials or energy you use so as to save money, save resources and protect the environment.
REFUSE	To say "No" to buying a product if you don't really need it or if it's bad for people or the environment.

RETHINK	To think about better or more efficient ways of doing things, for example asking yourself: "Do I really need this?" or "Can I make a better design that uses less energy and costs less?"

Quizzes

This lesson gives participants insight into their current understanding of the concept of 'smart saving'. The statements of the entry quiz will help to determine the participants' level of self-awareness regarding saving money, reducing waste and conserving resources for future generations. If participants can answer all of these statements with a '5', they can skip this lesson.

The outcome quiz summarizes the most important learning take-aways for participants. Because these are very personal, the outcome quiz contains open-ended questions. There is no right or wrong, but participants are encouraged to share and discuss their answers with someone that knows them well.

A. Entry quiz
This quiz includes 5 questions. The purpose of this quiz is to determine your existing knowledge of the concept of saving money, reducing waste and conserving resources for future generations so that the lesson can be tailored to your level of understanding.

Please indicate your level of agreement with each of the following statements, from 1 - Strongly Disagree to 5 - Strongly Agree.

I can name three ideas about how to reuse an object to give it a longer useful life.	1	2	3	4	5
I understand how reusing an object can save money and help protect the environment.	1	2	3	4	5
I understand what each of the 6Rs (Reuse, Recycle, Repair, Reduce, Refuse and Rethink) mean.	1	2	3	4	5
I understand how the 6Rs are effective in helping to save money and protect the environment.	1	2	3	4	5
I can name two ideas about how to put the 6Rs into action in my own life.	1	2	3	4	5

1. Entry quiz feedback
Feedback for all answers '5':
Great, it seems you have a good idea of the concept of saving money, reducing waste and conserving resources for future generations. If you want, you can skip this lesson – but if you are curious, feel free to join us.

Feedback for at least one answer of '4' or lower:
Great, it seems there is still some learning in this lesson for you. Let's get started.

B. Outcome Quiz

This test includes 5 open-ended questions. The answers are very personal and there is no right or wrong. However, they are here for you to test yourself on how much you got out of this lesson. Good luck!

1	Write down some ideas about how to reuse an object to give it a longer useful life.
2	Explain what each of the 6 Rs (Reuse, Recycle, Repair, Reduce, Refuse and Rethink) mean, and provide one example of each.
3	Explain how the 6 Rs are effective in helping to save money and protect the environment.
4	Write down some ideas about how you will "Rethink" before buying or making a new item.
5	List one or two important people in your life with whom you can share your plans for how to put the 6 Rs into action in your own life.

1. Outcome quiz feedback

Well done! Your answers are personal, but we encourage you to share them with someone you trust. If you want to keep them for yourself, write them down somewhere now so that you can look back whenever you need to remind yourself of the concept of saving money, reducing waste and conserving resources for future generations.

Responses and worksheets

At the end of the lesson, consider offering participants the choice to enter their email address if they would like their entries and worksheets sent to them for their future reference. Let them know that none of their information will be stored or saved.

5.4.1 | START: FROM BEAN TO CUP

Estimated time

20 minutes

Learning goal

To differentiate what inputs and outputs are in a business, and how businesses add value by transforming inputs in production or processing.

Script

I. Learning experience

SCENE 1

Character voices:	Visuals:
1. Voiceover: *"Let's start this lesson by thinking about the topic of coffee. What do you know about coffee production? Where is coffee grown? And where is it sold?"*	1. Show a coffee farmer picking coffee cherries.
2. Voiceover: *"Can you describe what happens to coffee in between someone picking a coffee bean off a bush and someone else drinking a cup of coffee in a café in the city?"*	2. Alongside the coffee farmer, show a comparison image of a person drinking a cup of coffee in the city.
	3. Show images of coffee beans being packaged, shipped, roasted and ground.

Voiceover:
"Keep this example in the back of your mind. We will come back to this question at the end of the lesson."

Exercise 1

Voiceover:
"Have you ever thought about the raw materials that a business needs to make its products or services?"

In order to produce goods or services, a business uses resources or raw materials. What resources or raw materials does a business need in order to make bread? Some examples are flour and yeast. These raw materials or resources are often called inputs. Now, write down a few more examples of resources or raw materials in the table below.

Resources/raw materials needed to make bread	

Voiceover:
"Well done! Now, think about what sort of businesses might need the following inputs:"

Inputs (Resources or raw materials)	Business
Wood	(Possible answers: paper producers, house builders, boat builders, etc.)
Water	(Possible answers: drink manufacturers, ice-cream makers, etc.)
Cotton	(Possible answers: clothes makers, etc.)

Voiceover:
"Well done! Let's keep going."

Exercise 2

A business transforms an input into a finished product, which is sometimes called an output. Some examples are coffee beans (the input) being made into a cup of coffee (the output), or trees being made into paper. Write down in the table below some more examples of inputs being transformed into outputs.

Input	Output

Voiceover:
"Well done! Off to a great start!"

Now, remember the coffee example from the beginning of this activity. We'll use this example to explore how the value of an item changes as it moves along the production or processing line.

Do you know how much a handful of coffee beans would cost if you bought them off a farmer as soon as he/she picked them? They would be so cheap that the farmer would probably give them to you. Take a look at the questions below and write down your answers in the table.

Approximately how much would a handful of coffee beans cost if you bought them off a farmer as soon as he/she picked them?	
How much does it cost to buy a cup of coffee in a café in the city?	
What has happened to make the coffee more expensive as it turns from input into output?	

Voiceover:
"Well done! As you can see with this example, businesses add value by transforming inputs, whether by cooking, manufacturing, branding, designing, or offering customer services. This process is called production or processing."

Activity quiz

Please indicate your level of agreement with each of the following statements, from 1 - Strongly Disagree to 5 - Strongly Agree.

I understand what inputs and outputs are in a business.	1	2	3	4	5
I understand some examples of inputs and outputs.	1	2	3	4	5
I understand how businesses add value by transforming inputs in production or processing.	1	2	3	4	5