

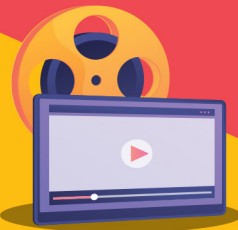


# 7

go green



## THE AFLATOUN SERIES



CHILDREN'S RIGHTS



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# THE AFLATOUN SERIES



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Our thanks go to all those who contributed to the development of this manual: Aflatoun team members, students, teachers, trainers, translators, designers, illustrators, our partner organisations, government and sponsors.

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### *Disclaimer:*

*The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect 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.*



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# How to use the book

## It is simple!

1. The "Table of Contents" summarizes the main features of this book.

2. The book is divided into two broad sections:

### **Section A: Core Sessions: 9 Sessions**

(Mandatory to conduct)

### **Section B: Bonus Sessions: 3 Sessions**

(To be conducted if time and resources are available)

3. The sections are divided into five themes, which are colour coded the following ways:

## **THEME 1:**

**Personal Understanding and Self-Awareness**

## **THEME 2:**

**My Rights and Respecting other's Rights**

## **THEME 3:**

**Savings and Spendings**

## **THEME 4:**

**Planning and Budgeting**

## **THEME 5:**

**Social and Financial Enterprise**

4. Each session is divided into three major parts, they are



**Start**  
Topic name



**Learn**  
Topic name



**Reflect**  
Topic name

5. Each lesson begins with:



Specific Outcome



Lesson Objective



Materials Needed



Methodology



Duration



Keywords



Information for  
the Teacher

6. You may come across the following elements within the sessions:

**Tip:**

Simple suggestions that can be used by the teacher during an activity. They are useful since they present one or more ideal scenarios for conducting an activity.



**Note:**

It will help you gain insight into the topic, psychology, inclusion, etc. to achieve better outcomes or to prepare better for the session.



**Video Resources:**

The links will direct you to the videos that could help the learners visualize the concept or activity being taught. Each link includes a QR code.



**Parents Engagement Activity:**

These activities are to be performed by children post class along with parents/caregivers. These activities will help students and parents be equally involved in the student's learning.



**Worksheet:** Worksheets are placed at end of the session and can be used during and after the session based on teacher's discretion.



## Recommendations for talking to children aged 11-16:

### How to start a conversation

- Try to find ways to be present without hovering or intruding.
- Keep your sense of humor. Laughing together is a great ice-breaker.
- Try to respect and not judge or criticize children's feelings.
- Give children responsibilities. Example distributing worksheets, forming groups etc.
- Be specific when asking for feedback. Rather than asking did you enjoy you may ask did you enjoy the discussion activity.

### Maintain an open, trusting and loving environment

- Stay approachable! Make it OK for them to come to you and speak with you even when they have made a mistake.
- Invite them while planning the class activities.  
Only make rules that you can enforce without being a COP.
- Graciously accept your mistakes and say 'I am Sorry'.

### Remember your time is important for children!

- Hormonal changes cause mood swings marked by tearfulness, heightened sensitivity, sudden flare-ups, an increased need for physical activity and inappropriate laughter and giggling.
- Teenagers may feel all powerful and at the same time that they experience fears of inadequacy and failure.
- Teenagers have a heightened need for privacy that also gives them a new sense of control and autonomy. They need this privacy to test things out for themselves without any input.





# THEME 1

## Personal Understanding & Self Awareness

### 1 Introduction to Aflatoun



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Recognise Aflatoun and its motto.
2. Get excited about learning with Aflatoun.



#### Materials Needed

1. Aflatoun's Story
2. Aflatoun Poster
3. Handkerchief
4. Paper
5. Pens
6. Blackboard/Chalk or Flipchart/Marker (depending on resources)



#### Methodology

**Start:** Aflatoun's Story

**Learn:** Thinking Outside The Box & Aflatoun Motto

**Reflect:** Applying The Aflatoun Motto



#### Duration

45 minutes



#### Keyword

Puppet, handprint, motto



## Information for the Teacher

You may adapt this lesson depending on whether or not the students are already familiar with Aflatoun. If the students are not yet familiar with Aflatoun, read Aflatoun's story to them.

**The Additional Activity is an optional activity** you can choose to carry out if you wish.



## Start Aflatoun's Story



1. Show the students the Aflatoun poster, and ask them if they recognise it. If they are not familiar with Aflatoun, read Aflatoun's story to them (**on page 16**).
2. Inform/remind the students that Aflatoun is bright, warm, and friendly. Explain that Aflatoun encourages and helps its friends all over the world by teaching them how to be resourceful, enterprising, and inventive. It also teaches them to be change-makers. Inform the students that the Aflatoun flame shines inside every person.
3. Explain that, by joining Aflatoun, the students will all be going on an exciting journey of exploring, thinking, investigating, and taking action. By becoming Aflatouns, they are like flames that light other people's ways and serve as an inspiration to adults, children and other youth!



## Learn Thinking Outside The Box & Aflatoun Motto



1. Give each student a sheet of paper and a pen. Write the word **"ACKNOWLEDGEMENT"** on the board/ flipchart. Ask the students to work individually to form as many words as they can, using only the letters in the word (for example: know, can, women, men, ten, wet, own, owe, etc).
2. After 10 minutes, ask the students how many words they found, and write the words on the board/flipchart.
3. Explain that there are times when we can look at things differently from what is expected. By being creative, we may find out and learn new things.
4. Next, show the students the handkerchief. Ask them to form pairs, and to think of different uses for the handkerchief (for example, a sling, a towel, a doll carrier, etc). Remind them to be creative and think outside the box!
5. Give them 10 minutes to do this, and then ask them to share their findings, writing these down on the board/flipchart.



7. Inform the students that Aflatoun has a motto that helps it and its friends in their adventures. Write the motto on the board/flipchart:

<b>SEPARATE</b>	<b>FICTION</b>
<b>FROM</b>	<b>FACT</b>
<b>THINK</b>	<b>EXPLORE</b>
<b>INVESTIGATE</b>	<b>ACT</b>

### Try this!

If you are working with a low literacy group consider replacing the first activity with this one.

1. Tell participants you will play a video and they will have to guess what the video is showing.
2. Start by playing the first 3 seconds of the video. Then, pause it and ask: what do you think we are seeing here? Ask a few volunteers to share their ideas.
3. Play press again and play the video for a few extra seconds. Pause it and ask: does it look like something else now? What do you think this could be?
4. Finally, show the final image.
5. Do the same with the other images.
6. Continue with step 4 of the Learn section

### VIDEO

Watch this:  
Zooming out from Objects  
<https://www.youtube.com/watch?v=10hBwYTLjUw>





## Reflect

### Applying The Aflatoun Motto



1. Ask the students for the meaning of the Aflatoun Motto:
  - What can **'separate fiction from fact'** mean?
  - What can a person who explores, thinks, investigates and acts do and learn?
  - How does this relate to the games you did before?
  - How could you apply the Aflatoun Motto when learning at school?
2. Reinforce what the students say, highlighting the importance of exploring new things, thinking about what is said or written in books, and the causes of why things are as they are, investigating more about what we learn, and applying what we have learnt to our personal or concrete situation or reality.

## STORY TIME

“ Hi! My name is Aflatoun. I'm a fireball. I come from outer space where there are other fireballs just like me. I love to travel all over the world, and to meet children and learn all about them and how and where they live. I love to explore everything, and I'm very curious about this wonderful place you live in. I'm looking forward to learning all about it with your help.

Are you wondering why I'm called Aflatoun? Well, an Aflatoun is someone who really likes to find out new things about people, about just about anything. Since I love to explore and learn new things, my friends from India called me Aflatoun.

Do you know why I came to planet earth? Well it's an interesting story. For a long time, I stayed in space, and saw everything that happened down here from up there. However, even after observing things down here a long time, there were still a lot of things that I didn't understand. So, I decided to come to earth and explore things for myself.

I asked lots of questions and met all sorts of people. I realised how much there was to learn and how little I knew. I love travelling, and I have friends from Mali and The Philippines, from Uganda and Vietnam, and from Argentina and Serbia. And now here I am to become your friend, and help you become an Aflatoun too!

I have lots of Aflatoun friends, and we learn many things together. Would you like to learn with me too? ”





POSTER



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# THEME 1

## Personal Understanding & Self Awareness

2

### We can Choose



#### Specific Outcome

To be able to develop different problem-solving options, and understand the consequences.



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. List the general steps in the problem-solving process.
2. Come up with different solutions for a single problem.
3. Choose a solution based on the consequences of possible options.



#### Materials needed

1. **Problem-Solving Worksheet** (one per student)
2. Pencils



#### Methodology

**Start:** Individual Activity

**Learn:** Group Activity and Sharing

**Reflect:** Class Discussion



#### Duration

50 minutes



#### Keyword

Problem-solving, solutions, consequences



## Information For The Teacher

Please visit [http://en.wikipedia.org/wiki/Scientific\\_method](http://en.wikipedia.org/wiki/Scientific_method) for more information regarding 'the scientific method' mentioned in step two of the **Learn activity**.



