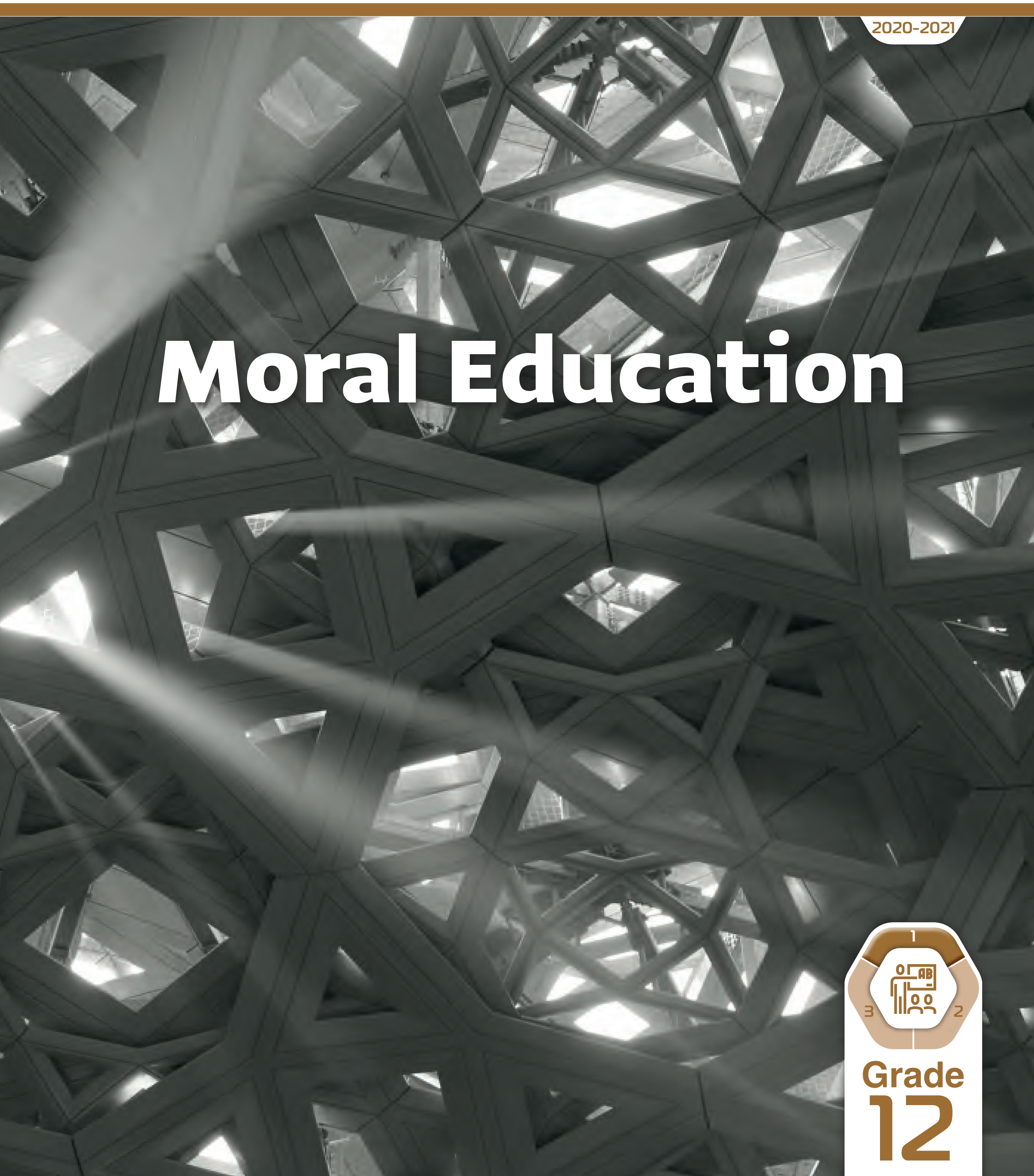
THE EMIRATES

برنامج محمد بن راشد للتعلم الذكي
Mohammed Bin Rashid Smart Learning Program

2020-2021



Moral Education

Grade 12

Moral Education

Teacher's Guide
Grade 12

Volume 01

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H.H. Shaikh Khalifa Bin Zayed Al Nahyan
President of the United Arab Emirates

"Extensive knowledge and modern science must be acquired. The educational process we see today is an ongoing escalating challenge which requires hard work. We succeeded in entering the third millennium, while we are more confident in ourselves."

