



Economic and Consumer Literacy in European Schools

## IO2 – Economic and Consumer literacy education material and guidelines

# PATHFINDER FOR EDUCATORS





The ECOLES (Economic and Consumer Literacy in European Schools Education) project sets out to stimulate and improve students' economic, consumer literacy, raise the level of achievement of basic skills (literacy, numeracy and basic digital skills) and awareness of their rights as European consumers, and in parallel to provide trainers and teachers of various related disciplines with effective tools to convey important messages and concepts of the market. Thus the project will design, develop, pilot and disseminate training materials and a virtual consumer game for use on behalf of various target groups and for different ages (7-18 years old).




***The successful training is this training,  
in which the participants  
learn new things, have fun  
and waiting impatiently  
to be back for the next study.***

The guideline is intended for every teacher-trainer, working on ECOLES (Economic and Consumer Literacy in European Schools Education) project and who leads practical trainings or discussion in which the target group for the activities are school students.








#### **Aims:**

-  To introduce the trainers the techniques that assist the active learning;
-  To expand the knowledge, the skills and the competences for applying of new didactical strategies – interactive learning, development of critical thinking, combining of traditional and new approaches;

#### **Expected results:**

-  To be well grounded in active approaches for education of school students;
-  To accomplish interactive trainings;
-  To settle positive interactions with the school students.

#### **Content:**

-  Formation of connections;
-  Techniques for education that assist the active learning;
-  Planning of training;
-  Roles of the teacher trainer;
-  Support of group discussions;
-  Management of difficult situations;
-  Additional helpful advices to the teacher trainer.



## HOW LEARN THE SCHOOL STUDENTS?

***The school students learn by reading, listening and watching but they learn better if they are involved actively in the process of education.***

Investigations point that for more than three days the following is committed to memory:

- 10 % of what we have read;
- 20% of what we have heard;
- 30% of what we have seen;
- 50% of what we have seen and heard;
- 70% of what we have said;
- 90% of what we have said and done

## FORMATION OF CONNECTIONS

To be effective teacher trainers have to connect with the school students on different levels. The connections that are built and encouraged during the training-educations are based on **confidence, bleakness and respect**. When the participants feel themselves calmly and sure of their initiatives, they show bigger willingness to take risks for their learning, they are ready to take advice from their classmates and from the teacher trainer. It is important the training to start with presentation of the participants to each other for building of connections between the teacher trainer and the school students and between the particular participants. The possibilities for this are different:

- ✚ In smaller trainings often are used a technique that gives the possibility the participants to say their names and classes or something else.

- ✚ In bigger trainings the teacher trainer if they need uses activities for “breaking up the ice” elaborated especially for introduction of the school students.

## TRAINING TECHNIQUES FOR ASSISTING OF ACTIVE LEARNING

### Active leaning

**Active learning**, named also constructive learning includes investigation and work with materials and ideas. Scientific investigations point that this active or practical approach to the learning is extremely effective. As to the school students the active learning leads to:

- ✚ better remembering of the information;
- ✚ increased possibility for resolving of problems;
- ✚ positive attitude to the learning;
- ✚ stronger motivation for further learning.

The active learning promotes for development of the skills for critical thinking necessary in the analysis and evaluation of the information and the ideas. It encourages the school students to participate in different activities and holds their attention to the implementation and the presentation of the final “product”.

The schooll trainer is necessary to change the ways of presentation of the information in order to involve the participants in rich in content discussions and activities.

The active learning stimulates the discussion, encourages the school students to participate and holds the attention of the participants. The school trainer has to change the ways of presentation

of the information in order directly to involve the participants, engaging them in rich in content discussions and activities and reducing to minimum the interruption and the provocative attitudes.

The following ideas for interactive learning propose a wide variety of approaches that can be used for personalization of the education of the participants.

### **Brain storm**

The particular school students generate ideas on certain theme, for example “appropriate greetings that we can use with eight-, nine-, and the ten- years old”.

### **“Buzzing” groups**

Small groups with 3-4 school students are gathered to discuss, resolve or answer to questions, themes or problems presented by words of mouth or in writing.

### **Method of the real casus**

Real situations of the life are presented that particular group analyses, takes decisions, resolves problems and sympathizes to the experienced from the others.

### **Debates**

The school students choose or are given standpoints on debatable themes. Time is given them to prepare and they present arguments and debate the standpoints. Variants: in some moment of the debates from every site is insisted to change its standpoint and to renovate the debate.

### **Demonstrations**

The participants is shown and explained how something is functioning or how to apply a new method. The demonstrations usually are followed by possibilities for exercising of new skills with support and back up. During training in the different modules, the demonstrations include greetings, several different types of sharing, variety of group activities etc.

### **Individual exercises**

The participants execute problem, elaborate plans for implantation, hold a position on fixed question, make a brain attack for ideas, reason over the information and their own reaction etc.

### **Solving problems**

Problem is open up and suitable, structured methods are used for solving the problem. To the particular participants or groups is given the possibility to solve the problem.