## Start Individual Activity



1. Ask the students to choose a problem that they encounter at school or in their community. It could be anything, from the lack of transportation going to school, to the long queues in the school canteen. Explain that it doesn't matter how big or small the problem is, as long as they are affected by it.
2. Give each student a Problem-Solving worksheet and a pencil, and ask them to fill it in.
3. First, ask them to think of three creative solutions to the problem they identified.
4. Next, have them write down the possible consequences of using that solution below each one. Ask them to think hard about all of the things/people that their solution will affect.

### ★ TIP

*If you are working with a low literacy group, read together the form before you ask them to fill it in. Also, let them know it's ok if they only add key words, they don't have to write long paragraphs as long as they remember their ideas.*



## Learn Thinking Outside The Box & Aflatoun Motto



1. Ask some of the students to share the problems that they've identified and the solution they think is best. As they do so, ask the rest of the class if they agree with the solution, or if they can come up with a different or more creative solution.
2. Explain the different steps (listed below) that are generally taken when trying to solve a problem. Relate it to the scientific method. Emphasise that when selecting and evaluating solutions, it is very important to consider the consequences.
  - **Step 1:** Define and Identify the Problem
  - **Step 2:** Analyse the Problem
  - **Step 3:** Identify Possible Solutions
  - **Step 4:** Select the Best Solution(s)

- **Step 5:** Evaluate the Solution(s)
- **Step 6:** Develop an Action Plan
- **Step 7:** Implement the Solution(s)

3. Ask the students to form groups of four. If possible, have the students with the same/similar problems group together.

4. Ask the group members to choose one problem from their collective **Problem-Solving worksheets**, and to work together as a group to form three possible solutions to that problem and the consequences involved for each solution.

5. Give them a few minutes to do this, and then ask each group share the problem they chose and their best solution with the class.

★ **TIP**

*Make sure each group has at least one avid writer.*



## Reflect Class Discussion



1. Lead the class into a discussion, using the following questions:

- What was easier: coming up with solutions on your own or in a group?
- What was the difference between coming up with consequences on your own or in a group?
- How did your group choose the best solution?
- Does everyone in the group agree on the decision made?
- What are the advantages and disadvantages of doing it on your own?
- What are the advantages and disadvantages of doing it in a group?

### APPLYING LEARNING IN MY LIFE

Ask the students to get together with their group and to continue to develop an action plan to solve the problem. Have them show the plan to the principal or community leader so they can ask for help to make it happen.



**WORKSHEET**



This page can be printed!

# PROBLEM SOLVING

[A large, empty, light-orange rounded rectangle with a dashed orange border, intended for writing a problem.]

**Solution 1**

**Solution 2**

**Solution 3**

**Consequences 1**

**Consequences 2**

**Consequences 3**





# THEME 2

## My Rights and Respecting Other's Rights

3

### We are one in our Uniqueness



#### Specific Outcome

Understand and value diversity in culture, religion, background, tradition and heritage.



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Reflect on the importance of accepting differences among people.
2. Identify the benefits of being able to accept one another.



#### Materials Needed

1. Small cards or post-it notes with the numbers 3, 6, and 9 written on it.
2. Pencils
3. Coloured Pens/Pencils/Crayons
4. Ball
5. Poster paper



#### Methodology

**Start:** Game

**Learn:** Value Diversity Activity

**Reflect:** Pass The Ball



#### Duration

50 minutes



#### Keyword

Diversity, tolerance, acceptance



## Information For The Teacher

For the **Start activity**, you may change or add categories if you wish.



## Start Game



1. Ask the participants to form groups of five to seven, and ask for three volunteers from each group.
2. Explain to the volunteers that they will each be given a card (or post-it note) with the number **3**, **6** or **9** written on it. They will need to hold this card (or stick the post-it) to their foreheads so that everyone except themselves will be able to see it. Be sure to point out that they are **NOT to look** at it.
3. Explain to the rest of the group that they are to treat the volunteers with numbers on their foreheads according to the instruction provided on the table below.
4. Once the volunteers have placed their numbers on their foreheads, ask them to mingle and to try to talk to as many people without numbers as possible. Remind the other participants to treat the volunteers as described on the table below.
5. After 5-10 minutes, ask the volunteers to guess what kind of person they are based on the way they were treated.
6. Next, ask the participants to get back into their original groups, and give each group a sheet of paper and a pen.
7. Instruct the groups to discuss with the volunteers in their group their feelings about being tolerated, disliked or popular. Does this relate to how people treat each other in real life? Ask them to make a list of the responses.
8. After a few minutes, bring everyone together to discuss their lists as a group.



## Learn Value Diversity Activity



1. Ask the participants to form groups of four to six. (If possible, try to ensure that the groups are diverse)
2. Give each group a sheet of flip-chart paper and a marker. Ask them to draw a large flower with a big center and a petal for each member of their group.
3. Through discussion with their group members, ask them to find similarities and differences. Ask them to think about their background, ethnicity, religion, languages they speak, family size, etc.

4. Instruct the groups to fill the centre of the flower with something they all have in common, and then for each group member to fill in his or her petal with something that makes them unique.

5. Ask each group to present their flower. Highlight the value of having similarities with the people from your group, but emphasize on the value of diversity.

### DEFINITION

**Diversity** refers to the range of differences in society, and includes religion and ethnicity (as well as ability, class, race, age and gender). While diversity is a source of richness and learning, it is also often the source of misunderstanding, mistrust and even conflict.

The concept of unity in diversity lays emphasis on the importance of understanding that diversity enriches our interactions and our societies. The essence of diversity is the acceptance and exploration of these differences in a positive and inclusive environment.



## Reflect Pass The Ball



1. Inform the students that they are going to play **Pass The Ball**. Start by throwing the ball to a student, and ask them the first of the questions below.

2. Once they have answered it, have them pass the ball to another student, who has to answer the same question.

3. After three or four students have answered the same question, have the fourth student who catches the ball answer the second of the questions below.

4. Repeat the process until time runs out.

- Why is it important to accept each other's differences?
- What are the benefits of having diversity in our community?



## PARENT ENGAGEMENT ACTIVITY

Ask the students to get together with a parent/ guardian or friend from the neighbourhood and engage in discussion using the questions below. Have them write down what a **'normal day'** is like for their parent/guardian or friend, and their new insights on why their parent/guardian or friend does the things he/she does. Encourage them to find someone with a different background from their own.

- What time do you wake up? What is the first thing you do every day?
- Where do you live? Who do you live with?
- How do you go to school/work? What is your favourite thing about school/work?
- How do you go home? What do you do when you get home until you go to sleep?



**FLASHCARDS**



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3

6

9



# THEME 2

## Savings and Spendings

4

### We can Learn Together



#### Specific Outcome

Know about education opportunities that model and encourage equal opportunities for all learners regardless of their gender.



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Identify, existing inequities in education.
2. Explain the importance of gender equality in education.



#### Materials Needed

1. Poster paper
2. Pencils
3. Coloured Pens/Pencils/Crayons



#### Methodology

**Start:** Ana's Story

**Learn:** Class Discussion

**Reflect:** Individual Activity



#### Duration

45 minutes



#### Keyword

Gender, equality



## Information For The Teacher

For the Applying Learning In My Life assignment, you may choose to monitor the development of each individual pledge whenever necessary or possible.

### VIDEO

To prepare for this session find more information on gender equality here:

1. European Institute for Gender Equality (EIGE):

<https://eige.europa.eu/>

2. UNWomen:

<https://www.unwomen.org/en>

3. UNICEF, Glossary of Terms and Concepts:

<https://www.unicef.org/rosa/media/1761/file/Gender%20glossary%20of%20terms%20and%20concepts%20.pdf>

4. European Institute for Gender Equality, Gender stereotypes and education:

<https://www.youtube.com/watch?v=nrZ21nD9I-0>

1



2



3



4





## Start Ana's Story



1. Ask a volunteer to read to the class Ana's story.

Ana is 14 years old, she lives in a small town with her grandmother, mother and two younger siblings. Ana is an active girl, she is part of her school's drama club and the science club; when she grows up she wants to be a biologist.

Ana's mother got sick a few months ago and she is now unable to move. To help her family, Ana stopped her schooling and is now using her time taking care of her siblings, grandmother and working at her uncle's shop.

Ana considered going back to night school, which would allow her to take care of her family and study at the same time, but her uncle refused to let her enroll, claiming she would not need an education in 4 years, once she gets married and has children of her own. He suggested she could instead do a short training to become a cleaner, which he considered to be a better job for a girl.

2. Read the story once more to make sure it is clear. Ask the group:

- What do you think of this story?
- Do you think this could be a real story?
- Do you think this story would be different if Anna was a boy?



## Learn Class Discussion



1. Tell the class that stories like Ana's are very common. In recent years, many plans have been implemented to narrow the wide gap in the education of girls and boys, but that generally, girls are still perceived to be at a disadvantage.
2. Explain how gender-based discrimination can be both a cause and a consequence of other characteristics in society, such as poverty, geographical isolation, ethnic background, and even traditional attitudes towards women's roles and status. Inform the students that harmful practices such as early marriage and pregnancy; gender-based violence; and discriminatory education laws, policies, contents and practices still prevent millions of girls from enrolling, completing and benefitting from an education.



