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Teachers Manual on

How to conduct a Workshop in the Classroom

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TEACHERS MANUAL

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Teachers Manual on How to conduct a Workshop in the Classroom

Brief overview:

Topic: Advertisement + Consumption

Duration: 90 minutes (2 Teaching hours)

About:

Teaching aid on the topic of Advertisement + Consumption in a private household for a workshop on basic financial education in the class

Learning Objectives/Competencies to be promoted and encouraged:

- ✓ Awareness of own spending behavior and brand awareness
- ✓ Investigation of advertising messages by questioning and classifying
- ✓ Cookies, tracking cookies,
- ✓ shopping list

Key questions:

What do I spend money on? What is important to me?

What do the advertising messages convey?

Why do they encourage us to buy?

What do cookies and tracking cookies mean for the digital fingerprint?

How to prepare for shopping with a shopping list?

Keywords:

Basic financial education, private household, economic education, financial literacy, consumer education, planning and decision-making skills, social competence, cookies, shopping list, tracking cookies

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About Advertisement+Consumption - *Making everyday life skills tangible*

What do I spend money on? What is important to me when buying a product? Do I buy spontaneously or planned? How do I pay? How does the advertising work and how does it influence me? What is the story, the message? What information do I disclose about myself on the Internet?

In an information-flooded and consumer-oriented environment, one should recognize one's own purchasing behavior and the drives

from within (desire) and from outside (advertising, group) in order to be able to make better economically sensible and self-determined consumption decisions.

With this teaching material we like to provide you classroom-tested learning concepts for conducting real-life-oriented, age-appropriate and sustainable workshops when it comes to financial literacy in the classroom.

How to work with this teaching material

This teaching material (PDF) on the topic of advertisement and consumption in a private household consists of a *booklet for the teacher* and a workbook for the students. We hope that you will also find the tried and tested learning concept helpful when conducting a vivid and practical workshop in the classroom (90 minutes) and that you will find many useful suggestions.

A *table of contents*, which is linked to the individual chapters (PDF), has been created for orientation and quick access.

A detailed *lesson plan* is suggested for the individual teaching sequences. Content and work suggestions are assigned to the classic teaching phases and suggestions for methodical implementation are given.

Please note: The recommended schedule for each sequence of the workshop is based on 90 minutes (2 school hours in Germany). If you normally need to plan 60 minutes for each school lesson or change the topic after each school lesson, you can adjust the time frame or split the workshop into two parts; in this case it is helpful to present the two parts close to each other.

With the workbook for students, the learners work through various tasks on issues relevant to everyday life in the area of advertisement and consumption that also have a concrete connection to the learners' situation. Individual tasks have been designed in such a way that they can also be used as preparatory homework for joint lessons (flipped learning).

Practical tips for preparation and follow-up should facilitate the smooth implementation of the workshop, the deepening and strengthening of the skills, the clarification of open questions and the reflection of the current situation of the learners. The evaluation questionnaire for the students can help to improve the workshop, document experiences and enable quality assurance.

Note: Please remember that the aim of the workshop in the classroom is to promote, raise awareness and increase everyday financial literacy and to "experience" the typical economic requirements and challenges in a private household. Unrelated discussions in the workshop can quickly become a time waster! The teacher's main role here is to act as a moderator, i.e. to explain the task, the context and the 'real life' situation and then allow the pupils to work out a solution to the task. During the development process, the teacher provides support, clarifies questions, encourages open communication and motivates the pupils to work out their own solution.

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Teachers Manual on How to conduct a Workshop in School

Contents

About Advertisement+Consumption - *Making everyday life skills tangible* 3

Introduction 5

Preparation 8

About Advertisement + Consumption

Possible sequence of the workshop - Teaching Objective 10

Competencies and Skills for Everyday Life 11

Definitions for Advertisement and Consumption 11

B1 My consumption and spending behavior 12

B2 Scrutinize and question advertisement messages 13

B3.1 Cookies and Tracking-Cookies - about the digital fingerprint 14

B3.2 Healthy shopping - prepared with a shopping list 15

Follow-up 17

Evaluation 18

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Introduction

The Aim of Financial Literacy in School - *in Concrete Terms*

The objectives and high ideal of basic financial education are to be able to manage private finances in a self-determined, competent, sensible and sustainable manner.

