FINANCIAL EDUCATION AND LIFE SKILLS DIGITAL CURRICULUM
Acknowledgments
Background:

For supporting the Training Manual for Serbian and Albanian youth workers, within the project “Empowering Girls to Be Socially and Financially Strong Actors – GIRLACT”, co-financed by the Erasmus+ Programme of the European Union, Aflatoun International and EPTO have developed an online learning tool, which has been built on the two toolkits including a stronger gender and sexual and reproductive health and rights component. The training programme has gone through development workshops with partners and stakeholders with expertise in pedagogy and curriculum development.

Head of Project: Maxwell Kyei Baffour (Digital Learning Manager)
Curriculum Development Consultant: Sarah Petras
Layout & Illustrations Consultant: Percy Wagner (JAM16 Concept & Design)
Additional Support and Input: Michelle Tjeenk Willink, Sarah Ebady

Disclaimer
The European Commission support for the production of this publication does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.
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 and effect 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 scenarios 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.
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 platforms. 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 content, 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

Acknowledgments .......................................................... 3
Introduction ..................................................................... 5
Advice For The Facilitator ................................................. 6
How to Use this Manual .......................................................... 11

1 MY SELF, MY WORLD
1.1 Who Am I? Who Do I Want to be? ................................ 19
1.2 My Goals, My Dreams ..................................................... 39
1.3 My Community .............................................................. 57
1.4 Speaking Up For Ourselves ................................................. 79

2 MY RIGHTS, MY IDEAS
2.1 Knowing My Rights: Part 1 Human Rights ...................... 103
2.2 Knowing My Rights: Part 2 Make Change ....................... 131
2.3 Standing Up For My Rights ............................................... 159

3 MY BODY, MY CHOICES
3.1 My Body, My Health ...................................................... 183
3.2 My Body, My Rules ........................................................ 209

4 MY MONEY, MY PLANS
4.1 Learning About Saving .................................................... 239
4.2 Learning About Spending ............................................... 265
4.3 Creating a Budget ........................................................ 285
4.4 Smart Savers .............................................................. 309
4.5 Borrowing Money .......................................................... 331
4.6 Money Streams ............................................................ 359
4.7 Picturing My Future ....................................................... 383

5 MY ENTERPRISE
5.1 Planning Our Enterprise .................................................. 405
5.2 Outlining a Business Plan ............................................... 437
5.3 Assigning Roles and Responsibilities ............................. 461
5.4 Adding Value ............................................................... 489
5.5 Understanding the Customer .......................................... 511
5.6 Marketing ................................................................. 531
5.7 Money Management Tools .............................................. 559
5.8 Calculating for Your Business .......................................... 589
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 Overall outcome describes the importance of the topic to the end user and the expectations.

1.2 Objective describes 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.

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.

2. Activity With Digital Lesson

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.
At the end of the course, consider offering participants...

Great, well done! Your answers are personal, but we encourage you to share them with someone you trust. If...

However, if you want to use the same essay format, you can save one as Canvas and transfer it to another class. Also, you can...

The most important reasons for saving money to buy a family car and a new television are:

1. To contribute to household expenses.
2. To buy new clothes.
3. To have a small amount of money saved for emergencies.
4. To contribute to retirement savings.
5. To save for a family vacation.

Entry quiz feedback

Entry quiz feedback

2.4 Entry quiz

2.5 Output quiz

Voiceover:

Imagine a diamond shape with the most important reasons for saving at the top and the least important reasons at the bottom. Fill each item with your choices.

Strongly disagree

Agree

Voiceover:

Strongly agree

Voiceover:

Great, well done! Do you dare to share your diamond with someone you trust? If not, you can also leave it for other students to guess...

In the following quiz, you have to answer with one of the following options: yes, no, maybe, or don’t know.

1. Strongly disagree

2. Disagree

3. Agree

4. Strongly agree

5. Don’t know

How many times did you,...
Types of exercises in the lessons that could be adapted for games

**Exercise 1**

- Housekeeping and cooking
- Telling stories
- Learning songs
- Playing games

**Exercise 2**

- Drawing and coloring
- Cutting and pasting
- Building with blocks
- Playing games

**Exercise 3**

- Puzzles
- Memory games
- Board games
- Playing games

**Exercise 4**

- Playing with balls
- Playing with sand
- Playing with water
- Playing games

**Exercise 5**

- Playing with toys
- Playing with dolls
- Playing with puzzles
- Playing games

**Exercise 6**

- Playing with blocks
- Playing with legos
- Playing with Legos
- Playing games
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,
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 pre-determined. 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 ’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.

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>I understand that everyone has strengths, the positive qualities that make us who we are.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>When people work together, they can benefit from everyone’s strengths.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I know how to tell my story by exploring and understanding my individual strengths, skills, talents, hopes and dreams.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>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.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I know which factors influenced me to be the person I am today.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I know three actions I can take to get to where I want to be in five years.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

---

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.

<table>
<thead>
<tr>
<th>GOAL MAPPING ACTION PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal:</strong></td>
</tr>
<tr>
<td><strong>4 steps I must take to achieve my goal</strong></td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
</tbody>
</table>

Voiceover:  
“Well done! Now you have a specific goal and a plan for how you can make it happen!”
With your Goal Mapping Action Plan in mind, think about the following questions and write down your thoughts and ideas.

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

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.

