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**Name of the project: “Development of the Key Competences of Adults by Innovation Program of Consumer Education”**

**Contract number: 2018-1-SK01-KA204-046393**

<b>Author</b>	Mgr. Ing. Renata Horáková © 2020
<b>Name of the lesson</b>	<b>Family budget</b>
<b>Identification of educational needs</b>	Research about the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to voluntarily participate in consumer education programs. The participants selected the most important consumer themes with which they already have some experience and they are motivated and attracted to continue in their education (the following topics were selected in the Czech Republic: Family budget and Electronic communications services).
<b>Educational objectives</b>	<b>Social and civic competences</b> - act responsibly with limited sources  <b>Communication in Mother Tongue</b> - formulate oral and written arguments

## **FOREWORD**

The training program " Development of the Key Competences of Adults by Innovative Program of Consumer Education " is the result of the European ERASMUS + program, which aims to increase the range of education programs for the unemployed under the age of 29 with low skills or low qualifications. By the content and methodological processing the program is usable also for primary and secondary school students.



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The program consists of ten case studies from lives of consumers in a market economy and ten teaching lessons, the aim of which is to develop Social and Civic competencies and Communication in Mother Tongue..

Assessment of development of key competencies is INNOVATIVE, it strengthens formative assessment by teachers and supports students' self-assessment. The teacher creates his own tools and indicators to measure the quality of students' performance and supports students' self-assessment in order to critically perceive the process of their own learning.

### **ASSESSMENT OF THE LEARNING OUTCOMES**

Assessment tools must help the teacher to determine how successful the development of key competences has been.

In order to assess development of **Social and Civic Competences** and **Communication in Mother Tongue** in this lesson we suggest to teacher to use an observation.

The observation sheet is a simple structure in which the indicators show three different levels of a quality development of the student's key competences.

### **Educational Purposes of Sample Teaching:**

By the end of the project, the trainees will be able to:

- understand the basic financial concepts related to the family budget and build a simple family budget (Social and civic competences: act responsibly with limited sources)
- express and present their own opinions and experiences, express and understand different viewpoints (Communication in Mother Tongue: formulate oral and written arguments)



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**ASSESSMENT OF THE DEVELOPMENT  
OF SOCIAL AND CIVIC COMPETENCES**

(act responsibly with limited sources)

*The student will be able to:*

Level One	Level Two	Level Three
build a simple family budget with necessary help, student can recognise the difference between needs and wants	build a simple family budget and find suitable savings opportunities in a negative budget	build a balanced family budget and make budget decisions in the light of the long-term implications
identify simple financial terms and concepts related with family budget and interpret basic information	explain common financial terms and concepts related with family budget and interpret basic information	explain common financial terms and concepts related with family budget and apply their understanding of commonly used financial concepts to real situations
distinguish between good and bad loans (good and bad reasons leading to debt)	distinguish between good and bad loans (good and bad reasons leading to debt) Prefer balanced budget management and take a negative stance on irresponsible debt.	distinguish between good and bad loans (good and bad reasons leading to debt) Prefer balanced budget management and take a negative stance on irresponsible debt. Motivate yourself to create savings.



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**ASSESSMENT OF THE DEVELOPMENT  
OF COMMUNICATION IN MOTHER TONGUE**

(formulate oral and written arguments)

*The student will be able to:*

Level One	Level Two	Level Three
formulate his / her thoughts, opinions in both oral and written form.	clearly and comprehensibly articulate his thoughts and opinions in everyday situations (in both spoken and written form).	formulate his / her thoughts, opinions at a very good level (in both spoken and written form).
listen to others	actively listen to others	actively listen to others with respect for the right to a different opinion
tell others his/her idea when asked.	voluntarily tell others his/her idea.	confidently present his/her views in front of group. He/she is active.