



CLIL: HOME ECONOMICS

[HTTPS://WWW.YOUTUBE.COM/WATCH?FEATURE=PLAYER EMBEDDED&V=-PZXXKT1MGK](https://www.youtube.com/watch?feature=player_embedded&v=-PZXXKT1MGK)

1st EX

1ST EXPERIMENTAL MIDDLE
SCHOOL OF ATHENS (2015-2017)

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SAMPLE PAGES

UNIT 4.1. CONSUMER BEHAVIOUR

(LESSON PLAN: <http://v.gd/5h3VVm>)

□ Step 1

Link to the Greek lesson: Ask students if they know what a consumer is and the difference between goods & services, needs & wants with examples.

□ Step 2

Present the video (<http://www.econedlink.org/tool/209/>) on the relevant issues. Students do the quiz that follows the video and discuss the issues presented.

□ Step 3

At some point in the video they hear the statement “Every decision has an opportunity cost”. Have a discussion in class and with the use of Tricider, the same question is posed and they are asked to contribute by adding ideas, voting for the best entry with arguments for and against. They can do it online any time throughout the unit. (Example: <http://www.tricider.com/admin/2cRpb9w5ZwV/BYwCXxHsdSd>)

□ Step 4

Students work in pairs and complete worksheets (Young Consumers) about the factors that influence our choices and how their choices are determined with examples.

Influences on our choices

There are many things that influence what we choose. When it comes to food there are so many things that will influence what we eat. Look at the list below and say how each might influence you. Give 2 examples of those choices for each influence. The first one has been done for you.



