

LEARNING SCENARIO	
<b>School:</b> ISTITUTO COMPRESIVO“CARDUCCI PAOLILLO“ CERIGNOLA	<b>Duration</b> (minutes): 190 min
<b>Teacher:</b> Tricarico Francesca – Forte Maria Donata	<b>Students</b> age: 12/13 years

<b>Topic:</b>	How to responsible spend
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<p><b>Aims:</b></p> <ul style="list-style-type: none"> <li>To achieve specific skills in order to assess the costs/benefits of savings in all areas of daily life and management skills of personal financial resources in terms of choices of expenditure;</li> <li>To attain management skills of savings to share and to invest for a selected aim in a proactive relationship with intermediaries with experience in the business;</li> <li>To reach assessment skills of saving/investment choices in terms of global costs/benefits and of guidelines on responsibilities and a contribution to the social end economic progress.</li> </ul> <p><b>Outcomes:</b></p> <ul style="list-style-type: none"> <li>The aim is to accrue Economic Citizenship skills (the right perception of the economic value of their actions, dynamic saving practices and the adoption of a collective responsibility, directions regarding economic independence, innovation skills) and to achieve, gradually, Financial Literacy skills (the knowledge of the first financial words; to know how to read simple financial documents) according to a methodological approach of an active education by developing instrumental skills (already achieved), other different abilities and the inclusion of differences.</li> <li>These activities will promote personal and social skills: self-esteem, creativity, ability to act and to solve problems, to consider mistakes necessary to understand, to choose and take decisions, to develop an enterprising spirit, enthusiasm for outcomes, for innovation, for changes, for empathy, communication skills and group works.</li> </ul> <p><b>Work forms and methods:</b></p> <ul style="list-style-type: none"> <li>This learning scenario includes three working sessions linked to three different areas: savings, sharing and the quality of life.</li> <li>The methodology includes the lab training model; the teacher doesn't play the role of an expert on the theme but the role of a facilitator mentor. His task is to collect experiences and to suggest concrete situations of everyday school and extraschool moments of life in order to make students think about dynamic and multidimensional savings. So it's important to give real tasks (learning by doing) that promote an active learning by making students and their cooperative activities the real protagonists of the process.</li> </ul>
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ARTICULATION
Course of action (duration, minutes)

### INTRODUCTION 10 min.

The teacher introduces the topic and he asks students some questions in order to think about the meaning of saving according to their opinions.

What are the costs and the benefits of my choices as a consumer?

Do I know the cost of a product when I buy it in reference to its effects on the environment and as job opportunities?

### MAIN PART 180 min

These specific activities will be carried out during three meetings of 60 minutes.

The first part will be about the study of the concept of savings used without a waste of resources in the financial and environmental field, in food, in terms of mobility and of consumption and as a personal responsibility.

The teacher will propose a text to read and the analysis of the 47<sup>th</sup> article of the Italian Constitution that starts as follows:

**“The Republic encourages and protects every type of savings”.**

Students will be divided into two work groups for about 60 minutes and they will deal with:

- 1- A series of actions and attitudes that promote every type of savings: from an energetic, environmental point of view and so on.
- 2- Anti-waste attitudes through the analysis of some cases to suggest in the form of a simulation; you need it to experience how you, always, take a decision that can have an economic effect on your life, in the social and environmental field you have already learned to recognize.

The following situation will be suggested:

You run a grocery store. It's 6 p.m. and you're arranging for some stock because you have to close the shop.

While you are looking at some products in your fridge, you realize some of them are about to expire:

- 3 yoghurt pots of 125 g each
- 400 g of chicken breast

What are you going to do? Write your plan down on a paper and explain your future choices and their effects in terms of costs/benefits for your business, for the environment and the community.

The second part (60 minutes) will be about sharing.

You can organize a “Time bank” experience in your class in order to give importance to the sharing of aims.

Each student can choose the activity he is good at for 10 minutes. Then students will get a “cheque” of 10 minutes by which they will have the possibility to pay another student who will help him to perform an activity he is lacking in.

You can also ask for a loan: if you need a help but you haven't earned anything yet, you can ask some students to accept the possibility “I'll pay it”.

The possible activities are the following ones: a help with homework or the study of a particular subject, the performance of some activities for which you are alternately responsible for your classroom or your school (to clean the blackboard, to gather the tests, to clean the table in the canteen...) and so on.

The third and final part will be about the quality of life (time: 60 minutes). Students will choose a list of quality indicators taken from their territory and they will create a “health map”. They can play the role of other people who live in their territory (old people, little children's parents, teenagers, shopkeepers, and so on.) and devolve their point of view.

It will be possible to take shared views or contrasting opinions through the analysis of some texts about the reality belonging to teenagers from other countries in the world; students will focus on general topics, such as education, sports and health.

### CONCLUSION

It's important to promote an economic and financial culture in terms of Economic Citizenship and Citizenship and the Constitution. The aim is to move the centre of economic choices from the individual to the community and to develop a sense of belonging, spirit of enterprise, direction regarding jobs and entrepreneurship, enthusiasm for change in a changing world.

#### Methods

*presentation*  
*talk*  
*work on the text*  
*graphic work*

*demonstration*  
*role playing*

#### Work forms

*individual work*  
*work in pairs*  
*group work*  
*frontal work*

#### Material/means:

- Cartelloni, fotocopie e quaderni, computer e LIM.
- Posters, photocopies and notebooks, computers and LIM.

#### Literature

- [www.ilrisparmiochefascuola.com](http://www.ilrisparmiochefascuola.com)
- MIUR direzione generale per lo studente, l'integrazione e la partecipazione

### PERSONAL OBSERVATIONS, COMMENTS AND NOTES