## Using of questions

Questions that are carefully formulated and skillfully presented lead to education with centre learning, not with centre content. The using of questions is independent activity and also a component of many of the ideas of the active learning included in this seminar. The effective using of the questions is a basic skill that every leader has to rule.

## Casus

The participants or the teacher trainer can present casus of situations or occasions connected with the theme of the training that the group to think over, to discuss, to solve the existing problem etc. This is especially useful technique when the training is permanent because the participants can report about the developing of the things.

## Role plays

This technique presents situations that characterized real ruminations of life. The school students receive and act according to the assigned them roles and they behave realistic in this made up situations. It can be written screen play for this roles or they to be created spontaneously.

## Educational video films

The video films are prepared carefully and cover a big quantity of information for short period of time.

## PLANNING OF TRAINING

When particular training is planned is necessary the trainer to take her/himself into consideration with many factors:

- ✚ Preliminary the agenda of the training to be known;
- ✚ The group of the people that will be trained;
- ✚ Carefully grounded in the educational module – theoretical models and activities;
- ✚ The necessary materials to be supplied;
- ✚ The training room to be enough big and to assure possibilities the participants to feel themselves comfortable during the study;
- ✚ The arrangement of the tables and the chairs to be appropriate with the character of the implemented training, with the size of the group and the form of the room;
- ✚ The seats have to be arranged in informal way, the participants to have the possibility to see each other, to interact and to become well acquainted.

### **Possibilities for arranging of the seats:**

#### ***The chairs are placed in circle or round tables:***

This is the most informal position of the seats. This gives possibility for direct contact **“face to face”** of all participants and also to this person that is speaking. The leader and the participants are placed on one level of importance and this increases the possibilities for interactive discussions in the group. The arranging is most functional for groups up to 8 - 15 people.

#### ***“U” shaped:***

By this arrangement the school students can easily see each other and the teacher trainer. He stays by the open part of the **“U”**. When the participants are **“U” shaped** the trainer is in the position of leader. This arrangement is good for groups of 8-15 people.

#### ***Fish/herring bone***

The scheme of the **“fish-bone”** is effective for discussions in small group and work on tables with 6 to 8 participants. It is comfortable for narrowed rooms with big number of participants. It allows the trainers to turn their chairs to see the speaker and the visual aids that are used.

#### ***Arrangement style “classroom”***

The arrangement is suitable for bigger groups or when there haven't tables for work in small group. It is too limited in the point of view for creating a community. It positions the trainer in the role of leader of the group and limits the group discussions.

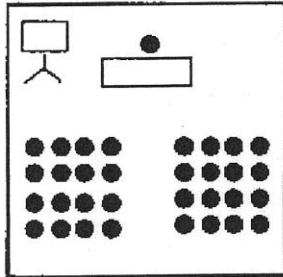
#### ***Arrangement style “theater”***

It offers biggest number of seats in small room. On the other side it can not assure contacts **“face in face”** and makes the interaction in small groups and in big group difficult.

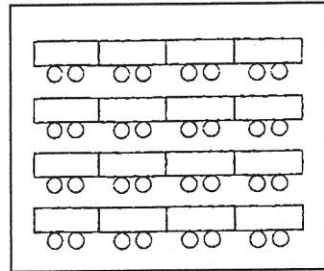


## Room Arrangements

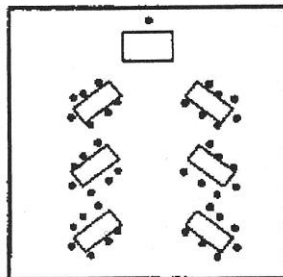
Theater Style



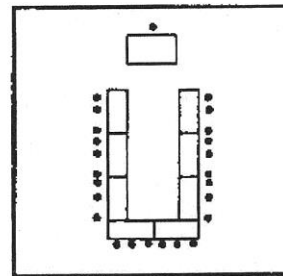
Classroom Style



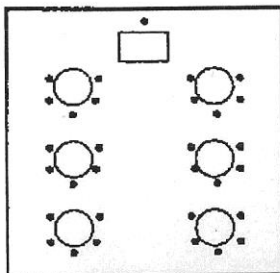
Herringbone Design



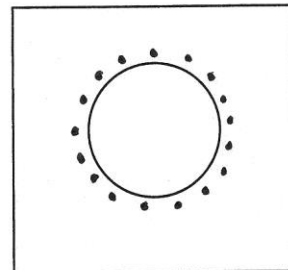
U-Shaped



Circled Tables




Circled Chairs





***The trainings are organizational forms that are intended for work in small groups. Therefore the arrangements that are conducive to contacts “face in face” are preferable.***

 Assurance of good vision;

The creation of visual focus and esthetically nice atmosphere will help for creation of affable and stimulating environment for education.

The teacher trainer has to cast about where he/she will stay according to the possibilities for good vision from all the participants.

It is desirable in the room where the training will be implemented to have space for exposure of books, materials and projects, on which is worked for the moment.