3. Explain that although it has been traditionally at the disadvantage of women, disparities generally affect both genders.
4. Make groups of 4 participants and ask them to work together to make Gender Equality posters to promote gender equality in education.
5. As they do so, walk amongst the students and offer help where and if necessary.



## Reflect Individual Activity



1. Ask the groups to share their posters. If possible hang them up around the classroom, school or community.
2. Close the session by thanking the group for their work today and remind them of the importance of equality. We are all unique and special and we all deserve the same rights, access, and protection. Our gender, sex, disability status, culture, race, beliefs, etc., should never be a barrier to our education or wellbeing.

## PARENT ENGAGEMENT ACTIVITY

Ask the students to consider how they can promote gender equality in education among their peers in the school or in the Aflatoun Club. Have them write a pledge that will serve as a social contract in promoting gender equality in education. Remind the students that their pledges must be achievable and realistic.



# THEME 2

## Savings and Spendings

5

### Organizing Savings



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Understand there are different ways of saving.
2. Decide how they wish to save.
3. Be excited about saving.



#### Materials Needed

1. **Story: Saving Method in The Philippines**
2. Optional: Specific materials required for each Additional Activity



#### Methodology

**Start:** Saving's Story

**Learn:** Deciding How To Save

**Reflect:** Deciding What To Save For



#### Duration

55 minutes



#### Keyword

Gender, equality



#### Information For The Teacher

This lesson encourages children to save. If there is a reason why a specific method is better for your class, school or community, share this with your students. Talking about money might be sensitive for some participants. At no point during the session should participants feel pressured to disclose information about their own, or their family's, spending and saving habits.

If you include additional saving options available in your country, make sure they are child-friendly, safe and accessible for all children equally.

In the **Learn activity**, allow each student to save using the method they have chosen (if possible). Be sure to point out that not everybody has to save. Saving is a personal choice and each student can decide when and if to save.

The **Additional Activities** are optional, and you can choose to carry them out if you wish, if you have time, and if you feel they are appropriate.

For **Additional Activity 1: Making A Savings Book**, please prepare the table prior to the lesson.

- Take a sheet of paper, and fold it horizontally. Draw a line down the middle of the paper.
- Draw the Savings Table (with at least five rows for each column) shown below on both the left- and right-hand sides of the paper.
- Repeat on the flip side of the sheet.
- You can draw the table by hand or computer.

Make several copies so that there is enough for one per student, ensuring that both sides of the paper have the tables on them.



## Start Saving's Story



1. Read out to the students the story, **"Saving Method in The Philippines"**, included at the end of the session (see page 36).

2. Ask the students about what they have heard, using the following questions as a guide:

- How do the students save?
- Who manages the saving in class?
- Where do they deposit the money?
- How do they register deposits and withdrawals?
- How can they withdraw their savings?
- What is the role of parents/guardians?





## Learn Deciding How To save



### NOTE TO TEACHER

*Prior to the lesson, research whether the students are able to open a bank account, and if so, where. Ensure that the bank and the financial products you share with students are child-friendly and safe. Present this information, together with any material you may have received/gathered to the students in the Learn activity.*

1. Inform the students that they can also save, and to do so, they need to decide how they want to save.
2. Explain that there are different ways of saving:
  - **Individual Saving at Home:** Each student has his/her savings box or piggy bank at home, and saves individually. He/she keeps an individual record of his/her deposits and withdrawals.
  - **Saving in School:** Students bring their savings to school, and manage the saving process through a Committee that includes a treasurer. Everybody has their own savings book, and the treasurer keeps a class ledger with all deposits and withdrawals.
  - **Individual Savings Account in a Bank or Cooperative:** For those who wish to, and may, open an individual savings account in a bank or local cooperative. In many countries, a savings account can only be opened by or with an adult.
  - **Class Savings Account in a Bank or Cooperative:** The class opens a group account, and deposits all class savings in it regularly. Everybody has their own savings book, and the treasurer keeps a class ledger with all deposits and withdrawals. In many countries, the saving accounts can only be opened by or with an adult.
2. Encourage the students to discuss which method is better for them.
3. To clarify how saving will happen, lead the students into further discussion on the topic, using the following questions (feel free to add more if necessary):
  - What will you save your money in? What can you use as a savings box?
  - Where can you keep your savings box?
  - How will you register how much you are saving? Where? What information will you keep?
  - If they have agreed to save collectively: Who will be responsible for the receiving the saving and registering the amounts?

- Where will you keep track of the class savings? What information will the club ledger register?
- Who will keep the class ledger?  
When and how will you collect savings or hand out withdrawals?
- Will there be a minimum/maximum amount allowed for savings or withdrawals?
- What happens if some savings get lost? How would you deal with loss or theft? Are there any other measures you can think of to avoid this happening?
- Do you wish to establish a collective fund in order to carry out some Aflatoun activities or enterprises together? If so, how often and how much will you save for these activities? How long will you save for?



## Reflect Deciding What To Save For



1. Ask your students to think about what they would like to save for.
2. Have them write it down on their savings box or book as a reminder.

1

### ADDITIONAL ACTIVITY: MAKING A SAVINGS BOOK



#### Materials needed

Paper; Savings Table Sheet (one or more copies per student); Glue or stapler; Coloured pencils/crayons/finger paint; Markers; Stickers.

1. Give each student a/some copies of the **Savings Table Sheet**, and a blank sheet of paper.
2. Ask the students to fold the Savings Table sheet along the middle line and add the blank paper behind it, so that their savings book will have a front and back cover.
3. Have them staple or glue the pages together to create a savings book, and to write their name on the front cover.
4. Allow them to decorate their front and back covers with the art materials.
5. Discuss whether the students would also like to create a savings book for the whole class in order to save for Aflatoun activities or Social Enterprises. If so, agree on how the columns will be filled in, and how often and how much the students will save for these activities.

2

## ADDITIONAL ACTIVITY: MAKING A SPENDING RECORD



### Materials needed

**Monthly Spending Record Table** (one per student)

1. Inform the students that one way of increasing savings is to reduce how much we spend. Explain to them that by keeping a record of how much we spend and what we spend our money on can help us differentiate between spending that is necessary and spending that can be reduced or eliminated. Be sure to explain it is important to distinguish between necessary spending (spending that must occur because it is a **NEED**) and optional spending (spending we can afford to not realise because it is a **WANT**).
2. Inform the students that, as with the savings book, they can create their own spending record. Give each student a copy of the Monthly Spending Record Table (or have them copy it out onto a blank sheet of paper).
3. Encourage the students to fill in their Monthly Spending Record Table every time they spend some money, no matter what the amount is.
4. Ask the students to review their spending records regularly - every week if possible - to identify expenses they could do without and therefore, increase their savings.



**WORKSHEET**



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# MONTHLY SPENDING RECORD TABLE

<b>Date</b>	<b>Deposits</b> How much I save	<b>Withdrawal</b> How much I spend	<b>Total</b> What I have left

<b>Date</b>	<b>What I spend money on</b>	<b>Was it necessary?</b>	
		<b>Necessary- NEED</b> How much did I spend?	<b>Optional-WANT</b> How much did I spend?

## SAVING METHOD IN THE PHILIPPINES



In The Philippines, most children and youth save in school with the support of a local cooperative that provides a no-cost saving account for each class. Saving is voluntary, and an Executive Committee manages the savings process.

Each student has his/her own savings book, and may deposit money daily to class treasurers.

The class then deposits its Class Savings to the cooperative on a weekly basis. If there is no class treasurer, the depository co-op regularly sends a collector to the schools for the deposits.

Accounts are registered in both personal bank savings books, and class-based individual ledgers.

The group savings in the co-op receives interest. However, the individual savings of the child earn interest only after they have reached 200 Philippine pesos (PHP) (3.54EUR). The school receives the surplus interest.

More than half of them students save, and their average saving in a month is 320PHP (5.67 EUR).

There are differences in conditions for withdrawal. In one cooperative, children are discouraged to withdraw their money. They get back their savings when they graduate from school. In another cooperative, children are able to withdraw after they present a letter of request signed by parents/guardians. Usually, withdrawals exceeding a certain amount should be explained (with valid reason presented, such as withdrawal needed for school expenses, emergency, etc.).

Parents/guardians are informed of the savings process and the programme via letters sent home and PTA (Parent Teacher Association) meetings. They can encourage their children to save, but cannot participate directly in the savings scheme.

Most students are saving for future school expenses (continuing school). Limiting withdrawals helps them save more and achieve their goals.





# THEME 3

## Savings and Spendings

6

### We are Responsible Borrowers



#### Specific Outcome

Understand role models and how they achieved their goals.



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Give reasons as to why people take out loans.
2. Explain the positive and negative impacts of taking out loans.



#### Materials needed

1. Loans & Interest Handout (one per student)
2. Calculators
3. Paper
4. Pencils
5. Blackboard/Chalk or Flipchart/Marker (depending on resources)



#### Methodology

**Start:** Group Activity

**Learn:** Class Discussion

**Reflect:** Pair Activity



#### Duration

45 minutes



#### Keyword

Loan, interest, per annum, term, credit-worthiness



## Information For The Teacher

Prior to the lesson, write the questions listed in the **Start activity** on to the board/flipchart so that the students may refer to them easily during the exercise.