Quotes from H.H. Shaikh Khalifa Bin Zayed Al Nahyan

Moral Education

Engaging, Enlightening, Enabling and Empowering Global Citizens

"A country's greatest investment lies in building generations of educated and knowledgeable youth . . . To the young men and women of the Emirates, the future is yours. You are those who will determine your country's future."

Sheikh Zayed Bin Sultan Al Nahyan

"Values are the foundation of a nation's stability, and the spirit of its laws.Without values, a country has no security, stability or continuity."

H.H. Sheikh Khalifa Bin Zayed Al Nahyan

"The future belongs to those who can imagine it, design it and execute it. It isn't something you await, but rather create."

H.H. Sheikh Mohammed Bin Rashid Al Maktoum

"Our children face major challenges, and it is our responsibility to prepare and protect them. We should not sit back and watch. We should race faster than light to ensure that future generations are well prepared to continue achieving and progressing."

H.H. Sheikh Mohamed Bin Zayed Al Nahyan

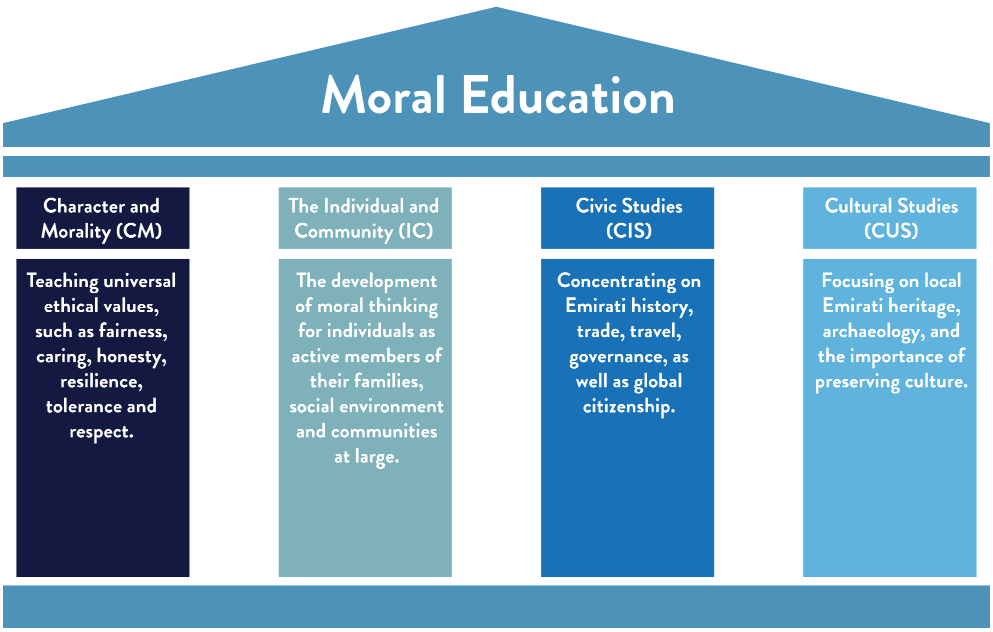
Moral Education

Moral education seeks to foster in students a set of universal values, which will enable them to peacefully interact and connect with people from different cultural and social groups who hold different views and perspectives. It seeks to empower them to become active, responsible, local and global citizens. It enables them to develop mutual understanding, respect for difference and empathy in order to sustain our cohesive and prosperous society. Through dialogue and interaction, students are provided with opportunities to explore different worldviews, to challenge one another's assumptions and attitudes and to develop the knowledge, skills and attitude necessary to think critically, to make informed ethical decisions and to act on them in the interests of their society.

Values of the Moral Education Course

Key Pillars of Learning

The Moral Education course will be experienced by students as they progress through the course, working their way through four key pillars of learning. Each of the four pillars is constructed around a series of learning out comes .



Resilient

As a nation that learned to thrive in a harsh desert environment, the UAE continues to lay the foundations for a happy and prosperous future.

Key Skills

The Moral Education Course takes a holistic approach to teaching and learning. It focuses on educating the Head (the cognitive domain—knowing), the Heart (the affective domain—feeling) and the Hands (the pragmatic domain—doing), so that students are equipped with an appropriate skill set to fully participate in a fast-changing world.