When visual expressions and slides for overhead projector are used is good color graphics, schemes and photos to be used. This attracts the participant’s attention.

In the beginning of the training is good to be thought for a slide or poster with the agenda or with the tasks of the day.

#### ***Trainer’s check list:***

- ❖ Write down your last notes about the agenda of the training. Mark the special properties and materials that are going to be used by each of the activities.
- ❖ Fix a place for materials for the training – pens, sticking bands, clear sheets of paper etc. Give an example to the participants as you keep your working place tidy, organized and accessible. Put back on the fixed for them place all the things.
- ❖ Prepare a sticking band for the posters that you are going to put on the stand or on the walls. You may put small peaces of the sticking band on a sill, around the frame of the door or on the fringe of the table for easier and fast using.
- ❖ Arrange the plates for the overhead projector by days and activities and by row of using. Do the slides with bigger letters, colored and simple to be readable for the participants in the bottom of the room.
- ❖ Check if every participant has sheets of paper for notes, pen and case where to hold the auxiliary materials.
- ❖ Put on every table a box with markers, sticking band, pencils, glue etc. Materials used in work with small groups.

## LEADING OF DIFFICULT SITUATIONS

The teacher trainers often get in situations that require from them to change the direction of the training despite of the profound preliminary preparation.

**Some often met situations are:**

**I have a big group of participants. Two of them interrupt the discussions all the time demonstrating disagreement or continuously ask questions; also they start to lead personal conversations just in the middle of somebody's comment. How to treat these participants?**

Say clearly that you value their participation. Their willingness to participate and to contribute for the work is useful. After that you have to say that is also important the possibility to express their opinion to be given the others.

Get to know the difficult participants. Engage them in friendly conversations during the breaks. Draw other participants in the conversation demonstrating inclusion in community.

***The participants leave the room where they was working in terrible condition and this needs me a lot of time to put everything in order. How to let the participants to take bigger responsibility for their actions?***

Notify the participants for your expectations. Distribute the tasks the same way as you would do with the duties in class. You may say to the participants that you want them to do a list of the duties during training. Let them define the tasks. Work together for assigning and alternation of the duties by days or by classes.

▪ ***Many of the participants are late for the training. I want to show respect to the time of every participant – have I start without them?***

**Additional suggestions and techniques:**

- Start on time;
- Give clear instructions;
- Preliminary prepare visual information;
- Support the discussions.

## WAYS FOR SAVING TIME FOR ACTIVE REARNING

The interactive education usually requires additional time, thinking and preparation. The experienced leaders admit that learning takes time, especially the practical learning where the participants are engaged as with each other as with the materials. Effective techniques that help the studies to be implemented by schedule are especially important in the point of view saving in time and supporting the interest. Here are some suggestions and techniques:

- **Start on time.** Transmit the message that schedule is important. If the participants are late begin the work with discussion, activity for breaking the ice or “filling” activity as reading a children’s book.
- **Give clear instructions.** Write the instructions for difficult activity or project on big sheets of paper, plates for overhead projector or supporting materials. Separate the task in easy conducted parts.
- **Preliminary prepare visual information.** Write out and put on the wall the main points on big sheet of paper, plate for overhead projector or on the black board before the beginning of the session. Provide big sheets of paper, thick writing markers and sticking band or thumb-tacks. Provide yourself with assistant in the face of participant to interpret and to write the important points and suggestions of the group.
- **Give out the supporting materials quickly.** Decide when and how to give them out. The supporting materials can be collected and arranged, bound up with stapler and distributed as sets that responded to the weekly, to the daily or to the mini-sessions. Make the participants to help in distribution of the supporting materials.
- **Speed up the reports in small group.** Ask every group to make a list with their ideas on a big sheet of paper and to put this sheet on the wall of the room. In this way all the work can be seen and in the same time to be discussed. Or passing from group to group ask them one by one to report only one point. This strategy reduces to minimum the repeating of ideas.
- **Support the discussions.** Start the discussions with defining their duration and with suggestions for the number of participations the time will allow. During the following discussion let first talk the participants that were interrupted during the precede discussions.
- **Quickly recruit volunteers.** Recruit volunteers before the study or call in participants when there are no volunteers for the moment.

- **Be prepared for quiet, tired and lethargic groups.** Prepare a list with ideas, questions or even answers to have them at hand for stimulating thinks and to bring up questions that may lead to beneficial discussions. By lack of work load propose a break, include activity for breaking the ice and use humor to encourage the participant to action.
- **Speed up the temp of the activities from time to time.** Activate the participants with setting them under the pressure of limited time for finishing of particular work or activity in small group. If this is done in a playful form the participants mostly feel their selves refreshed and more productive.
- **Quickly drawing of the attention of the group.** Use variable conditional signs or techniques for drawing the attention to remind to the group to gather again.
- **Ask the participants to vote.** To test the thinking of the participants ask questions which they can react to nonverbal. The voting supports the participation of the people on a high level without slowing up the temp of the activity.