Before the session review the **Loan and Interest Handout** and make sure everything is clear. Prepare a few simple examples to share with the group if you think they might find the handout too challenging.



## Start Group Activity



1. Have the students form groups of four.
2. Ask the students to share the answers to the questions on the board/flipchart (below) with their group members:
  - Have you ever borrowed anything from someone?
  - What was it, and why did you borrow it?
  - Did you return it? Why/Why not?



## Learn Class Discussion



1. Copy the table below on to the board/flipchart, and ask at least two members from each group to share their answers to the questions from the Start activity. Write the answers in the table as they do so.

Object borrowed	Reason for not borrowing	Reason for returning	Reason for returning

**2.** Ask the students:

- Why should we refrain as much as possible from borrowing?  
(Suggestions can include: it can be habit forming; it is not good to always depend on others for things that we need; it is better to save up or to wait until we have the money to buy something so we value it more; etc.)
- If we cannot avoid borrowing, however, why should we then be responsible enough to return whatever we have borrowed?  
(Suggestions can include: it is not ours; borrowing is different from asking; we want to maintain our integrity, so that people will not hesitate to lend to us again in the future; etc.)
- What do you think is one of the most popular things in the world to borrow?

**3.** When a student answers money, ask:

- What reasons do people have for borrowing money? (Write the students' responses on the board/ flipchart. Examples could include: to buy necessities; due to emergency; to buy something that costs a lot; etc.)
- Who or where do people borrow money from? (Examples could include: from other people, friends or relatives; people they do not know, such as private lenders; credit organisations; banks, etc.)

**4.** Remind the students of the previous lesson, We Save To Spend, in which they learnt that banks could be good places to keep their money, because they are safe and their money earns interest.

**5.** Give each student a copy of the Loans & Interest handout. Inform the students that, in today's lesson, you will focus on a maximum of three points from the handout (you may choose which you feel are most important/relevant).



**Reflect  
Pair Activity**



**1.** Ask the students to form pairs, and to discuss with each other the most important thing they learnt from today's lesson.

## PARENT ENGAGEMENT ACTIVITY

Have the students think about whether they still have something in their possession that doesn't belong to them. Ask them to return the object as soon as possible, and to let this act be the start in cultivating the good habit of returning or paying back anything that is borrowed.



# Loans and Interest

Banks are able to pay depositors interest because banks invest the money they have into new opportunities, such as growing businesses from which they can earn a profit and then pass on to the depositors through interest.



**When a bank lends someone money, it is called a 'loan', and there are many kinds of loans, such as:**

## Business Loan

The money borrowed is used to start a new business; help an existing business; help businessmen buy things they need, such as raw materials or machines.



## Home Loan

The money borrowed is used to build a new house, or repair or extend an existing one.

## Car/Truck Loan

The money borrowed is used to buy a car, truck or other form of transportation.



## Personal Loan

The money borrowed is used for personal reasons (for example, to finance education or travel; for hospital expense, to buy computer, gadgets, etc).



Even though the person taking a loan out is getting the money they need, the loan itself also costs them money, and that cost is called 'loan interest'. When people borrow money from other sources, they may also be charged interest. They may borrow from relatives or friends and, while some may lend for free, others may charge interest.

Loan interests are calculated in the same way as normal interests, the only difference being that savings interests are much, much lower than loan interests because banks take a risk in lending their depositors' money, and risk has a price.

If a loan is payable in less than one year:

$$\text{Loan Amount} \times \% \text{interest rate p.a.} \times \text{term}/365 \text{ days} = \text{Loan Interest}$$

If loan is payable in exactly one year:

$$\text{Loan Amount} \times \% \text{interest rate p.a.} = \text{Loan Interest}$$

## RULE OF 72

The effect of interest can be calculated using the Rule of 72.

The simplest way to calculate the effect of interest is to follow the following calculations:

If you divide 72 by the yearly percentage of interest, the result is the number of years you have to wait for your money to double if you don't add or remove any!

So an interest rate of 15% on a savings account means you have to divide 72 by 15 and you'll find that your money will double by itself in just 4.8 years.

It is a percentage that determines the growth of the amount of money you have or owe, such as 15% per year.



People take out loans, even though they have interest costs, for a number of reasons. These could include the fact that people do not always have money for emergency situations; or people do not have the discipline to save in order to buy something expensive, but will probably be more forced to pay when they are legally bound - meaning they can actually get penalised or taken to court if they don't pay back the money.

**If loans proceeds are used for any of the following, then it is good to take out a loan.**



### A house

This is a good investment as its value increases over time



### Education

This is an investment into one's future.



### Emergencies

These are unforeseen events.

### To start a business

Borrowing money for this is good because there is the expectation of earning more money in the future.



**The inability to repay the costs linked to taking out a loan has legal implications.**



*A person can go to jail if he/she fails to settle his/her debts.*

A record of good loan repayment increases a person's **credit worthiness**. This means, people and institutions lend money to someone whom they know has a good record when it comes to borrowing money, and that they are likely to lend again to someone they know will be able to pay the money back, based on previous experience.

**If loans are used to buy some of the following items, then the borrower may want to re-think taking out a loan:**

### **Travel**

This is not a necessity or a matter of urgency, and so we can save for it. What's more, it doesn't lead to more earnings in the future.



### **Cars and Gadgets**

These can easily lose their value, and are not good investments because they do not lead to more potential earnings in the future (unless the car or gadget is necessary for a business).





# THEME 4

## Planning and Budgeting

7

### We are Smart Buyers



#### Specific Outcome

Able to enumerate the different things that influence us as consumers.



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Name the different factors that affect consumers' buying habits.
2. Explain why we should become wise consumers.



#### Materials needed

1. Flashcards showing popular product logos and/or slogans
2. Goods and Services Poster
3. Paper and pencils
4. Worksheet: Money And Resources



#### Methodology

**Start:** Game

**Learn:** Discussion

**Reflect:** Activity



#### Duration

45 minutes



#### Keyword

Advertisement, scarcity, needs, wants, consumerism





## Information For The Teacher

You may need to clear some space for the **Start activity**.

Prior to the lesson, please photocopy both resource sheets at the end of this lesson – the logos/slogans and the products/service images – and cut them into individual cards for the **Start** and **Learn** activities. If necessary, please add more logos and/or slogans that are popular and easily recognisable to ensure you have enough so that each pair of students is able to have at least one go each in the **Start activity**.



## Start Game



1. Divide the students into two big groups, and ask them to line up side by side in the middle of the classroom.
2. Inform the students that you will show each pair at the front a flash card depicting a well-known logo and/or slogan, and that the pair at the front must try to identify the product. Explain that whoever guesses first wins a point for his/her team. Once the pair has had their go, have them move to the back of their line, and repeat the process with the next pair. Continue until time runs out.
3. The group with the higher score wins the game.



## Learn Discussion



1. Start by explaining to the students that 'needs' are things that are necessary for people to live, such as basic food, water, and shelter, and that 'wants' are goods and services that are not necessary for survival, such as branded goods, junk food, and expensive services like hotels and resort services.
2. Show the students the various pictures of goods and services, one by one. As you do so, ask them to identify whether the picture is depicting a '**need**' or a '**want**'.
3. Next, ask the students to recall the logos and/or slogans from the Start activity, and to identify if they are products or services. Explain that companies invest a lot of money in advertising things that are not really necessary in order to influence people's buying habits. Companies also use popular figures in the field of sports, movies, etc as well as other well-known personalities in order to affect the way people buy.
4. Inform the students that companies encourage consumerism - the belief that it is good for people to spend their money on material things that are not necessarily needed. This is the reason why we see and hear more and more advertisements

on the internet, TV, streets, in magazines, newspapers, on the radio, and via other forms of media. Explain that companies need to encourage consumerism so that their products or services will be bought, and as a result, create profits for their companies.

**5.** Emphasise that there are other factors that people should consider when buying. Ask the students if they can think of some of these factors (examples include: price of the product; are they necessities or luxuries?; are there substitutes?; income of the buyer; etc). Explain that these other factors are actually more important and more relevant when making the decision to buy or not to buy. Add that advertisements are the least reliable basis for buying something.

**6.** Finally, point out that our world does not have an unlimited supply of resources. This condition is called '**scarcity**', and sadly, it is a permanent one. This means that, if companies use the resources, which can either be natural or human-made, on things that are not very important, sooner than later, we may run out of resources to make the goods and the services that are more necessary to life. These could be food, basic clothing, housing, medicines and much more as opposed to the branded clothes, expensive shoes or hi-tech gadgets that popular companies are selling nowadays.



## Reflect Pair Activity



1. Ask the students to think of the negative effects of consumerism, particularly on the following:
  - Environment
  - Culture of a particular place
2. vEncourage them to think of things that were not already mentioned in the lesson.
3. Have the students share their answers with the rest of the class, one by one.

## PARENT ENGAGEMENT ACTIVITY

Have the students make a commitment that the next time they buy something, they will first ask themselves the question "**Is this something I need or just want?**" before making any decisions.