For a sustainable basic financial education that qualifies students for everyday life, it is not enough to simply impart information and grade repetition.

Necessary knowledge and skills are imparted and promoted through instruction and experience, by confronting everyday economic situations and allowing them to be solved, by demonstrating how things can be done and what should be avoided, and through a realistic reference to the learner's situation.

The following didactic considerations are given special attention in this learning material:

- Simulation and learning environment of a private single household, to experience and solve typical requirements and challenges
- Teaching focus on meaningful, solution-oriented behavior - help to do it yourself; setting goals, show a direction to start, support and encourage the groups learning and communication process!
- Teacher shares their own private learning experiences and challenges, perhaps also mistakes that have been made, speaking about real life honestly and optimistically; there is no perfection, only solutions that makes sense in the moment
- Environment of trust, especially when it comes to money concerns in the families – to listen, understand, respect

Everyday competencies and skills - *Learning for Life*

The following real-life skills relevant to everyday life on the subject of spending in a private household are to be promoted and sensitized:

- Raising awareness of one's own spending behavior and brand habits
- Questioning and classifying advertising messages
- Insights into the financial requirements and challenges of a single household
- Knowledge of cookies, tracking cookies for internet purchases
- Creating a shopping list
- Basic economic education for everyday life for a self-determined and sustainable lifestyle
- Promotion and sensitization of consumer competence

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Age-appropriate Learning - using sensitivities, increasing learning success

The learning context and the tasks on the topic of spending also take into account the sensitivities of the development phase of the learners (12-18 years, puberty/adolescence). In this way, the willingness and openness of students to acquire relevant skills for basic financial education can be utilized in a supportive manner. These sensitivities include*:

- Freedom and order
- Self-organization and self-government
- Economic independence
- Learning from experience
- Finding your way in the adult world
- Having their own opinion
- Interest in society

* Source: Schäfer, Erziehung und Bildung von Kindern und jungen Menschen im Alter von 1 bis 18 Jahren nach Prinzipien der Montessori-Pädagogik, 2009

Acting sustainably - we create our future today

The term sustainability is used quite inflationary. However, on closer inspection of what is said or written, it appears to be merely a substitute for security. For our learning context of basic financial education, the following definitions should make it easier to differentiate and classify*:

- 'long-lasting effect'
- 'Principle according to which no more may be felled than can grow back' (forestry)
- 'No more may be consumed than can grow back [or] regenerate [and] be made available again in the future'

* Source: Wikipedia, 8.2.2022 (German version translated by the author)

The teaching material and the real-life learning context for basic financial education are intended to raise awareness of sensible, efficient but also sustainable economic activity and teach the necessary skills, such as

- *Conscious, self-determined purchasing and investment decisions*
- *Could they endanger me, others or my environment, now or in the future?*
- *Is it really necessary? Can I afford it in the long term?*
- *Does the purchase makes sense, is it useful and makes it me really happy?*
- *Understanding the need for and encouraging an active willingness to build up reserves*
- *Avoiding debt and the resulting monthly installment obligations*
- *„Don't live beyond your means“ and knowing this objectively and up to date*

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90 minutes - *What can be achieved?*

No learning concept, no matter how sophisticated even highly motivated teachers can produce psychologically adept and experienced consumer professionals in 90 minutes.

But by actively involving the pupils in the workshop and communicating openly, seriously and constructively, it is possible in 90 minutes to make current spending behavior and brand awareness visible, to assess advertising messages more objectively in order to make self-determined, sensible purchasing decisions, to explain the importance of the pocket money paragraph, cookies or tracking cookies and to present and discuss a helpful procedure for creating a shopping list.