Values

Values are at the heart of moral education. They are essential to a person's sense of self; they operate as the personal benchmarks that guide our thoughts and actions. The Moral Education aims to support students in identifying their personal goals and the motivation behind them. Moral education explores many multi-faceted issues, including trade, mental health and the distribution of resources. It also enables teachers and learners to explore the ethical implications behind complex global issues, enabling them to engage as members of the UAE and international community.

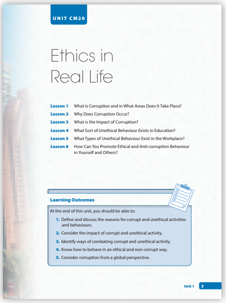
It is hoped that in working through the Moral Education curriculum, teachers and students will become inspired and motivated by a commitment to the values of social justice, human rights, care for the environment, empathy, respect for diversity and global solidarity. The lessons of Moral Education course are founded on the principles of solidarity, equality and inclusion, and support a process for teaching and learning which explores how personal values are shaped and directed. This Moral Education course does not impose values, but rather encourages students to explore ethical issues, and develop an awareness on their individual values.

Teaching and Learning—*A Pedagogical Approach*

Group is important in encouraging students to be proactive and autonomous learners. Throughout this moral education curriculum, there is a focus on inclusive group work, and a student driven approach to teaching and learning in the classroom. Students are encouraged to have open discussions, guided conversations, activities, and philosophical debates. This is intended to take students through a process of awareness-raising and critical thinking, which will allow them to consciously enact moral reasoning in their everyday lives.

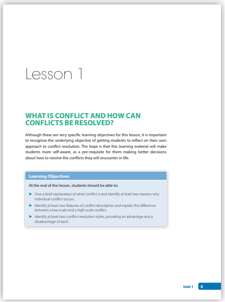
Moral Education Course Education Resources

In order to teach the Moral Education course a suite of resources has been developed to support the teaching and learning of all participants:



Student Book

A book specifically for students with a range of illustrations, images, texts and activities to engage and support students in their learning.



Teacher Guide

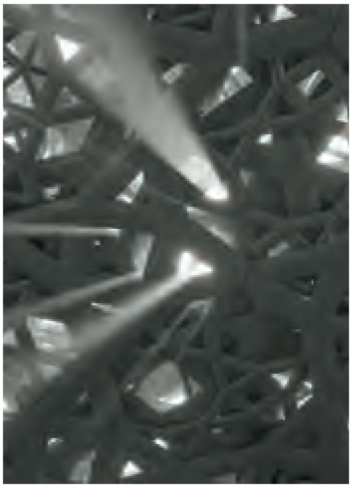
The Teacher Guide takes teachers through the course, highlighting learning outcomes for the unit, learning objectives for each lesson and suggested lesson ideas and tasks with approximate timings. Many of these activities incorporate differentiation to help support learners with a range of abilities skills and needs.

Digital Resource

Where appropriate, learners will have opportunities to use digital technologies, such as eBooks and digital objects, to support and extend their learning about aspects of moral education across each unit of the Moral Education course.

Key Pillars of Learning

A design that evokes local culture, contemporary society and global citizenship



The cover draws inspiration from the Louvre Abu Dhabi Museum, which was opened in a historical ceremony by His Highness Sheikh Mohammed bin Rashid, Vice President and Prime Minister of the UAE and Ruler of Dubai, His Highness Sheikh Mohammed bin Zayed, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, French president Emmanuel Macron and other leaders and heads of states in November of 2017.

The Louvre Abu Dhabi is noted as a cultural beacon which aims to bring people of different cultures together to help visitors understand the universality of humanity. This reflects the aims of the Grades 10–12 course in showcasing and celebrating cultural diversity to help build understanding and foster positive behaviour.

One of the aims of the Louvre Abu Dhabi is to induce respect, curiosity, learning and self-reflection. It is hoped that the Grades 10–12 books will also serve to reflect and build these important values.

The covers are based on the design by French Architect, Jean Nouvel. The roof of the dome incorporates 8000 overlapping metal stars. Each star can be thought of as an individual who is part of a complex society full of different cultures. Nouvel notes that the dome is a major symbol of Arab architecture and the roof of the Louvre Abu Dhabi a move to a modern interpretation of that tradition. The content of the books seeks to reflect that unity of tradition and modernity by encouraging students to recognise the strengths of the history of the UAE with its vibrant modern and outward looking approach, which will help develop the country in the future.