FLASHCARDS

# POPULAR LOGOS



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**POSTER**

# GOODS AND SERVICES

**Fire Service**



**Food**



**Car**



**Banking**



**Gadgets**



**Healthcare**





## WORKSHEET



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# MONEY AND RESOURCES

1. Explain what are the benefits and challenges of using these saving methods:

Piggy bank or a saving box at home

Benefits:

Challenges:



Saving with friends at school

Benefits:

Challenges:



Saving in a financial institution (like a bank)

Benefits:

Challenges:





2. Sometimes there are circumstances when people need more money. This could be because someone wants to invest in a new business or improve their living conditions, or it could be because extra money is needed to cover unexpected expenses such as a family emergency or because of difficult economic times. If you borrow money, you often have to pay interest (an extra amount) on top of the money you originally borrowed.

To calculate simple interest you can use the formula: Interest = Principal (amount of money borrowed) x Rate x Time, which is also written as

$$I = P \times R \times T$$

Read the following examples and answer the questions:

To pay for her University fees Dasha took a €9.000 loan from a bank with an interest rate of 10% per year for a 3-year period.

**What is the total amount (interest and loan) she would have to pay the bank at the end of the 3 years?**

Interest:

Loan:

Total:

Alex borrowed €20.000 to buy an oven for his business from the bank at an interest rate of 12% per year for a 2 year period.

**How much does he have to pay at the end of the 2nd year?**

Interest:

Loan:

Total:



**3.** Loaning money is a big responsibility. On the one hand, if a person fails to settle a loan he/she can be fined or, in some cases, they can go to jail. On the other hand, a record of good loan repayment increases a person's credit worthiness. Institutions lend money to someone whom they know has a good record when it comes to borrowing money, and that they are likely to lend again to someone they know will be able to pay the money back, based on previous experiences.

Read the behaviours below and decide if they are risky or responsible:

<b>Behaviours</b>	<b>Risky/Responsible</b>
<b>1.</b> Creating a detailed plan to know when and how to repay your loan	
<b>2.</b> Asking for a loan together with someone that is wealthy so they can pay it back	
<b>3.</b> Asking money from family or friends without discussing how or when to pay back the loan	
<b>4.</b> Comparing the interest rates of different financial institutions before selecting one	
<b>5.</b> Making a list of your needs and wants and prioritize the needs you will finance with the loan	



# THEME 5

## Social and Financial Enterprise

8

### Organizing an Enterprise



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Choose an enterprise idea.
2. Plan actions to carry out their enterprise.
3. Be excited about carrying out their enterprise.



#### Materials needed

1. **The Democratic Republic of Congo Social Enterprise Story**
2. **Additional Enterprise Stories**
3. Blackboard/Chalk or Flipchart/Marker (depending on resources)
4. **Cards** (two per group)
5. Pens



#### Methodology

**Start:** Enterprise Stories

**Learn:** Brainstorming and Choosing Enterprise Ideas

**Reflect:** Budget and Action Plan



#### Duration

50 minutes



#### Keyword

Advertisement, scarcity, needs, wants, consumerism





## Information For The Teacher

45 minutes might be tight to allow for rich discussions on different ideas, identify relevant criteria, and plan the enterprise fully. If possible, it is recommended to dedicate more time on this lesson or to split the lesson in two.

Once the students have carried their enterprise out, allow for reflection on how things went and how they could possibly improve things the next time.



## Start Enterprise Stories



1. Read The Democratic Republic of Congo Social Enterprise story to the students.
2. Next, read the following, additional stories from the Aflatoun network:

### INDONESIA:

Students developed creativity and teamwork through school-based Financial Enterprises, such as making brooms and plates from coconut materials, processing salted eggs, and batik making, which helped raise awareness on heritage and local potential. The students sold their products to other children, parents/guardians, and neighbours.

### MALAWI:

Aflatoun club members in Guh Gumbi and Uh Chimutu in Malawi knew they didn't have enough money to attend a vocational training centre to learn carpentry. Some of the club members didn't even have money to pay for books or uniforms. So they came up with an ingenious solution that would solve both problems.

They decided to use their collective savings to hire an instructor who could teach them how to make chairs using locally available resources. Once they learned how to make the chairs, the group members started selling the chairs they produced in their clubs to the communities.

The profits from the sales were then placed in the group's collective savings and earmarked to help fellow club members pay for school supplies such as exercise books, soap and uniforms.

## MOROCCO:

Street children used discarded metal pieces and wooden materials to create artistic pieces, which they wanted to exhibit and sell to the guests they invited and those who attended.



### Learn Class Discussion



1. Introduce the following concept of an Enterprise to the students:

#### DEFINITION

An **enterprise** is an initiative or project with a particular purpose. The purpose may be to generate income; to benefit a group of people, community or environment; or to raise awareness about an important issue. An enterprise requires the organisation of activities.

2. Inform the students that enterprises can be of different nature, and that sometimes, they can also be a combination. Write the three different types of enterprise, and their purpose, on the board/flipchart:

- **Social Enterprise:** to benefit a group of people or community, or to raise awareness about an important issue.
- **Financial Enterprise:** to generate income.
- **Environmental Enterprise:** to take care of the environment, so that future generations can enjoy what we enjoy.

3. Ask the students if they can identify the type (or combination) of enterprise each story you read to them is.

4. Inform the students that they will be required to work in groups to come up with enterprise ideas, but that they are first to establish, as a class, criteria for choosing the best ideas (for example: creativity; involving many people; fun factor; greatest impact on people; easy to carry out; inexpensive; etc). Have them ask themselves:

- What will make an enterprise 'great'?

5. Write their criteria on the board/flipchart so that the students can see them easily later.

6. Next, divide the students into groups of five to seven, and give each group two cards and a pen. Ask them to brainstorm amongst each other to identify two enterprise ideas per group, and to write each idea on a separate card. Encourage the students to identify enterprises that are a mix of different types (i.e. social, financial and environmental).
7. After a while, collect the cards from each group and stick them to the wall. Group any ideas that are the same or similar.
8. Draw the table shown below on the board/flipchart, and ask the students to rate each idea from 1 to 5 for each of the criteria they agreed upon earlier (with 1 being the lowest score, and 5 being highest).

	Enterprise Idea 1	Enterprise Idea 2	Enterprise Idea 3
Criteria 1			
Criteria 2			
Criteria 3			
Criteria 4			
<b>TOTAL POINTS</b>			

9. You can give the following example if you wish:

*Students chose three criteria: creativity, low cost and fun. They had two enterprise ideas: One is super creative and fun, but quite expensive to carry out. The other idea is less fun, not very creative and also a bit expensive. This is how their table looks:*

	Enterprise Idea 1	Enterprise Idea 2
Creativity	5	2
Low Cost	2	2
Fun	5	3
<b>TOTAL POINTS</b>	12	7

10. Which idea do you think they will choose?

11. Allow the students to calculate the total points of their enterprise ideas, and to choose/vote on one from the ideas that have the highest points. If they are not satisfied with their result, encourage them to discuss whether the criteria established were indeed the best criteria. Ask them the following questions:

- Which other criteria should we include?
- Are there criteria worth more than other criteria?



## Reflect Pair Activity



1. Ask the students to think about what they will need in order to carry out their chosen enterprise. Draw the table below on the board/flipchart, and work with them to fill it out (mark the items they can get themselves and/or need to buy with an 'X')

	List of things we need	Things we can get ourselves	Things we need to buy
1			
2			
3			
4			
..			

2. Help the students calculate how much of each item in their list they will need to buy (if they cannot get it themselves), and how much that will cost. Mention that this is called a budget. Draw the following table on the board/flipchart to help them work out their budget:



## BUDGET

	List of things we must buy	Quantity	Price
1			
2			
3			
..			

**TOTAL**

- Have the students discuss/brainstorm how they can raise or collect the money they need. If they feel they will not be able to raise enough money, ask them:
  - Could you borrow some of the things necessary? If so, who or where from?
  - What other things could you use instead?
  - Are there any items that you could do without?
- Adjust the budget if necessary.
- Draw the table below on the board/flipchart and ask the students to identify what must be done in order to carry out their enterprise:

<b>Actions</b> What has to be done?	<b>Responsible</b> Who will be in charge?	<b>Timeline</b> When will we do it?

- Make sure all actions have responsible person(s) in charge, and that all (or as many as possible) students are responsible for something. The person(s) responsible may not have to do the action on his/her/their own, but will be responsible for reminding the rest of the class to carry it out.

### 7. Start preparing!

## THE DEMOCRATIC REPUBLIC OF CONGO: SOCIAL ENTERPRISE STORY

In the village of Chikamba, 50 km southwest of Bukavu in the Democratic Republic of Congo, a young mother of 16 years, illiterate, went to the local clinic for treatment for her sick child. After the medical consultation, the nurse prescribed a suppository to administer anally to the child. The nurse then notes in the medical record how to use the medicine by writing the word "USAGE".

Once back at home, the mother of the child (who cannot read it herself) shows a neighbour the medical record who then explains how to use the medicine. This neighbour, literate in Kiswahili, the local language, reads "USAGE" which means "CRUSH" in local language, and therefore concludes that the nurse prescribed to crush the drug before giving it orally to the child. The young mother does not wait longer and gives the crushed medicine to her child. Unfortunately, after a little while, when the night has already fallen, the child becomes agitated and dies shortly after.