Financial education is a lifelong learning process for meaningful, hopefully happy economic activity.

Yours, Walter Berger - Pocket Money Management

NOTES



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Preparation

The lesson on the subject of advertisement and consumption is scheduled to last 90 minutes (2 school hours) and is carried out in group work and as a class discussion.

Please note: The recommended schedule for each sequence of the workshop is based on 90 minutes (2 school hours in Germany). If you normally need to plan 60 minutes for each school lesson or change the topic after each school lesson, you can adjust the time frame or split the workshop into two parts; in this case it is helpful to present the two parts close to each other.

Preliminary introduction/briefing in the classroom:

Announce the planned workshop on the topic of advertisement and consumption to the class 1-2 days in advance and maybe set preparatory homework. This can increase interest for the event, promote positive expectations and encourage participation during the class. A brief introduction to what the workshop is about, what is to be achieved or how the workshop can help the learners is useful. The topic of expenses can be easily illustrated with a small sketch of income, expenditure, assets and debts.

Recommendations:

It is helpful to link the topic of consumption and advertising with the current situation of the learners and the economic environment of a private household, e.g. with preparatory homework such as: *Until the workshop, please think about what you spend money on? What is particularly important to you when shopping? Which advertising do you like the most? Why? Etc.*

Room/Equipment:

- Groups of 4 people, 2 tables set up (write and discuss comfortably)
- Computer with internet access/video projector/speakers
- Blackboard, chalk (white, colored), sponge
- Writing utensils and calculator for the learners
- One workbook and one evaluation sheet for each student

Composition of the groups:

The composition of the groups should be determined by the teacher; e.g. good students with weaker students, in terms of grades or language skills. In this way, the members of the class could get to know each other better, listen to each other, learn from each other and grow together. Perhaps the tension for the workshop is also increased and maybe the whispering noise level is reduced due to 'what I really wanted to tell you'.

Timing:

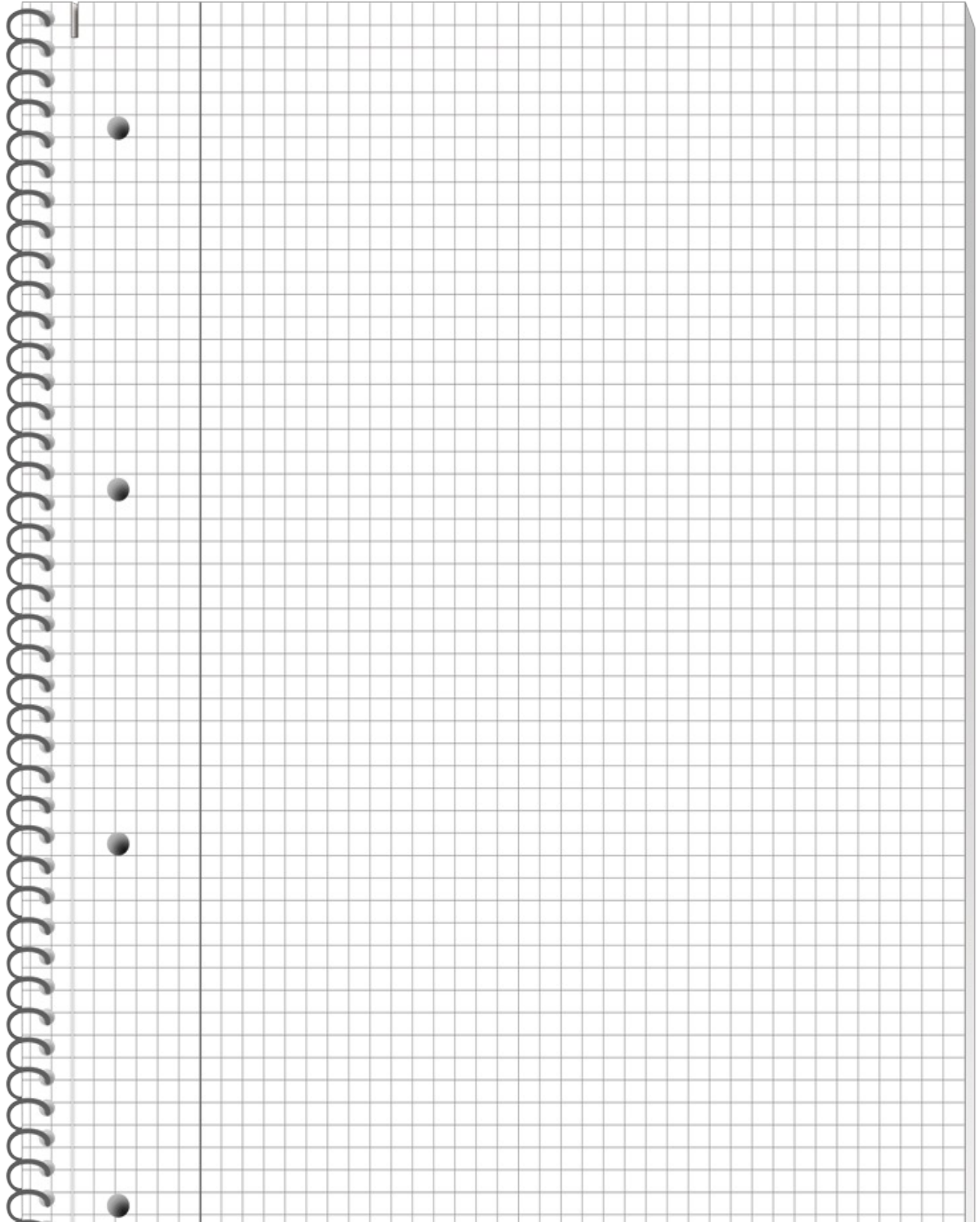
90 minutes are quickly over, unfortunately often when we find something fascinating or a discussion becomes exciting. Note: Schedule enough time for a short summary. Record open questions and clarify them in the next lesson and review the context.