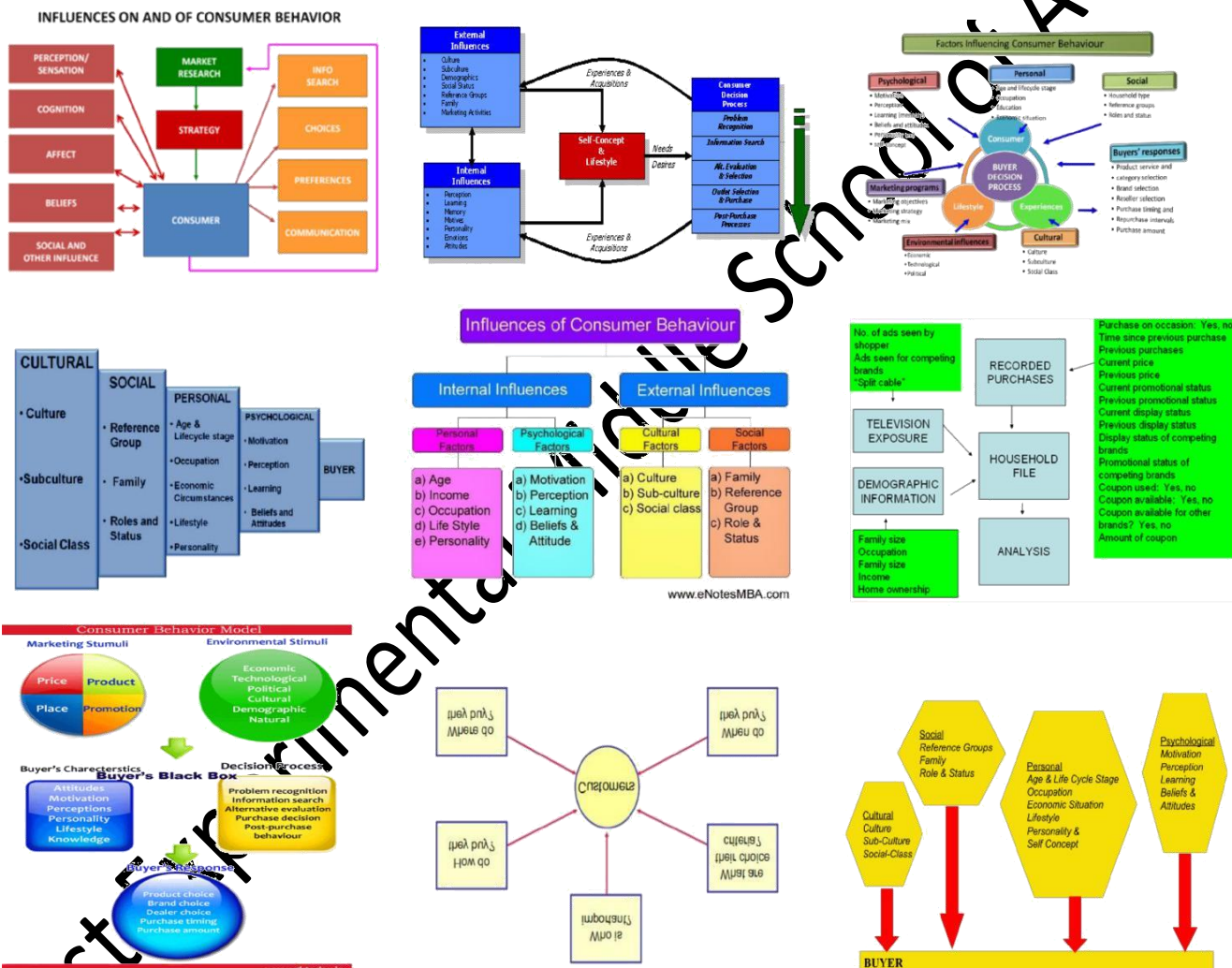
ens

Influence	How?	What?
Cultural	Where our family come from will affect the types of foods we buy. Could be stereotypical!	Italians will eat pasta English will eat fish and chips!
Time		
Family		
Friends		
Location		
Religion		
Advertising		

Step 5

Show them some visual organisers presenting the influences on consumer choices and discussion follows to interpret the diagrams. For H/W, they are asked to choose a diagram and interpret it in writing.

Influences on consumer behavior



Use of language frames and models for the production of language (esp. lower level learners)

Find useful language frames at <http://www.onestopenglish.com/clil/clil-teacher-magazine/your-clil/>

○ Step 6

Consumer rights: Ask them if consumers have rights and when they have reasons to complain, if they ever had complaints about a product or service and what they did (or should have done). Then, present the video on consumer rights:

<https://www.youtube.com/watch?v=781v8vfGvTQ>

After the video ask questions: 'When do consumers have reasons to complain and when not?', 'Who can we turn to for our rights?', 'Can we complain about services as well?' 'What are we entitled to?' etc.

○ Step 7

Focus on the procedure for making a complaint and writing a letter of complaint. Ask them to write a letter of complaint for H/W (about one of the cases they have mentioned earlier or an imaginary case)

○ Step 8

Read the story of 'Petite' and discuss issues raised in the story. Relate to their own experience.

1st Experimental Middle School of Athens

THE STORY OF PETITE

Petite, a crisp 5 Euro banknote, woke up in the morning in a cosy **cash machine** and wondered what the day was going to be like.

Peter woke up in the morning in a cosy bed in his parents' house. He knew what the day was going to be like – again without **money**.

Peter's grandmother Patricia woke up in the morning looking around her almost empty flat. She wondered what her day was going to be like.

Wait a minute...Surprise! Peter's mother went to the neighbourhood **cash machine** this morning. She gives Peter some **money** to buy groceries for grandmother on his way to school. That was the first time Petite saw Peter.

Peter goes to their local **shop** and takes advantage of different discounts that he has seen being **advertised**. What an even nicer surprise!! He has **money** left over and more than he expected. Petite is among the **money** he puts back in his pocket. Peter delivers the food to his grandma. As he walks into the lounge he realises that her TV is missing. But he doesn't have time to ask her what happened to the TV as he is late for school. Grandma makes some soup with the groceries Peter has brought her and then goes to meet her friends at the usual meeting place.