Hearing how the child died, the young people understood that the loss of the child was related to poisoning following a communications problem and the illiteracy of these two women. Following this accident, the young people attending clubs started a social enterprise by opening a centre for youth literacy. In this way, they hope to help preventing these kinds of terrible accidents.





## All about **AFLATOUN DAY!**

**Aflatoun Day** is celebrated worldwide on March 17. It is an opportunity for the students to celebrate all the work that has been done during the year, to reflect on personal development, to display their achievements to their school, parents/guardians and community, and to feel connected with other Aflatoun children. In schools and Aflatoun Clubs around the world, children celebrate Aflatoun Day in different ways.

On this day, Aflatoun International organizes video calls with partners across regions and children and partners across regions meet, greet, chat and learn. It is an interactive event; you and your organization are encouraged to participate.

### ★ TIP

*If **March 17** is not convenient considering the school year in your country, you can always hold an Aflatoun Day any other time, sharing the work and learning with parents/guardians and/or students from other classes.*

### **SIGNIFICANCE THAT EVENTS LIKE AFLATOUN DAY HAS FOR EVERYONE ASSOCIATED WITH IT:**

1. Allows students to display their hidden potential.
2. Opportunity for students to bond with fellows and teachers.
3. Let parents understand co-curricular interest of their children.
4. Interesting way to let children plan, organize and do some physical activity.

## PRE-PREPARATIONS FOR AFLATOUN DAY

1. As per the time and resource availability, you along with students can start preparation for Aflatoun day.
2. **Encourage** children to create decorative from trash, prepare skits, recite poems etc.
3. You can ask children to create Aflatoun corner where they display their worksheets, saving box or even Aflatoun poster.
4. Involve the school/community and parents if possible.
5. **Invite!** Inform and invite the school principal, colleagues, students from other classes, and parents/guardians to the celebration, if possible.
6. **Spread the word!** Send photos to, or write an article for, your local newspaper about the day.
7. Prepare a small thank you card and/or gift for your guest(s).
8. **Identify a student/ students who will facilitate the entire the event along with you.**

## ORGANISING COMMITTEE

Make sure the students understand that when they are going to organize an Aflatoun Day celebration, they are going to need to have a democratically chosen organizing committee. The organizing committee will help oversee the planning of the day.

The roles will include:

- **Chairperson:** this is the person who is responsible for overseeing the plans and ensures that everyone is participating, fulfilling their roles and enjoying the activity.
- **Treasurer:** This person is responsible for managing the money involved in running the event.
- **Secretary:** this person is responsible for taking notes during the meetings and makes sure that everyone knows their roles and tasks.
- **Team leaders:** a team leader represents a task group. They are responsible for reporting to the whole class on their team's progress and duties.



The suggested task groups are as follows:

- **Purchasing Task Group:** responsible for purchasing any food or decorations required for the event.
- **Food Preparation Task Group:** responsible for cooking and preparing the food.
- **Decoration Task Group:** responsible for arranging and decorating the classroom.

### GUIDELINES FOR GUEST SPEAKER, IF ANY:

*A guest speaker is a person to give a speech in a gathering.*

- 1. Try also to invite people living with disabilities who are working.** They can also be parents, gardener, sweeper, vegetable vendor, salesperson, manager etc.
- 2. Finalize and invite the guest speaker** at least a week before. Give a courtesy reminder to the speaker a day before the event.
- 3. Inform** the speaker about date, time, venue and audience.
- 4.** You can also give a brief to them about what is expected from them on the Aflatoun Day.
- 5.** You may also share if any dress code is needed (optional)
- 6.** You can invite different people and repeat this session several times, or you can extend the session timing





# THEME 5

## Social and Financial Enterprise

9

### Aflatoun Day!



#### Specific Outcome

Reflect, discuss and demonstrate the learnings from the Aflatoun sessions and celebrate successful completion of the workshop.



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Identify and investigate a community problem and propose a solution.
2. Pre-plan and organize an event.
3. Demonstrate their learnings.



#### Materials Needed

1. A Thank You Card and/or Gift for the guest(s) (prepared by the students)
2. Board, Paper (Blue, if possible), Pencil, colors
3. **Worksheet: Community Investigation** (one per group)
4. **Aflatoun Certificates**



#### Methodology

**Start:** Discussion

**Learn:** Group Activity

**Reflect:** Individual Activity



#### Duration

60 minutes - 120 minutes



#### Keyword

Community, Solutions, Annual Event, celebration, learning



## Information For The Teacher

Students should lead this session. Try involving them in activities such as class/ space decoration or thanking the guest speaker. Students should try out of the box activities as someone can try reciting poem, performing a dance etc. You have successfully delivered the planned sessions, **KUDOS**. It is time for you as teacher to also to **CELEBRATE** so **do not HESITATE**.

This session will allow students to identify a problem within their community and apply their academic, social and personal skills to propose a solution. This will also let students consider their roles in society as responsible citizens. This session promotes problem solving skills.

### Pre-Class Preparation: Decoration Time



- 1. Decorate!** Make sure your classroom displays as much of the students' Aflatoun work as possible. You may also display student worksheets and Aflatoun books (optional).
- 2. Invite!** Inform and invite the school principal, colleagues, students from other classes, and parents/guardians to the celebration, if possible.
- 3. Snap!** Take as many photos and as much video footage as possible during the day. Don't forget to request parental/guardian permission.
- 4.** Do a dry run with your co-facilitator students to ensure you as a team are well-prepared.



## Start Discussion



- 1.** Let the students welcome the guests, parents and school staff etc.
- 2.** Now let the student facilitator read the following two definitions to the students:

### DEFINITION

**Social Enterprises** are social ventures or projects with social purposes. Any business that has the goal of helping improve the community because it lacks something or something is not provided efficiently can be identified as a Social Enterprise

**Community development** is a process of helping the community so that it can reach its full potential to grow. It can start from being able to identify the needs of the community and then collectively agreeing on how the needs can be addressed.

3. Ask the students:

What is the relationship between **Social Enterprises** and **Community Development**?



 **VIDEO**

*Aflatoun day connecting girls across two continents*

<https://www.youtube.com/watch?v=QluOCS1enBQ>



*Aflatoun Day: Financiële educatie in internationaal perspectief*

<https://www.youtube.com/watch?v=VbnN1X7oRlw>



**Learn**  
**Group Activity**



1. Divide the students into groups of five and ask them to discuss and identify a problem they are facing in their community which they would like to solve. Example: Garbage disposal, eve teasing etc.
2. Now ask the student co-facilitator to distribute one **Community Investigation Worksheet** per group. Let the groups discuss and fill out the worksheet.
3. Encourage the parents, staff or guest speaker to join groups in the planning stage. Tell them based on their experience they can guide the students as they have better experience and knowledge of the community and allied areas.
4. Inform the groups that they need to plan a Social Enterprise that can cater to the problem identified. Explain that social enterprises are businesses that focus on people's and planet's interest ahead of profit.
5. Ask the groups to identify a name for their social enterprise.
6. Invite the group representative to share their enterprise name, objective and community problem they would like to address. You can encourage other groups to propose solutions that have not been identified.
7. Applaud the groups and parents, staff for their contribution.



## Reflect Individual Activity



1. Ask the individuals to draw an image of an ideal community they wish to see in future.
2. Ask volunteers to present their drawings to the whole group.
3. Prepare a short speech where you share your feelings and learnings with students. You can also include tips for parents. Example, how they can promote saving habits among children, how they can let children express their emotions etc.
4. You may also invite guest speaker/staff/volunteer parents to share their stories of living in a community, what has changed, what they miss and technological advancements.
5. Invite the students and let them present their learning from Aflatoun Session, skit, poem etc.
6. Lastly, invite guest speaker/parents to distribute the certificates amongst children.

**Congratulations! We completed the workshop!**





**WORKSHEET**



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# COMMUNITY INVESTIGATION

**Community that needs to be addressed:**

Empty rounded rectangular box for writing the community that needs to be addressed.

**Why it is important:**

Empty rounded rectangular box for writing why it is important.

**Solutions you propose:**

Empty rounded rectangular box for writing solutions you propose.

**Realistic action you and your peer can take in current capacity:**

Empty rounded rectangular box for writing realistic action you and your peer can take in current capacity.

**Potential support required from:**



A large, empty, light pink rounded rectangular box intended for text input.

**Resources needed:**

A large, empty, light pink rounded rectangular box intended for text input.



# ★ CONGRATULATIONS 1



This is to certify that

has successfully completed  
Year Seven of the Aflatoun Programme

Teacher's Signature:





# BONUS SESSIONS





# THEME 2

## My Rights and Understanding Other's Rights

### 1 We only have Limited Resources



#### Specific Outcome

Understand their financial responsibilities, as well as those of others, and financial risks, too.