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Preparation

Notes



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Possible sequence of the workshop

Teaching Objective				
The students recognize their purchasing behavior and their brand awareness; they can better see through advertising messages and are thus sensitized to self-determined purchasing decisions; they receive information about cookies and tracking cookies and learn how to create a "healthy" shopping list.				
Time	Phase	Contents	Methods / Material	Hints + Notes
5'	Getting started	The teacher presents the objectives of the lesson: Consumer and spending behavior, advertising messages, cookies, tracking cookies, shopping list	- Lesson talk	Announce workshop topic in advance, possibly assign homework for preparation. Teacher can determine a different group composition for the workshop.
40'	Developing of the content (1)	Spending behavior - What do I spend money on? - What is important to me? Brand, price, organic, origin, eco-balance - Do I buy spontaneously or planned (shopping list) - How do I pay? (in cash, card, app, mom)	- Lesson talk, group work - Workbook Advertisement+Consumption Part B1 Task: Consumption and <i>spending behavior</i> ?	1st group presents results and notes them on the board; results from other groups are added Spending behavior shows consumption habits and product/brand loyalty
40'	Developing of the content (2) Advertising film / Commercial	Advertisement messages <i>Using an entertaining advertising film to demonstrate the scheme (story) of advertising messages</i> <i>Structured observation: What problem is presented? Who has a problem? Offered product /solution? Problem solved? Invitation / offer to buy?</i>	Teacher shows advertisement movie for any product (1-2 min) - What should the pupils pay attention to now? - Show advertising film again, but 'structured observation' by the pupils with subsequent discussion? - Workbook Advertisement + Consumption Part B2 Task: Advertising messages -Lesson talk, discussion	An advertisement for a pharmaceutical product can be a good example to show the structure of advertising messages. Pupils can present their own advertising examples as preparation or follow-up work in class; note: humor is good, but please keep it youth-free!
	Supplements for the topic	<i>Supplementary the topic of Advertisement and Consumption</i> - Internet; cookies and tracking - set up a healthy shopping list	- <i>What are Cookies / Tracking?</i> - <i>Steps to create a healthy shopping list</i> -Lesson talk, discussion - Workbook Part B3.1 - B3.2 Advertisement/Consumption	Online shopping is easy and accessible even for underage students. Careless use can easily lead to financial problems and long-term debt.
5'	Deepening / Summary	The teacher summarizes the workshop and assigns homework, if relevant.	- Lesson talk	Repetition makes perfect, therefore prompt deepening and clarification of open questions could be helpful!