Introduction

This Guide outlines the nature of the content to be covered in each unit for each grade and the learning outcomes for each unit. The guide provides suggestions for activities and ways to plan your lessons to cover the requirements of the MEP. Each lesson is prefaced by a set of short, concise learning objectives which provide a focus for what students are expected to be able to do by the end of the lesson.

Please note, that the activities and plans are for guidance only and you are encouraged to use your own experience, resources and activities to plan your lessons according to the ability levels and nature of the students you teach, and of course, your own teaching and learning styles.

The Structure of the Student Book

The Student Book covers all the units which are stipulated by the MEP Curriculum Document. The Document notes that each unit "requires six, or in some cases twelve, hours of teaching time during the course of half a term or across two half-terms". In Grades 10 and 11, there are six units. In any academic year, the number of weeks available in each half term might vary and as such, it will be necessary to review timing and in some cases, will require some judgement as to what topics to cover and what might have to be left out. This is assumed to be a decision made using the professional judgement of the individual teacher.

Each unit contains six lessons which have been written to reflect the content required by the Curriculum Document. The Student Book is what it says – it is a book for students. As students work through the MEP, they will build up their skills and knowledge and in many cases, can use this accumulated knowledge to help them progress through Grades 10 to 12.

The units are arranged for each grade as follows:

Grade	Term 1 (A)	Term 1 (B)	Term 2 (A)	Term 2 (B)	Term 3 (A)	Term 3 (B)
	Unit 1	**Unit 2**	**Unit 3**	**Unit 4**	**Unit 5**	**Unit 6**
10	Ethics and the Global Economy	Living a Moderate Life	Intercultural Relationships	Being a Responsible Adult (1)	Being a Responsible Adult (2)	Being an Active Citizen
11	Peace and Conflict Studies	Reflection and Transition	Universal Culture	Global Citizenship (1)	Global Citizenship (2)	Developing a Global Outlook
12	Managing Real-World Finances	Ethics in Real Life	Project – Living a Moral Life and Morality in Practice	Project – Living a Moral Life and Morality in Practice	Project – Living a Moral Life and Morality in Practice	Project – Living a Moral Life and Morality in Practice

The content included in the Student Books for Grades 10 to 12 has been deliberately written to include a rich content base. It must be remembered that the Student Book is **not** a template for teaching. The amount of content in the Student Book is far greater than could be covered in any one-hour lesson.

The Student Book deliberately provides a richness of content to help students build their knowledge and understanding and to provide them with a reference source which can be used throughout their lessons in the MEP and beyond.

At the start of each lesson, there are suggested learning objectives for the lesson. These have been designed to be quite specific and provide a basis on which you can plan your teaching. Teachers can use these learning objectives as a focus for the lesson but also provide a degree of flexibility around how the lesson is planned and the teaching and learning which takes place. This allows teachers with different teaching styles to plan accordingly. It is recommended, therefore, that you are highly selective in the way in which you use the Student Book as part of your teaching.

Lesson Timing This Guide provides suggested lesson plans breaking down the lesson into different activities. Many of these activities are student-centred and active. Each activity is accompanied by a suggested timing for the activity. This timing is a suggestion only and it may be that you wish to devote more time to some tasks than others. This is left to your discretion and professional judgement, and your knowledge of your own students.

Unit Themes The Guide focuses on key themes in each unit which it is suggested could be covered in the space of a one-hour lesson. These key themes in each lesson have been drawn from the range of unit content provided by the Curriculum Document and guided by the Learning Outcomes specified for each unit in that Document. You may wish to focus on other themes provided in the Student Book which you think are important for your students. This is perfectly acceptable and is again left to the professional judgement of the individual teacher.

The Tasks and Activities in the Student Book

There are a number of tasks and activities provided in the Student Book which you can, if you wish, use as part of your teaching. However, some teachers may wish to use their own tasks and activities and not use those in the Student Book. This is perfectly acceptable.

Alternatively, you may wish to use the tasks and activities suggested in this Guide. You may find that some of the tasks and activities in the Student Book which are not mentioned in this Guide are more suitable or appropriate for your students; again, it is perfectly acceptable to use any of the tasks and activities provided in the Student Book in your teaching.