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Setting up goals
2. Develop a budget to meet their goals



#### Materials Needed

1. Paper
2. Pencils
3. Blackboard/Chalk or Flipchart/Marker (depending on resources)



#### Methodology

**Start:** Group Activity

**Learn:** Class Discussion

**Reflect:** Vote The Statement



#### Duration

40 minutes



#### Keyword

Goals, budget



## Start Group Activity



1. Explain that in this session they will work together to set a goal and develop a budget that could help them achieve it.
2. Have the students form four groups, and ask the groups to devise a rough plan that will raise funds to help a community devastated by a natural disaster (like a flooding, earthquake, heat wave, or drought) Raising funds to help the community will become the group's goal.
3. Give them a few minutes to discuss, and then ask each group to briefly share their plan with the rest of the class, one by one.
4. Once all four groups have presented their idea, have the class vote for the most feasible-sounding plan.



## Learn Class Discussion



1. Inform students that in many cases they will need to think about the resources they have, and the resources they need to achieve their goals.
2. Ask the group if they can think of some of the resources they might need to achieve the goal they selected in the Start section. Remind them they can think of financial resources (such as money) or non-financial resources (such as time, energy, experts, etc).
3. Keeping track and managing their resources will help them stick to their plan and reach their goal. When talking about financial resources the best way of doing this is with a budget. A budget is a financial plan which shows how income is spent on various items of expenditure over a specific period of time. A budget allocates or distributes expected income to expected expenses and intended savings over a specific period of time.
4. Explain that budgeting requires the following (write these down on the board/ flipchart as you go through them):
  - First, the group needs to set their goal. (In this particular example, the goals have already been identified.)
  - The next step is to assess the situation. This means, the group needs to note down all the expenses they think they will have as they implement their plan to raise funds. These should be included in the budget as spending categories and the amount spent for each should be defined.
  - The third step is to make a plan of action. For example, the group can cut back on some expenses or they can modify the spending categories.

- In this example, if expenses are reduced it might be easier to pay for the event and have a higher profit margin to donate to the community.
  - The last step in the budgeting process is to check on progress and adjust if there are new expense.
5. Work together to create a budget that includes all the expenses they would have if they wanted to implement their initiative. Then discuss:
- Do you think you can reduce some of the expenses? (for example by donating your time, skills or talent or work without expecting a financial compensation)
  - What could you do to raise the money you need for this initiative? (Do you maybe need a temporary loan or ask for volunteer contributions?)
  - Do we think this initiative could work? Why/why not?

### NOTE TO TEACHER

*If you are working with advanced learners, allow them to work on their budget in groups. Once they have completed their expenses list, ask them to get together with a different group and compare them. Tell them to discuss in these groups the questions listed on step 5.*



## Reflect Vote The Statement



1. Close the session by conducting a quick voting activity. Ask participants to show with their hand how they feel about the following statements. One finger up to show they strongly disagree with the state, two if the disagree, three if they neither agree nor disagree, four if they agree and five if they strongly agree.
  - **Setting up goals is easy**
  - **Sticking to my goals is easy**
  - **Creating a budget can help me reach my goals**
  - **Only people with a lot of money need budgets**
2. If you have time, discuss with the group some of the statements and their answers.

## PARENT ENGAGEMENT ACTIVITY

1. Ask the students to think of one spending aspect in their homes, such as use of electricity, that they can help reduce. Have them think of what plan of action they can personally do to reduce this expense.

*Setting up a group goal is useful when you have a common objective with a group of people. Clear goals and a plan to achieve them can help us organise ourselves and achieve our goal within a given timeline. Just like group goals, we can set personal goals that will help us achieve what we want. Goals can be short-term, medium-term or long-term. Our goals can change with time, for example, a person in his/her teen years might set a short-term goal of wanting to save for a bike, a medium-term goal of being able to buy him/herself a second-hand car, and a long-term goal of moving into his/her own apartment. In order to achieve these goals, the person should set out a plan.*

2. In a sheet of paper, ask them to come up with one personal goal. It can be small and short-term goal or a more ambitious and long-term goal. Once their goal is clear, ask them to come up with a three-step plan to achieve the goal.





# THEME 3

## Savings and Spendings

### 2 We are Stewards of the Environment



#### Specific Outcome

Understand pressures and changes to the natural environment.



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. List human activities that put pressure on, and force changes to, the natural environment.
2. Identify proactive ways on how to lessen the negative effects of human activities to the natural environment.



#### Materials Needed

1. Human Activities' Pictures/Illustrations
2. Paper
3. Pencils
4. Blackboard/Chalk or Flipchart/Marker (depending on resources)



#### Methodology

**Start:** Class Discussion

**Learn:** Group Activity

**Reflect:** Class Discussion & Class Activity



#### Duration

55 minutes



#### Keyword

Development, sustainable development



## Information For The Teacher

You may decide on whether to provide each student with a copy of 'A Steward's Pledge

To Protect The Environment'.

Prior to the lesson, please photocopy the pictures/illustrations of human activities resource at the end of this lesson, and create individual images to show the students in the Start activity.



### VIDEO

*If you have internet connection consider sharing with the group the following videos to inspire them:*

1. The Global Goals - World Largest Lesson:

[https://www.youtube.com/watch?v=Qx0AVjtdq\\_Q](https://www.youtube.com/watch?v=Qx0AVjtdq_Q)

2. The Global Goals - World Largest Lesson (Part 3):

<https://www.youtube.com/watch?v=ZdOQf0nOB6A>

1



2



## Start Class Game



1. Show the students the various pictures of human activities. As you do so, ask the students:

- What can you say about this picture? What do you see? What is happening?

2. Explain to the students the meanings of the following two key concepts (write these on the board/flipchart as you do so):

- **Development:** may mean progress, change, growth, or advancement.
- **Sustainable Development:** may mean progress, change, growth, or advancement, but considers the continuity of the survival and replenishment of natural resources.

3. Give the students a few minutes to think about the human activities that they believe affect the natural environment, both negatively and positively.



## Learn Class Discussion



1. Have the students form groups of three to four.
2. Explain to them that, now they have more or less identified human activities that affect the natural environment, they shall be sharing what they thought about in the **Start activity** with their group members.
3. Give each group a sheet of paper and a pencil, and ask them to write down all the human activities they identified.
4. After a few minutes, ask them to categorise each human activity as either '**development**' or '**sustainable development**'. Inform them that they may do this as a list, a table or a chart (see example below).
5. As they do so, walk around the groups to ensure that both categories are being filled with activities. If a group doesn't seem to have filled in one of the categories, you may guide them by reminding the students about the definitions of the key concepts on the board/flipchart.
6. Have the groups share their findings in a brief summary to the rest of the class, one by one.

Example:

Development	Sustainable Development
Cutting tress Constructing residential areas Clearing out forests for more agricultural land	Reusing water bottle containers Recycling papers



## Reflect Pair Activity



1. Ask the students about the importance of the natural environment.
2. Inform the students about their role as a steward or guardian of the natural environment. Inform them that they will make a promise by agreeing to the **Steward's Pledge To Protect The Environment**.
3. Spend five minutes brainstorming with the students what they could do to help the environment (an action plan for the pledge).
4. Ask everyone to stand to attention, and to raise their right hand as if they were making a promise or commitment.
5. Ask them to repeat the following after you:



Directions: Read the pledge below.

## **A STEWARD'S PLEDGE TO PROTECT THE ENVIRONMENT**

**I, (state name), am a steward of the welfare of the natural environment. I am responsible for the continuity of the abundant supply of natural resources and the reduction of harmful human activities in my immediate surroundings. My proactive way of helping the environment is (state action plan). I shall always keep in mind this duty that I have and make my action plan happen in the best of my capacity.**

### **PARENT ENGAGEMENT ACTIVITY**

Ask the students to monitor their stated action plan in **A Steward's Pledge To Protect The Environment** at home. They may use a calendar wherein they can place a tick/X for each day that their action plan is done/undone, or observed/not observed. Have the students encourage members of their respective families to help them realise their action plans. They could even have a short family meeting to discuss how to improve or expand their action plans.