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Financial Competencies and Skills for Everyday Life

- ✓ Awareness of one's own spending behavior and brand awareness,
- ✓ basic economic education for everyday life for a self-determined and sustainable lifestyle
- ✓ Promotion and sensitization of consumer competence,
- ✓ being able to scrutinize and classify advertising messages,
- ✓ be better informed about online purchases, cookies and tracking cookies,
- ✓ Learn how to create a shopping list,
- ✓ being able to make self-determined purchasing decisions more consciously.

The following definitions will provide a good basis for the learning context in this workshop:

Advertisement is

a **public notice**; *especially*: a paid notice that is published or broadcast as to attract customers or to provide information of public interest (for a new car/movie/business/job openings etc.)

*Source: internet, 5.8.2024

merriam-webster.com/dictionary/advertisement

Consumption is

the **act or process of consuming**; (consumption of food, consumption of resources) or **the use of something** (the jet's high consumption of fuel, the consumption of electricity).

*Source: internet, 5.8.2024

merriam-webster.com/dictionary/advertisement

The Consumption and Advertisement workshop depends above all on the participation and collaboration of the students, on an open and constructive discussion and a serious approach to the topics. The recording of the student's current expenditure reflects their actual consumer behavior as well as it shows existing preferences or brand awareness. Individual purchasing decisions should be respected and assessments like good or bad, intelligent, ecologically aware, vegan, environmentally friendly or the opposite should be avoided.

The teacher acts primarily in the function of a moderator. He sets the tasks, defines the framework, guides with questions, gives clear tips and advice, always with relevance to everyday life and the current situation of the students.

The workshop aims to promote skills for sensible, self-determined, conscious and sustainable purchasing behavior. Demotivating risk prevention is of little help here.

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Horizon of expectations for the tasks set (Page 3 Workbook Student)

B1 - Consumption and spending behavior

Work in Groups

Duration 40 minutes

In this phase, the consumption habits and spending behavior of the students should be examined. Young people are important market participants who are specifically targeted by advertising messages. This is why brand awareness and online purchases are addressed here.

In the first group work, all expenses (by type and amount) are written down for which the students usually spend money during the week, but also expenses for e.g. clothes, shoes, cell phones, i.e. irregular purchases that are often paid for from savings or by parents.

The following key questions provide good orientation:

- *What do I spend money on?*
- *What is important to me when buying?*
- *What do I pay attention to?* (Price, offer, brand, bargain, organic, origin, eco-balance)
- *Do I buy spontaneously (bargains) or planned (shopping list)?*
- *Do I buy on the Internet?*
- *How do I pay?* (In cash, with card or payment app)

The results of the 1st group are presented and noted on the board. Results from other groups are compared and the results are added to the board if necessary.

The teacher should moderate and, if necessary, ask questions about individual areas in order to obtain as complete a picture as possible of the consumer and spending behavior and brand awareness of the class and present it for all to see.