Pedagogical Approach

The suggestions in the Teacher's Guide are based on sound pedagogical principles. Lessons are divided into different tasks and activities, many of which are not teacher-led but student-centred. The aim is to inspire and excite students by encouraging them to be involved, engaged and active. Typically, the lesson begins with a short five to ten-minute introductory task which serves to introduce students to the topics to be covered or remind them of prior learning. The lessons are then broken down into tasks and activities which take differing amounts of time; some will be ten minutes, some fifteen to twenty minutes and others longer.

As noted, many of the tasks and activities are based around pair-work and small groups. It is recommended that when pairing students or putting them into groups, that different abilities of students in your class are taken into consideration. A task requiring a group of four, for example, might include students with a range of abilities. The teacher can take charge of how groups or pairs are put together and can be based on your personal knowledge of your students and their needs. It is advisable to ensure that pairs and groups are changed regularly to ensure a mix of ideas, abilities and to retain the interest and motivation of all students in the class.

Differentiation

There are a range of activities provided in the Teacher's Guides. Many of these activities provide the opportunity for differentiation. It is not the case that differentiation must be simply providing more able students with more challenging tasks than weaker students, although this may be something you might wish to provide in some circumstances.

Pair work, for example, might be a way tasks can be differentiated, especially if the pair includes a weaker student and a stronger student. The stronger student can not only support the weaker student but also strengthens their own understanding and range of skills by having to think differently. Similarly, group work can be an excellent source of differentiation because it takes pressure off some students and allows them to be more comfortable with their peers and work more at their own pace.

Other suggested activities which promote differentiation include questioning activities, 'hot seat' tasks, serial questioning, task choices, choosing different outcomes, for example cartoons, artwork, drama, poems and so on, which may be more appropriate for students with different learning styles or abilities.

For example, Hot Seat activities are excellent as a differentiator as the questions asked are put in the hands of students and the student in the hot seat feels under less pressure to respond to questions by their peers rather than from the teacher.

Serial and stepped questioning is designed to build the level and complexity of questions so that weaker students can take part, answer questions at a simple level, achieve, and feel they are making progress, whereas stronger students can tackle questions which provide stretch and challenge.

In some cases, it is suggested that a range of tasks be placed around the classroom and students choose which they want to tackle. Weaker students may choose simpler tasks but ones in which they will be able to complete and achieve without the pressure to keep up with their peers or attempt to do the same things as their peers and failing.

Differentiation by outcome may include the requirement to work on a task which is common to all students but to be willing to accept different outcomes as evidence of learning and progression. For example, there are a number of tasks included in the Teacher's Guide which suggest allowing students to produce poems, draw cartoons or other forms of artwork, develop role plays or a simple piece of drama as well as written outcomes. Such tasks are excellent sources of differentiation as they permit students of all abilities and skills to take part, to produce outcomes, and achieve.

The Use of Videos

There are a number of suggested videos to use with students in the lessons. Many of these are videos provided on the YouTube platform. It may be that you wish to find a way of downloading these videos to show students in class rather than allowing the student to access the videos themselves. When students access YouTube videos, there is a temptation for them to begin to wander off-task and look at other videos suggested by the platform.

If you are using YouTube, there is an option to change language settings for Arabic.

1. Go to YouTube.com https://www.youtube.com/
2. Find the 'Settings' link in the menu bar.
3. Scroll to find the 'Language' link and select the link.
4. From the list, choose your language (Arabic).

Using Kahoot

Kahoot is an educational resource which is an excellent way of allowing students to participate in the lesson and for differentiation. A number of the lessons in the Teacher's Guide suggest using Kahoot.

Kahoot is a game-based platform based on 'voting'. Teachers can create multiple choice questions related to the subject matter being taught and show these questions on a central presentation device to students. Students can then use their own devices, which may be a laptop in a learning resources centre or even their smartphone (if these are allowed in class), to 'vote' their answer. The teacher can see the individual and class responses to the questions in real-time.

The tool can be used as part of formative assessment to check on student progress or as a means of soliciting students' opinions on a topic. For the student, the tool means they can all participate anonymously without fear of retribution or ridicule. This is, therefore, excellent for differentiation.

