

Pocket Money Management
Playing=Real Life Practice!



Workbook Student on Advertisement+Consumption

**POCKET MONEY
MANAGEMENT**

100

**ADVERTISEMENT/
CONSUMPTION**

100

WORKBOOK STUDENTS

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Advertisement+Consumption

At the end of this workbook you will:

- ✓ Recognize your current spending behavior and brand awareness,
- ✓ be able to better scrutinize advertising messages,
- ✓ be better informed about cookies and tracking
- ✓ know how to create a shopping list,
- ✓ be able to make purchasing decisions more consciously.

Do I really need this?

*I bought things I didn't need,
to impress people I didn't know
and paid with money I didn't had!*

Be careful: Debt trap!



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B1 - My consumption and spending behavior

Group work -
Lesson talk

Duration:
40 min

Write down all the expenses you regularly spend money on. Also write down expenses for clothes, shoes, etc., i.e. everything you need and consume.

Ask the following questions:

- *What do I spend money on?*
- *What is important to me when I buy something?*
(e.g. price, brand, organic, origin, eco-balance ...)
- *Do I buy spontaneously (bargains) or rather planned with a shopping list?*
- *Do I buy online, in the internet?*
- *How do I pay?* (with cash, card, payment app)

At the end, we will summarize the results and write them on the board.



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BI

consumption and spending behavior

My brands - My style

- What do I spend money on?

- What is important to me?

- Do I buy spontaneously or planned?

- Do I buy often in the internet?

- How do I pay?

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B2 - Advertisement Messages

In this part, we will watch an advertisement movie for a product on YouTube.

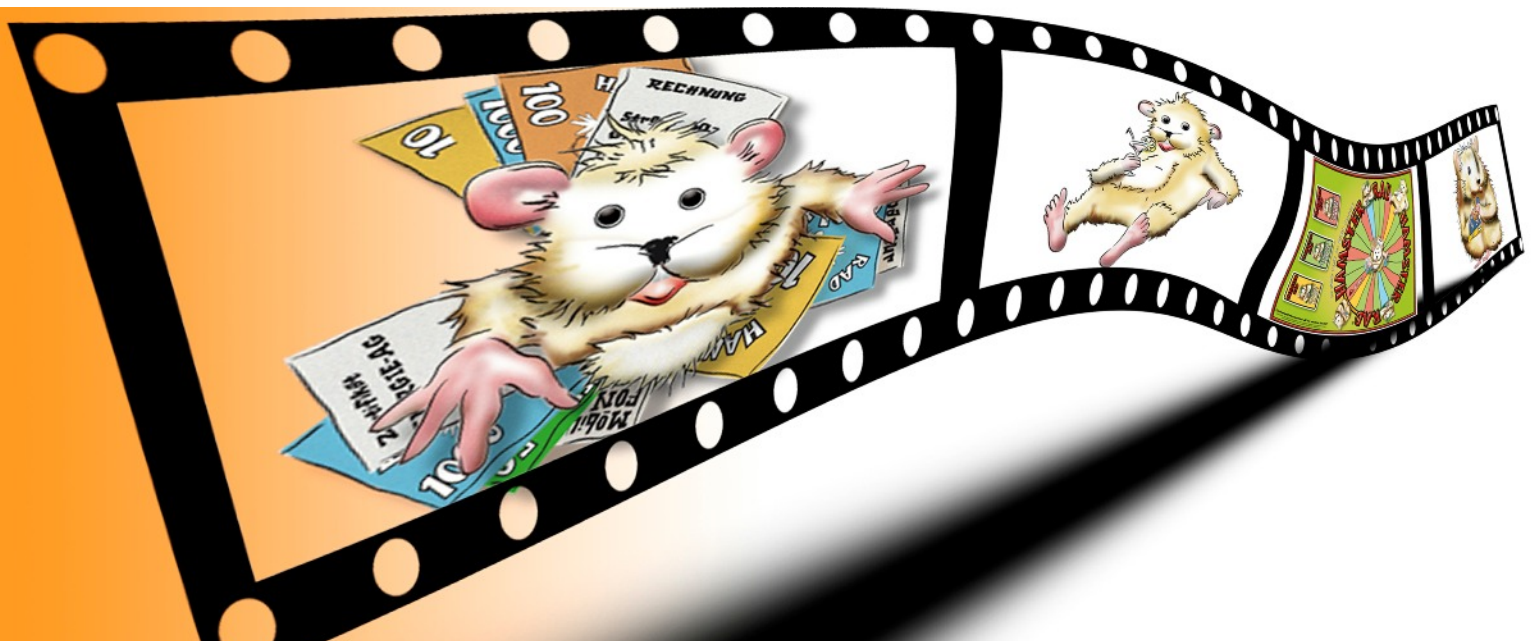
We will watch the movie twice. Answer the following questions at the end:

- *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?*

Make notes on the questions; we will then discuss them together with the class.