**FLASHCARDS**



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**HUMAN ACTIVITIES**

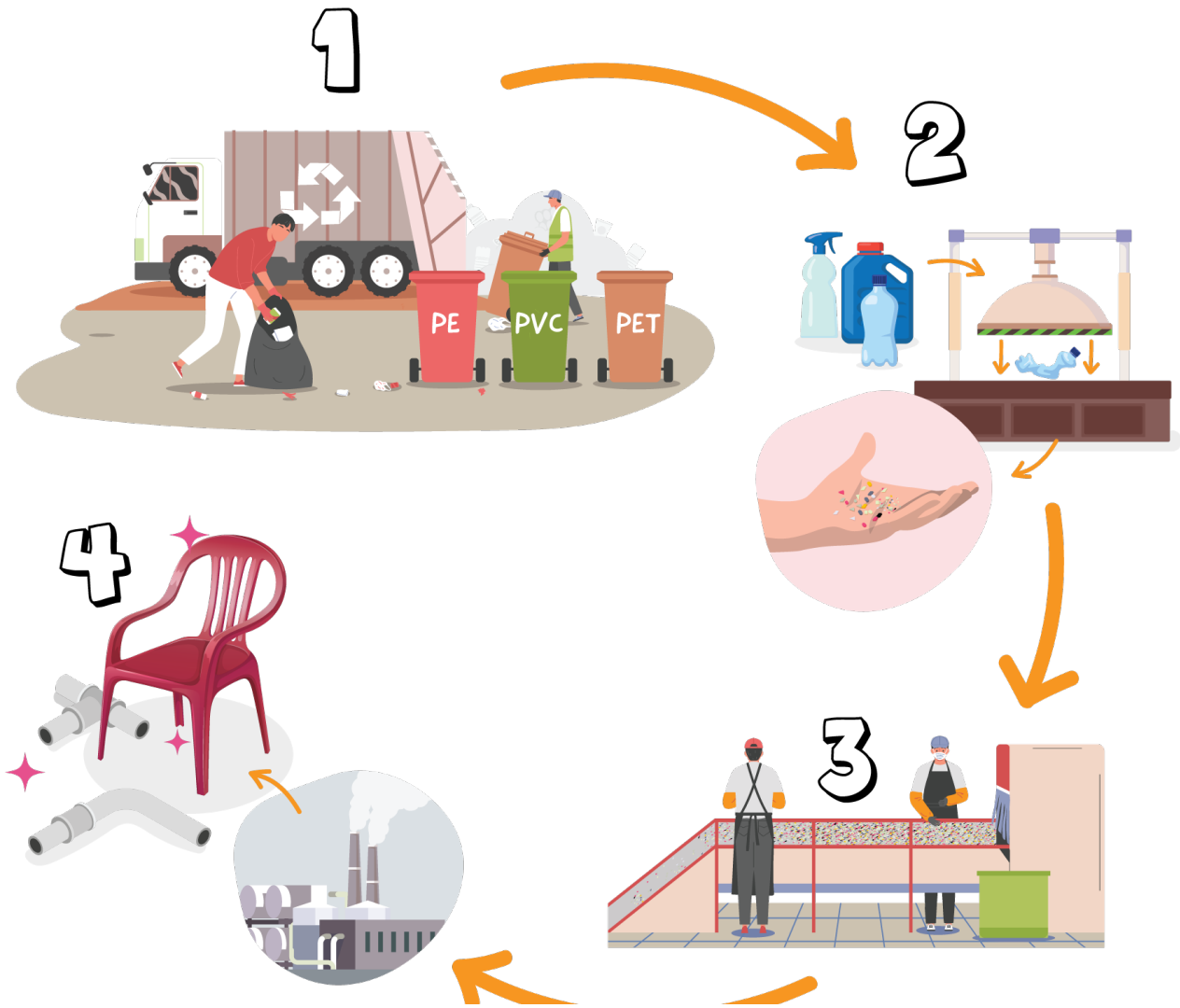




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POSTER

# THE RECYCLE PROCESS





# THEME 2

## My Rights and Understanding Other's Rights

3

### We don't have to be Afraid



#### Specific Outcome

Know where to report a case, which child helpline to call, and whom they can feel safe to approach.



#### Lesson Objective

By the end of the lesson, the students will be able to:

1. Evaluate when a situation is safe or unsafe.
2. Identify the people that he/she can include in his/her safety network.



#### Materials Needed

1. Safety Network Card Example
2. Paper
3. Pencils
4. Coloured Pens/Pencils/Crayons



#### Methodology

**Start:** Class Activity

**Learn:** Class Discussion & Individual Art Activity

**Reflect:** Individual Activity



#### Duration

45 minutes



#### Keyword

Safety, unsafe, network



## Information For The Teacher

This session might be particularly challenging for participants that have experienced some form of violence (physical, emotional, sexual, etc). As you conduct the activity keep checking the group's energy. If possible, have a co-trainer present or on hold, to support the session in case you have to leave the room to provide immediate assistance if a learner feels overwhelmed.

Do not force participation and respect the privacy of the participants. Keep in mind the dos and don'ts of psychological first aid:

**Psychological First Aid (PFA)** is a technique used to respond to post-traumatic stress disorder. **PFA includes:**

- Giving practical care and support that does not intrude.
- Assessing needs and concerns.
- Helping people to access basic needs (e.g. food and water, information). Comforting people and helping them to feel calm.
- Helping people connect to information, services and social supports. Protecting people from further harm.

**PFA is not:**

- It is not a clinical or psychiatric intervention.
- It is not a psychological debriefing.
- It is not asking someone to analyse what happened to them or to put time and events in order.
- It is not pressing people to tell you their story.
- It is not asking people details about how they feel or what happened.

### ★ TIP

For additional information, visit:

<https://resourcecentre.savethechildren.net/document/save-children-psychological-first-aid-training-manual-child-practitioners/>





## Start Class Activity



1. Inform the students that you will call out several situations (below), and that they are to call out 'safe' or 'unsafe', depending on what they think that situation is:

- Crossing the streets without looking.
- Having dinner with my family.
- Playing with matches.
- Being in the classroom.
- Answering the door to strangers.
- Touching machinery.
- Playing on the streets.

2. After each situation, ask some students why they think these situations are safe or unsafe. As an exercise in creativity and fun, you can also ask what can possibly go wrong in situations that are seemingly safe.

3. Ask the students to give other examples of safe or unsafe situations they go through every day.

### ★ TIP

*As you conduct this activity stay alert and assess the student's reactions. Participants that have experience violence or have been in unsafe situations might feel particularly anxious and might not want to engage. Do not force participation and consider modifying the statements or cutting the activity short if you find it necessary.*



## Learn Class Discussion & Individual Art Activity



1. Read the following scenario to the students:

Annie is in the hospital, waiting for an operation. She is feeling scared and uncomfortable. Her hands are sweaty, and she has butterflies in her tummy. Her parents, aunty and next-door neighbour visit her every day. When no one is there, Annie lies in her bed and wonders if she is unsafe. She worries and thinks about what she should do.

2. Ask the students:

- Is Annie unsafe?
- What should she do?  
(Annie is scared, but safe. She should tell a trusted adult about feeling so worried.)

3. Next, lead the class into a discussion, using the following questions:
  - In what situations do you think children might feel very unsafe in?
  - Which family members and friends do you think children like you would trust to keep them safe?
  - Would you think they would be able to be there if the child was in an unsafe situation?
  - Who, do you feel you would be able to trust in an unsafe situations? (These may include, family, friends, school authorities, police officers, parents' friends, people from church, etc.)
4. Give each student a sheet of paper, pencil, and some coloured pens/pencils/ crayons. Explain that they will make a poster of their 'Safety Network'. Ask them to draw themselves at the centre, draw the unsafe situations at the edges, and draw the people they trust between the unsafe situations and themselves.
5. Once they have done so, have the students look at the people they have chosen and explain the following:
  - These people will become your 'Network' to help you keep yourself safe. Nothing is so awful that you cannot talk to someone about it. Now that you have your network, you are on the way to keeping yourself safe.



## Reflect Individual Art Activity



1. Ask the students to look at their safety network, and to consider the following:
  - If you were in an unsafe situation, would you know how to reach out to the people in your safety network?
  - How do you think they would respond when/if you would reach out to them? How will they be able to help you?
2. Ask some volunteers to share their safety network poster and their insights with the rest of the class.
3. Close the session by reminding the group that in some cases they will have reach out to people outside their network and it is important to have their information at hand. Share with the group the name and contact information of child services that can support them in their community.

Include the following information:

- **Name of the organization (if possible the name of a person)**
- **Address**
- **Phone number and address**
- **Description of the services they offer**
- **Cost of their services**

## PARENT ENGAGEMENT ACTIVITY

Show the students the Safety Network Card example, and ask them to make a Safety Network Card of their own that they can keep with them all the time. Have them put the names and contact numbers of the family members and friends that they feel safe with. Explain that can also add hotlines to the police and other safety personnel. They can ask these people to acknowledge that they are in his/her safety network, and possibly include how the student can reach them.

## SAFETY NETWORK CARD EXAMPLE

*Child helpline: 1098  
Mama: 0917 6324098  
Maria (sister): 0918 4182995*





## WORKSHEET



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# LEARNING TO LIVE TOGETHER

1. Use the space below to draw a simple map of your house or your immediate community.

Mark with a heart the spaces where you feel the happiest, and with an X the places where you feel unhappy or unsafe.

Last, add to the map a few people that make you feel safe and protected in this space. To represent these people you can add a star with their name.



2. Sometimes, to stay physically and emotionally safe, we need to find help from people outside our family or friend circle to support and guide us. Most communities have free services where experts provide support to children and adolescents.

Find more about these services in your community. Use the table below to compile the information.

Key support service	Name of agency/ organization/ service provider	What do they do?	Is it free or paid?	Do they focus on children & adolescent?	How can I contact them? (phone, address, email)
Medical/health service					
Psychological support					
Psychological support					
Legal services					
Provision of basic support (shelter, food, clothes)					
School councillor					





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**Aflatoun International**  
<https://www.aflatoun.org/>  
[info@aflatoun.org](mailto:info@aflatoun.org)

**Nadácia otvorenej spoločnosti,  
Bratislava/Open Society Foundation/NOS – OSF**  
<https://osf.sk/>  
[osf@osf.sk](mailto:osf@osf.sk)

**Škola dokorán – Wide Open School n. o.**  
<http://www.skoladokoran.sk/>  
[info@skoladokoran.sk](mailto:info@skoladokoran.sk)

**Pomoć deci**  
<https://www.pomocdeci.org/>  
[info@pomocdeci.org](mailto:info@pomocdeci.org)