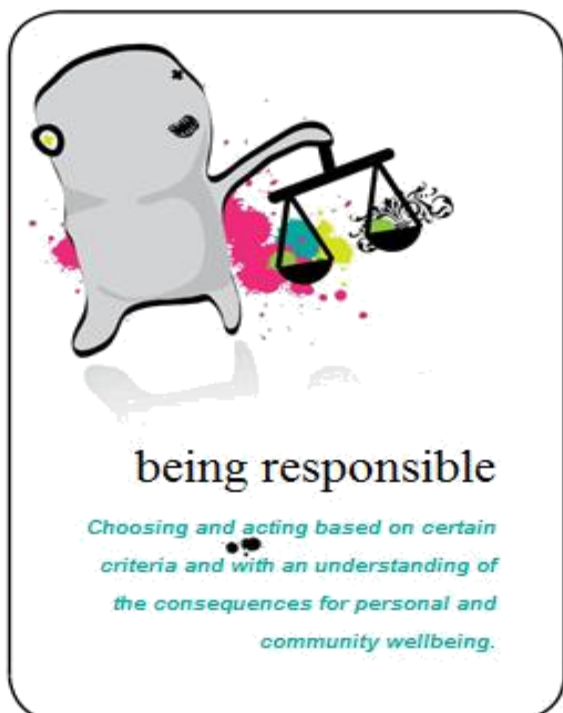
At school that day Peter has a Home Economics lesson on **Budgeting**. They discuss basic things like **income, expenditure, saving and investing**. They also speak about how **needs** and **wants** change according to ones **lifestyle** and to ones stage in the lifecycle. The lesson gets Peter thinking: What should he do with the **money** in his pocket?

The school bell rings and he sets off for home. On the way, he stops near a shop selling accessories and thinks of buying a pretty scarf for his girlfriend. But instead he decides to buy his grandma her favourite sweets to cheer her up – she looked so gloomy this morning...Peter turns away from the shop window and walks down the street. As he goes by the gambling shop he glances inside. "Oh No!! Is that grandma on the slot machine?"

Meanwhile, Petite is still wondering how her day will end.

Step 9

Financial Literacy : Play the card game in two or more teams. There are variations of the game.



Example of a card

RULES FOR PLAY

- Shuffle the cards and place in the middle face down.
- Determine which team will start guessing (e.g. by flipping a coin or rolling a die to get the highest score)
- A member from Team A is designated as the 'Guide'. The Guide picks a card and looks at the term. He or she has a limited period of time (e.g. 45 seconds) in which to guide his or her team to guess the term.

TERMS ON THE CARDS WITH DEFINITION

Advertisement	A paid form of communication used to promote products, services, ideas or events.
Bank	An institution that offers financial services: e. g. accepts deposits, provides saving and investment services and loans.
Debt	An amount of money owed to somebody.
Being responsible	Choosing and acting based on certain criteria and with an understanding of the consequences for personal and community wellbeing.
Budget	A plan for spending and saving available money over a certain period of time, based on specific goals.
Cash machine	A machine in a public place where individuals can access their bank account using their payment card.
Choice	Different options or the option selected.
Consumption	Using or purchasing products and services.
Currency	The money used in a particular country; a unit of exchange.

<i>Job</i>	<i>A task to be performed.</i>
<i>Education</i>	<i>Gaining knowledge and skills, and the development of mind and character.</i>
<i>Expenditure</i>	<i>The money spent or used.</i>
<i>Fraud</i>	<i>Intentional stealing of someone else's money through deception (e. g. scams).</i>
<i>Gambling</i>	<i>To risk losing money or other resources in a game-like situation.</i>
<i>Happiness</i>	<i>Positive emotions; a sense of joy or well-being.</i>
<i>Income</i>	<i>Sum of all earnings received.</i>
<i>Inflation</i>	<i>The process whereby over time most products and services increase in price; salaries normally also increase.</i>
<i>Insurance</i>	<i>A system where people pay money in advance into a fund so that if something negative happens they will get some money back to make up for their losses.</i>
<i>Interest</i>	<i>The cost of borrowing and the gain from lending money (extra money paid on a loan or gained from savings / investments).</i>
<i>Investing</i>	<i>A way of using or depositing savings often with a higher risk.</i>
<i>Lifestyle</i>	<i>The way a person chooses to live.</i>
<i>Money</i>	<i>A medium (object or record) that is generally accepted as payment for products and services.</i>
<i>Need</i>	<i>Something which is essential for a person.</i>
<i>Payment card</i>	<i>A plastic card issued by a bank or other company that is used for money withdrawals or transactions without cash.</i>
<i>Poverty</i>	<i>In the economic sense, a state of being where a person lacks money or other resources for a dignified living.</i>
<i>Reusing</i>	<i>The process of taking something which has already been used and giving it an alternative function.</i>
<i>Risk</i>	<i>The danger that something with negative consequences happens.</i>
<i>Saving</i>	<i>Putting aside money for later use; can be done when a person does not spend all his/her income.</i>
<i>Shop</i>	<i>A place where people can purchase products and services.</i>
<i>Unemployment</i>	<i>Not having a paid job.</i>
<i>Wealth</i>	<i>Possession or control of lots of money or valuable resources.</i>
<i>Want</i>	<i>Something a person would like to have, but which is not essential.</i>