Movie -
Lesson Talk

Zeit: 40 Min



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B2 - Movie

Advertisement Messages

We love solutions and happy people!

- 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?

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Messages of advertisements

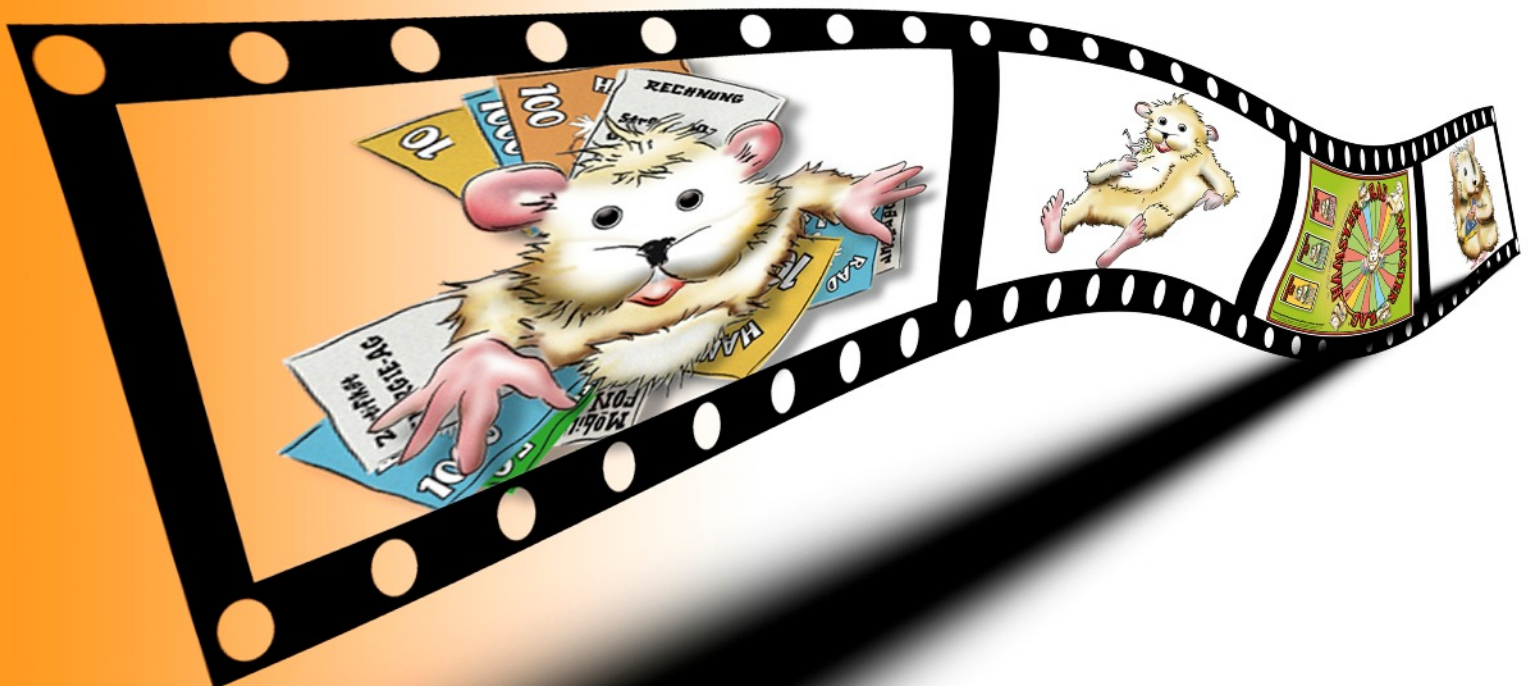
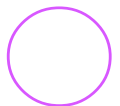
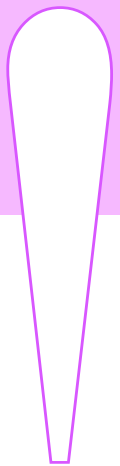
We love solutions and happy people!