The following results of a survey in Germany (2022) are very interesting here:

For which things is the brand important to you? (Age group 10-13 years)

*Toys (56.35%), bags, satchels, rucksacks (69.8%), food and drink (51.4%), games consoles, portable consoles (72.2%), sports shoes, sneakers (76.3%), school supplies, pens, fountain pens (54.8%), mobile phone/smartphone (79%), clothing, clothes (68.8%), personal hygiene, cosmetics (48%) **

*Survey on the brand awareness of children in Germany in the 10-13 age group

Source: Internet, Statista vom 5.3.2024, Erhebungszeitraum 13. Feb bis 31. März 2022,

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Horizon of expectations for the tasks set (Page 5 Workbook Student)

B2 - Scrutinize and question advertisement messages Group Work Duration 40 minutes

In this phase of the workshop, advertising messages are questioned and the script (story, content, structure) and the intention of the advertising are observed and examined in a structured way using given questions. The structured examination of advertising messages is an effective exercise to increase consumer competence and enable self-determined purchasing decisions. *Who is the target group for the advertising? What problem is being solved? Can this be true?*

Advertisements have an important informative function. It is intended to explain the possible uses and benefits of goods or services, what positive experiences other buyers have had or where we can buy a specific product. However, students should be able to check the truthfulness of advertising messages and determine their significance and necessity for their own lives.

B 2.1 At the beginning, the teacher shows a suitable advertisement movie about any product. Recommendations: No longer than 1-2 minutes, watch beforehand, the film should be available on YouTube, e.g. simply search for an advertising film about 'noodles' on YouTube.

B 2.2 After watching the movie, it should be briefly discussed. The following questions can help:

- *What is being offered here? What is to be sold?*
- *For which target group is it addressed? What problem does the target group have?*
- *What problem is being presented and solved?*

B 2.3 A comparison of the advantages and disadvantages of advertisement, worked out with the pupils, can be helpful. It does not give the impression of one-sidedness or even lecturing. Key question: "*What are the advantages and disadvantages of advertisements?*" The answers of the students can be written on the board opposite each other.

B 2.4 Now the students watch the movie a second time. They should answer the following questions:

- *What is it all about? What is the problem presented?*
- *Who is the advertisement aimed at? (target group)*
- *Which product is presented as the solution?*
- *Does the product solve the problem?*
- *Is there an invitation/offer to buy at the end?*

As a homework assignment, students can examine their own advertisement examples and present them in class. This task is an excellent opportunity to strengthen consumer competence and promote self-determined, sensible purchasing behavior through structured questioning and classification of advertising messages.

Caution: Rules should be laid down in advance for the selection of advertisement movies! Humor is good, but please keep it free of violence or abuse!

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Supplementary information's (Page 8 Workbook Student)

Anyone who shops on the internet or even just opens pages leaves an *electronic footprint* on their own device. This is ensured by so-called cookies, which you have to agree to before you are allowed to read or view the content. Here is some information that the pupils should know.

B3.1 What are Cookies or Tracking-Cookies?* **

1. Cookies are small data records that are stored on your device when you visit a website. If you visit the website again later, the site can recognize you.
2. In addition to **technically necessary cookies**, there are also **advertising or tracking cookies**. This requires the express consent of the visitor.
3. **Cookies can transmit personal data**, among other things, for example:
 - 3.1 Frequency and duration of your internet visits
 - 3.2 Your IP address
 - 3.3 Pages visited - and therefore your main areas of interest
 - 3.4 Data that you have entered in online forms (e.g. name, address or telephone number)
 - 3.5 Your e-mail address
 - 3.6 Passwords
 - 3.7 Your educational status
 - 3.8 Your financial background
 - 3.9 Products you have recently viewed
 - 3.10 Shopping cart contents

4. **Tracking cookies** or **monitoring cookies** monitor digital behavior across a wide range of websites and over a period of years.

Caution: Tracking cookies can also pose a security risk. This is because the small text files sometimes store sensitive data such as user names, addresses, telephone numbers or bank details. There are no limits to the subsequent misuse of this personal data.

* Source: Internet, Verbraucherzentrale.de - Cookies kontrollieren und verwalten; 07. 03.2024

** The legal conditions and regulation were specified on the basis of German and European law (in 2024). Please check your current legal situation re cookies. The technical possibilities for tracking exist everywhere.