The main Kahoot website can be found at:
https://kahoot.com

A guide to how to use Kahoot in schools can be found at:
https://kahoot.com/what-is-kahoot/

A guide to using Kahoot in Arabic can be found in different ways including:
http://www.mohamedansary.com/2015/11/how-to-use-kahoot-in-arabic-cla.html
https://itunes.apple.com/us/book/engage-your-students-with-technology-kahoot-arabic/id1111213236?mt=11
https://www.youtube.com/watch?v=KjQEIeN3EA4

The Nature of the Moral Education Programme

You will notice that each lesson in each unit is framed in the form of a question. This is deliberate. In Grades 10 – 12, students are expected to be increasing in their maturity and level of awareness and understanding. As part of the preparation of students for the world of work and higher education, it is assumed that students will begin to develop more critical thinking skills. By framing each lesson as a question, we are sending a signal to students that moral education is about questions.

These questions are invariably open-ended questions which require thought, consideration, balance and critical awareness. The questions framed also reflect the underpinning foundations of the MEP including respect, thoughtfulness, thinking, learning and communication skills, handling and understanding information, solving problems, decision making, being creative, working with others, and managing oneself.

It is important to remember that whilst we wish to instil a sense of purpose, respect, an understanding of civic responsibilities and respect for law and order, in many of the topic covered in Grades 10 – 12, there are often no specific 'right' or 'wrong' answers to the questions or issues raised. The aim is to encourage students to recognise that in some cases, there are 'grey areas' where decision-making can be difficult. These grey areas may require leaders to be decisive, to show leadership and make difficult decisions. They may also require students to take responsibility, to be courageous, determined, show discipline, wisdom, and generosity, again underpinning foundations of the MEP. Helping students recognise the challenges faced in understanding moral education will be a crucial part of the teaching process.

The Pedagogical Structure of the Lessons in the Student Book

The structure of the lessons includes content related to the curriculum for the unit, along with a number of pedagogical features. As noted, these pedagogical features can be used by the teacher as part of lesson planning. Many of the task boxes in the Student Book include some lines to allow students to write down their idea, thoughts, or answers. The main features are:

Key Terms Boxes
Key terms boxes are provided in the margins of the text. They will provide a definition of a key term used in the text. The key term will be emboldened and in blue in the text to alert students that the definition will be given in a box in the margin. You may wish to encourage students to learn these key terms as they provide important building blocks to understanding the content and context of the issues being considered. Assessment on the key terms provides an opportunity to test basic knowledge recall which reflects lower order skills in the Bloom

Taxonomy, and as noted above, tools like Kahoot are a useful way to do this. To test ***understanding*** of the key terms, which reflect higher skill levels, it is good practice to ask students to use the terms in different contexts within sentences and short paragraphs so that they are not simply repeating phrases without considering the meaning. Assessment of understanding of key terms can also be useful as a means of differentiation, through, for example, hot seating.

Discussion Point Boxes

Discussion Point boxes provide a topic, issue or question which encourage discussion with classmates or with family. Teachers can use these Discussion Points as part of the lesson with whole group interaction, paired work or small-group work. The use of Discussion Points is meant to help students explore what can be complex issues; to learn to develop their own views and opinions but to be respectful of others' views and opinions, and be prepared to listen as well as contribute.

Thinking Task Boxes

Thinking task boxes tend to be an individual task, but not exclusively so. They require students to set aside some time to think carefully about the issue or question in the box. These are designed to challenge thinking and consider both sides of the issue. Thinking Tasks can be used in lessons as a chance to get students to spend a few minutes contemplating, before being prepared to share their thinking with the rest of the class.

Action Task Boxes

Action Task boxes contain tasks that require action! The Action Task boxes may require students to carry out some written work, complete a table, find out some information, note something they may need and use in the lesson, or do some task outside the classroom. These can be used for classwork or homework as appropriate. There will be some Action Task boxes in the Student Book which enable students to complete tasks in the book itself, if desired, or could be completed in other ways, for example, through laptops, tablets, audio recording, video recording and so on.

Research Task Boxes

Research task boxes require students to go and find out some additional information to that provided in the Student Book. This could be as part of their own learning development but could also be a requirement of part of the lesson. The research task may involve students doing some desk research, secondary research or online research.

Self-Assessment Questions

At the end of most of the lessons, there is a set of Self-Assessment Questions. These questions could be tackled by students for their own learning development but could equally be set as part of classwork, homework (if appropriate) and/or used for formative or summative assessment purposes.

Checkpoint
These are generally short questions which appear throughout the lesson and require students to provide a quick answer to the Checkpoint question. This is designed to help students check understanding of key issues before moving on to the next topic.