Have you ever noticed that the story of an advertisement often follows the same pattern?

1. a **problem** is described and shown,
2. an **amazing solution is presented** and
3. a **easy purchase option** is offered.

Example: People suffering from headaches are shown, and then a new miracle cure is presented. At the end, of course, it is revealed where you can buy it.

Just observe and scrutinize some advertisements presented tonight on TV!



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B3.1 - Cookies and Tracking*

Cookies are small data records that are stored on your device when you visit a Website.

In addition to **technically necessary cookies**, there are also **advertising or tracking cookies**.

This requires **your expressed consent**.

(European law - Please check your law situation)

Cookies can transmit personal data, among other things.

*7 useful hints for internet Cookies **

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: Internet, Verbraucherzentrale.de - Geschäftsfähigkeit:
Was dürfen Kinder im Internet einkaufen; 07. 03.2024

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B3.2 - ‚Healthy‘ shopping with a shopping list!

1. Get an overview of what's left in the fridge -
check also the expiration date!

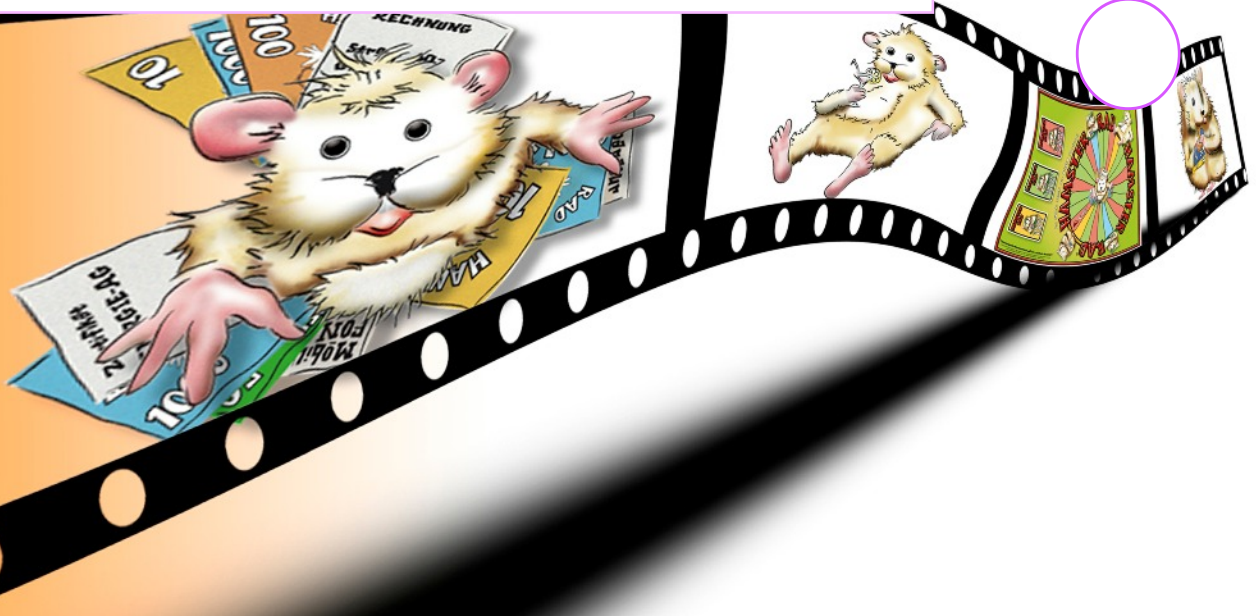
2. Think about what I want to eat today.

3. Write your shopping list at home.

4. Shop when the supermarket is less busy;
avoid standing in line at the cash desk

5. Don't go shopping when you are hungry;
better eat something before.

6. Stick to your budget, divide into 4 envelopes!



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Evaluation Questionnaire

Advertisement + Consumption

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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Part A - Expenses

Part B - Advertisement/Consumption

Part C - Income

Part D - Financial State / Home Budget

Part E - Play Financial Basics