What can you do about cookies? 7 useful hints, when applied regularly!*

1. delete cookies regularly
2. manage cookie settings
3. handle cookie banners with care
4. prohibit third-party cookies
5. install anti-tracking program
6. use anonymous mode
7. surf safely in the internet

* Source: Verbraucherzentrale.de - Cookies kontrollieren und verwalten - internet research in 2024

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Supplementary information's (Page 9 Workbook Student)

B3.2 Healthy shopping - prepared with a shopping list

Running your own household with often limited financial resources can be enormously challenging, and not just for young people. In many private households, financial reserves run low at the end of the month, perhaps due to unforeseen and sometimes thoughtless spending.

Planning your shopping and going shopping with a prepared shopping list can provide valuable assistance. The procedure presented here for planning purchases and creating a shopping list can be presented and discussed in class.

Advice: Plan your purchases with a shopping list

1. Get an overview of what's left in the fridge - check the expiration date!
2. Think about what I want to eat today.
3. Write your shopping list at home.
4. Shop when the supermarket is less busy; avoid standing in line at the checkout.
5. Don't go shopping when you are hungry; better eat something before.
6. Stick to your budget - spread over 4 envelopes!

Some thoughts on the above 6 steps to create a shopping list for discussion/explanation with the class:

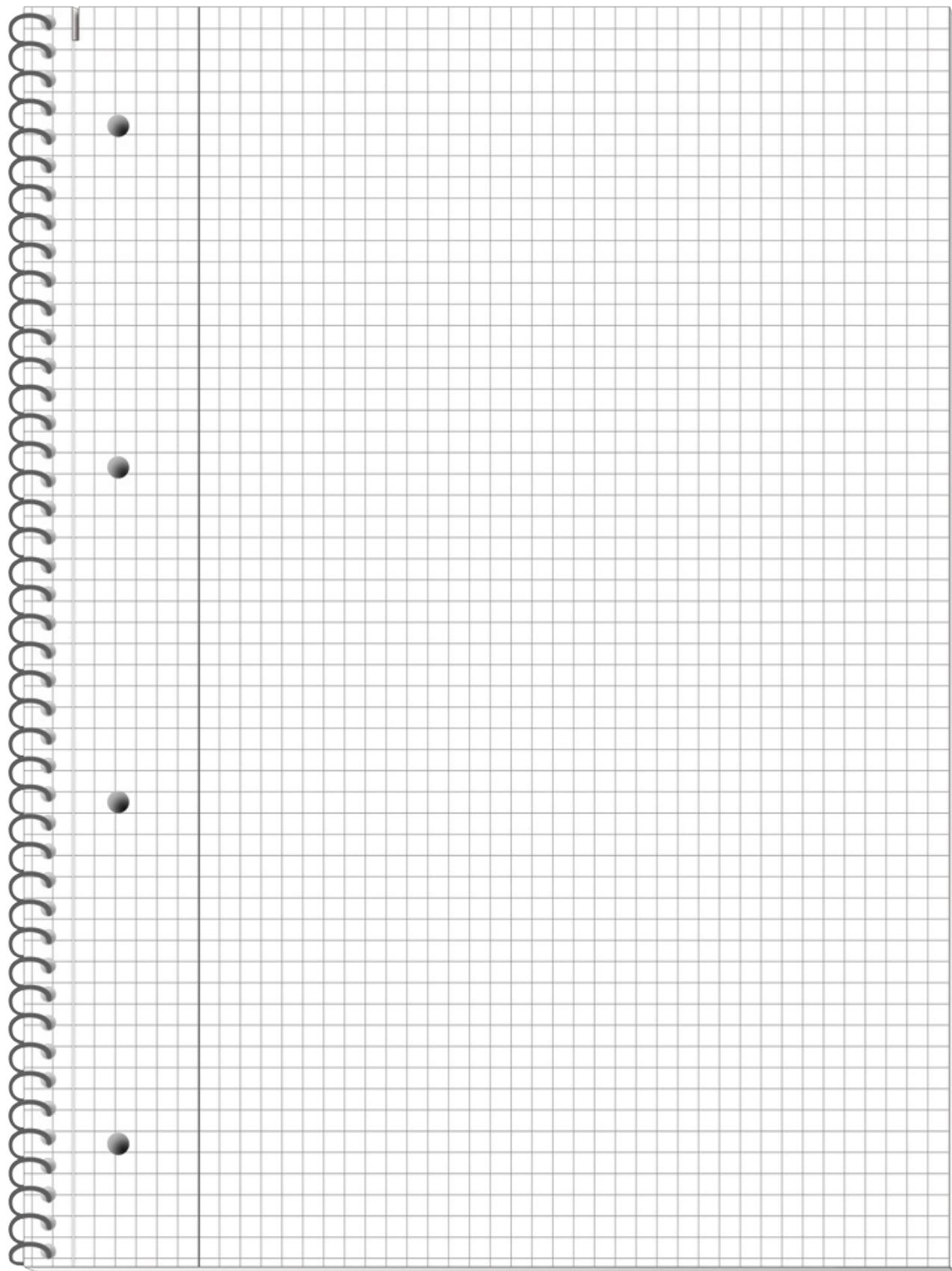
- to 1. Food is expensive; far too much is thrown away
- to 2. What do I like to eat today? What food ingredients are needed?
- to 3. Prepare the shopping list in peace and quiet, without distractions, noise or lulling music
- to 4. Avoid the hectic rush at peak times in the supermarket; queue at the checkout: this is where expensive products are placed that catch the eye and trigger the "I-want-it-now" effect
- to 5. When we are hungry, there is a strong will to eat, perhaps we buy too much or without thinking or structure
- to 6. Practical financial planning: monthly budget for groceries is divided into 4 envelopes (example: monthly budget for groceries is €500; 4 envelopes of €125 for each week)