Questioning Task
A Questioning Task requires students to ask questions and seek answers. This may mean they must ask friends, family, teachers or other people who may be in a position to provide them with information to help them construct an answer and gather more information.

The Teacher's Guide as a Tool

This guide has been produced to provide you with the primary tool for your teaching of the programme. Please note that the Student Book is not the curriculum, it merely reflects the curriculum as laid down by the Moral Education Programme. This guide should be your primary source of reference to help you plan and devise your teaching and learning strategies. Best practice suggests that teachers should use a textbook as an aid to teaching, and not as a replacement. It is highly recommended, therefore, that you do not rely on the Student Book as the main tool for your teaching but focus on the suggestions outlined in this Teacher's Guide as being the key source of ideas and plans for your teaching.

UNIT CM20

Ethics in Real Life

Lesson 1 What is Corruption and in What Areas Does It Take Place?

Lesson 2 Why Does Corruption Occur?

Lesson 3 What is the Impact of Corruption?

Lesson 4 What Sort of Unethical Behaviour Exists in Education?

Lesson 5 What Types of Unethical Behaviour Exist in the Workplace?

Lesson 6 How Can You Promote Ethical and Anti-corruption Behaviour in Yourself and Others?

Learning Outcomes

At the end of this unit, students should be able to:

1. Define and discuss the reasons for corrupt and unethical activities and behaviours.
2. Consider the impact of corrupt and unethical activity.
3. Identify ways of combating corrupt and unethical activity.
4. Know how to behave in an ethical and non-corrupt way.
5. Consider corruption from a global perspective.

Introduction

This unit provides opportunities to explore a number of issues which students should find interesting. Some of the issues relate to the human condition and how we behave. The issues are also live, and there are lots of real-world examples which could be used as part of the lesson, bringing home to students that these are issues which are real and all around them. This makes the latter lessons all the more important where they have the opportunity to show how anti-corruption behaviour and ethical behaviour can be promoted. Below is a summary of the elements of each lesson:

Lesson 1 looks at what corruption is and the different areas of society where it can take place. Students may be familiar with bribes as a form of corruption and the beginning of the lesson is designed to explore what students think they know about corruption to check on existing understanding. It then uses a series of scenarios which illustrate corrupt activities and seeks to bring out two important facts: 1, the role of power in corruption and 2, that corruption is ultimately carried out by individuals.

Lesson 2 focuses on the reasons why corruption takes place. It begins with a look at six types of corruption before looking at some of the reasons for corruption. There are a range of activities suggested as part of the lesson. This means the lesson can be varied and include active as well as more thoughtful tasks.

Lesson 3 considers the impact of corruption. It focuses on the effects of corruption on individuals, on the rule of law, on the political system, and on economies. A case study is provided which highlights problems which can occur with corruption and how it affects the population as a whole. The case study has been anonymised for students but is based on events in Zimbabwe. If appropriate, you can refer more specifically to the country in the lesson and get students to carry out research about issues facing Zimbabwe.

Lesson 4 tackles unethical behaviour in education. Education is obviously something that students are stakeholders in so it may be that they have strong views and opinions on this topic. A number of different types of unethical behaviour in education are explored, some of which students will not be familiar with.

Lesson 5 transfers the focus to the workplace. It begins by looking at power relationships in a workplace they are familiar with, their school, and then explores power relationships in the relatively new area of the gig economy. The lesson has an interesting image-based task which will hopefully make students question their assumptions and interpretation, and finishes with some cases in which they consider whether bribery is taking place or not.

Lesson 6 finishes the unit with two key pieces of work which are required assessments. Students must prepare two presentations/reports on the forms of corruption, which draw upon prior learning and ways of promoting ethical and anti-competitive behaviour.

Lesson 1

WHAT IS CORRUPTION AND IN WHAT AREAS DOES IT TAKE PLACE?

The lesson will use activities and content from the Student Book to help explore the meaning of corruption and the different areas in which it takes place. The idea is to encourage the students to explore their ideas, preconceptions and interpretations and encourage them to come up with their own conceptions of the role of power and individual choice in corruption. The importance of individuals in making the choice to be involved in corruption at all levels will be an important theme running through all the lessons so it is important that Lesson 1 brings this out.