Project Work

Worksheet: **FAMILY INCOME - BUDGET**

Name(s):

What follows is an imaginary story of the behavior of a 45-year-old consumer...

- I bought a house worth 150,000 euros and for this reason...
- I got a mortgage worth 100,000 euros and for this reason...
- I'll be paying 450 euros a month for the next 20 years.

But I also want to buy new furniture and appliances because a new house cannot have old furnishings or appliances and I need...

- 10,000 euros more, that's why I got a consumer loan for which...
- I'll be paying 300 euros for the next 3,5 years.

My monthly income is 1,500 euros. My family consists of my wife, who is unemployed, and my 5-year-old daughter. **Now I wonder if I did the right thing.**

**At What didn't he take into consideration before he got the two loans?
Make his family budget and see if he did the right thing.**

INCOME	
Salaries	
Other sources of income	
TOTAL INCOME	
EXPENSES	
Mortgages/loans/rent	
Insurance (life, medical, car, etc)	
Bills (water, phone, electricity, etc)	
Food and drink expenses (eg supermarket)	
Clothing	
Entertainment	
Other	
TOTAL EXPENSES	
INCOME-EXPENSES	

- B. In your opinion, should he have got two loans? Do you believe he prioritized his needs?
- C. What should someone take into account when taking out a consumer loan?

- Step 11

Deals for consumers: Visit the site of the European Commission:

http://ec.europa.eu/consumers/eu_consumer_policy/policy-strategy/ten-deals_en.htm

Go through some of the cases with the students, discuss and assign the rest (in PDF_form) for further reading and reference.

- Step 12

Play the interactive game:

<http://www.shopsmartgame.ie/ShopSmart.html>

Ask them to write five sentences beginning with: 'A consumer

- Step 13

Revision: Do the interactive quiz and crossword.

http://triblab.teipir.gr/test/test/edu/kouiz2/Consumer_behaviour/

http://triblab.teipir.gr/test/test/edu/Crossword_Home%20Economics/

- Step 14

Assign group project

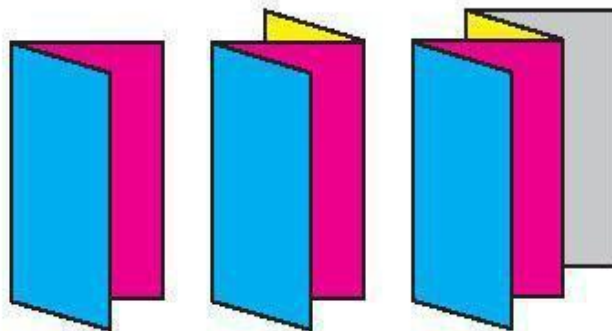
PROJECT WORK

Worksheet: *Consumer Behaviour and Economic Reality*

Name(s):

You want to make people around you aware of what it means to be a good consumer.

Make a 10-point leaflet to inform them.



Interactive glossary available throughout the unit:

<http://triblab.teipir.gr/test/test/edu/kouiz2/GLOSSARY/>