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NOTES



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Follow-up

NOTES

Even with good preparation, working through and explaining all the important points and seemingly achieving predetermined goals, some questions will still remain unanswered or various contexts will not have been fully understood by all students.

Timely repetition and clarification of open questions are of particular value, as the learning objectives should be understood in the long term and learners should internalize economic skills that are relevant to everyday life. It is all too easy to get caught up in the daily routine of school and what has just been learned and understood is lost again.

It makes sense if there is not too much time between the workshop and the repetition or clarification of questions. A memorable concept here is the “72-hour rule”. According to this rule, new information and learning content should be repeated and deepened within 72 hours in order to be understood and internalized in the long term.

Repetition and integration into an overarching learning context (expenses, income, Budget, learning about finances through play, etc.) offers another good opportunity to deepen the learning content in a more holistic way .

The presented content and didactic design of the lesson is intended as a suggestion and support for the teacher. It becomes concrete, vivid and interesting through the consideration and inclusion of the current situation of the students in the class.

It would be wonderful if there could be an exchange of experiences across schools regarding the content and best practice examples. The following evaluation form can serve as a basis for this.

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Evaluation

After the workshop all students will receive an anonymous evaluation form. The evaluation should provide information on whether the objectives were achieved and what should be taken into account in subsequent events. It is important to be serious with the answers when marking and completing the form.

Evaluation Questionnaire

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Your
Rating

- | | |
|--|--|
| 1. My expectations for the lessons were met. | |
| 2. The topic is important for now and my 'later' life. | |
| 3. It was interesting to examine my spending behavior. | |
| 4. The subject matter is applicable to my private life. | |
| 5. I will rethink my spending and maybe reduce them. | |
| 6. I will now scrutinize commercials more critically for their hidden messages. | |
| 7. My questions and objections were answered. | |
| 8. The workshop was vivid, quite real and fun. | |
| 9. It was interesting to learn what cookies and tracking-cookies are and where I should pay attention. | |
| 10. The lessons motivated me to apply the content presented in my private life. | |
| 11. Important to me would be: | |



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Follow-up/ Evaluation

NOTES