<table>
<thead>
<tr>
<th>I can identify at least one specific, personal goal.</th>
<th>1 2 3 4 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>I can make a Goal Mapping Action Plan to reach my goals.</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>I understand that everyone shares the same rights.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I understand that rights are not earned.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I understand that rights are never conditional on good behaviour.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I understand that nobody should be discriminated against or persecuted for their sexuality.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>MOST IMPORTANT</th>
<th>IMPORTANT</th>
<th>LESS IMPORTANT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health care, including</td>
<td>A bicycle</td>
<td></td>
</tr>
<tr>
<td>access to contraceptives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opportunities to share</td>
<td>Money to spend</td>
<td></td>
</tr>
<tr>
<td>your opinions</td>
<td>as you like</td>
<td></td>
</tr>
<tr>
<td>Clean water</td>
<td>Your own bedroom</td>
<td></td>
</tr>
</tbody>
</table>
### Exercise 2

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

#### Exercise 3

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

<table>
<thead>
<tr>
<th>Wants</th>
<th>Needs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opportunities to share your opinions</td>
<td>Clean water</td>
</tr>
<tr>
<td>A personal computer</td>
<td>Money to spend as you like</td>
</tr>
<tr>
<td>Choosing your own husband or wife</td>
<td>Fast food</td>
</tr>
<tr>
<td>A mobile phone</td>
<td>A bicycle</td>
</tr>
<tr>
<td>Chocolate ice cream at the weekends</td>
<td>Education</td>
</tr>
</tbody>
</table>

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’.

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

**NEEDS AND WANTS CARDS**

| 1. Health care, including access to contraceptives | A bicycle |
| 2. Opportunities to share your opinions | Money to spend as you like |
| 3. Clean water | Your own bedroom |
| 4. A personal computer | Chocolate ice cream at the weekends |
| 5. Choosing your own husband or wife | A personal music player |
| 6. Fast food | Play and recreation |
| 7. Education | Opportunities to practice your own culture, language, and religion |
| 8. A mobile phone | |

**Most Important Rights**

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

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 5
In the table below, share which cards you chose as ‘needs’ and which as ‘wants’, and why.

<table>
<thead>
<tr>
<th>NEEDS</th>
<th>WHY?</th>
<th>WANTS</th>
<th>WHY?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Education</td>
<td>Example: Education is necessary for living a life with dignity.</td>
<td>Example: Fast food</td>
<td>Example: Fast food can be desirable, but is not something necessary.</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>I understand what wants and needs are.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can explain the difference between wants and needs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I understand that rights are essential to living with dignity, but that the same rights not necessarily protected for everyone.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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, “…

Excerise 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

<table>
<thead>
<tr>
<th>RIGHTS</th>
<th>RESPONSIBILITIES</th>
<th>WHY IT’S IMPORTANT TO TAKE ON THIS RESPONSIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>You have the right to a good education...</td>
<td>Example: …and the responsibility to study hard and respect your teachers.</td>
<td>Example: Because a good education is important to living a life with dignity, and you should take the opportunity for education seriously.</td>
</tr>
<tr>
<td>You have the right to health care, medical information and contraception...</td>
<td></td>
<td>(Example: …and the responsibility to stay fit and healthy.)</td>
</tr>
<tr>
<td>You have the right not to be discriminated against on the grounds of your religion, ethnicity, gender, sexual orientation, or social or economic class...</td>
<td></td>
<td>(Example: …and the responsibility not to discriminate against others on any of these grounds.)</td>
</tr>
<tr>
<td>You have the right to work...</td>
<td></td>
<td>(Example: …and the responsibility to work hard.)</td>
</tr>
</tbody>
</table>

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.

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

**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!”
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.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are the main things that adults spend money on?</td>
<td></td>
</tr>
<tr>
<td>What do young people spend money on?</td>
<td></td>
</tr>
<tr>
<td>Describe the similarities and differences between the spending habits of young people and adults.</td>
<td></td>
</tr>
<tr>
<td>What does ‘spending responsibly’ mean?</td>
<td></td>
</tr>
</tbody>
</table>

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).
Exercise 3

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

<table>
<thead>
<tr>
<th>REASONS FOR CHOOSING THE NEEDS' CARDS</th>
<th>REASONS FOR CHOOSING THE MIDDLE' CARDS</th>
<th>REASONS FOR CHOOSING THE WANTS' CARDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Example: I chose ‘soap’ as a ‘need’ because it is essential for hygiene.)</td>
<td>(Example: I chose ‘cell phone with airtime’ as a ‘middle priority’ because it is not essential, but still important.)</td>
<td>(Example: I chose ‘soda’ as a ‘want’ because it is desirable, but not essential.)</td>
</tr>
</tbody>
</table>

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).
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:

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

---

**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 there 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.

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

**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:
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?”
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?”

Visuals:
1. Show a coffee farmer picking coffee cherries.
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.

<table>
<thead>
<tr>
<th>Resources/raw materials needed to make bread</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wood</td>
</tr>
<tr>
<td>(Possible answers: paper producers, house builders, boat builders, etc.)</td>
</tr>
<tr>
<td>Water</td>
</tr>
<tr>
<td>(Possible answers: drink manufacturers, ice-cream makers, etc.)</td>
</tr>
<tr>
<td>Cotton</td>
</tr>
<tr>
<td>(Possible answers: clothes makers, etc.)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Inputs (Resources or raw materials)</th>
<th>Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wood</td>
<td>(Possible answers: paper producers, house builders, boat builders, etc.)</td>
</tr>
<tr>
<td>Water</td>
<td>(Possible answers: drink manufacturers, ice-cream makers, etc.)</td>
</tr>
<tr>
<td>Cotton</td>
<td>(Possible answers: clothes makers, etc.)</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Input</th>
<th>Output</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 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.

<table>
<thead>
<tr>
<th>I understand what inputs and outputs are in a business.</th>
<th>1 2 3 4 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>I understand some examples of inputs and outputs.</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>I understand how businesses add value by transforming inputs in production or processing.</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>