Learning Objectives

At the end of the lesson, students should be able to:

- Identify at least three key elements of 'corruption'.
- Provide an example of corrupt behaviour in at least two different areas of society.
- Describe two different classes of corruption.

Suggested Lesson Structure

1. Lesson Starter (5 minutes)

Project the image from page 12 (shown below) onto the board or other presentation device.

Ask students to look at the picture – don't give any further information or instruction at this stage. The idea is to allow students to form some initial impressions and thoughts which will be challenged and explored as the lesson progresses. Give students one minute to look at the picture. At the end of the minute, ask students to give some feedback as to what they think the picture is about.

It is likely that students will focus on the presentation and taking of the money and may infer some negative connotation from this. Use questioning to tease out other aspects of the image. For example, you might ask about the context of the picture (the background showing the crane, buildings and fence might suggest it is a building site and thus involves construction).

You can ask who you think the two people represent. The person on the left could represent the construction company and the person on the left the client. What do students think is the relationship between these two people? (This is trying to elicit the idea of a power relationship.) What is the symbolism behind the way the money is being transferred? Students may suggest that it is somehow inferring something negative because it appears secretive and is taking place behind the back of the person on the left.

As the conversation between you and the students takes place, write down key words on the board or presentation device.

At this stage do no more with the image but you will be coming back to it later in the lesson.

As a starter this is a useful differentiator as it places no pressure on any individual student to do something other than think. Each ability level can be free to think in their own way without pressure.

2. Scenarios Activity (20 minutes)

The next activity involves using the five scenarios on pages 5 to 6 in the Student Book.

The class should be split up into five roughly equal groups with each group being given one scenario. Ask each group to nominate one person to give feedback to the rest of the class.

Print out the five scenarios and cut them up into individual items. It is useful to stick the scenario onto a piece of firm card. You can make the scenario bigger in size to ensure all students in the group can see it, or print out one copy for each student so they all have their own individual copy.

Like the starter activity, this activity is asking students to explore things for themselves, to probe the scenario and look for meaning, interpretation and perception. With some classes, you might be confident enough to allow students to do the exploration of the scenario without any further instruction, but in other classes you might want to give some guidance as to what they should be exploring. The following might be some options:

- What is the main story in the scenario?
- Who are the main characters in the scenario?
- What is the relationship between the two characters?
- What role does 'power' play in the scenario?
- What is the outcome in the scenario?
- What are the implied consequences of the scenario?

The exploration phase of this activity should take about five minutes in total.

At the end of the five minutes, ask each group to provide their feedback. Their feedback should explain to the rest of the class what their scenario was about and their collective thinking about it based on the options outlined above.

This feedback phase should take around ten minutes, two minutes per group, per feedback.

Spend the next five minutes asking students to see if they can identify common features in the different scenarios. These are likely to include three key elements:

- Some aspect of dishonesty.
- People with some element of power being in a position to abuse that power.
- One person in the scenario gaining some personal benefit of some kind.

When this is completed, put students into pairs. Ask each student to write down a definition of the word 'corruption' on a piece of paper and then share it with their partner. The pair should then discuss their respective definitions and come up with one agreed definition.

As a plenary to this section, ask different pairs to read out their agreed definition. At this stage, you need to synthesise the definitions so that you can have a working definition of corruption which will be used throughout the unit. It is also important at this stage to emphasise the role of power in the definition.

3. Classes of Corruption (5 minutes)

Using the five scenarios, this is an opportunity to ask students to rank the scenarios in order of seriousness from one to five, with one being the most serious and five being the least serious. You can use a voting tool like Kahoot for this. The outcome of the ranking can then be used as the basis for a short open-question session. Students might think the homework activity is the least serious but the point needs to be made that this is still corruption and you can refer to the common features that have been pulled from the scenarios; ultimately it is still dishonest.

This short activity can end with pointing out the difference between petty corruption and grand corruption on pages 13 and 14 of the Student Book.

4. Forms of Corruption (25 minutes)

Having developed a definition of corruption and identified the classifications of corruption, the next activity looks at where corruption takes place and thus explores forms of corruption. Students will be asked to take their understanding of corruption developed thus far and apply that understanding to different contexts. As with earlier parts of the lesson, the emphasis is on students creating their own knowledge and understanding and is based around constructivist principles.

Using Figure 2 in the Student Book, create a card labelled with each of the areas where corruption takes place, for example, Sport, Armed Forces, Politics, etc. You should create three cards for each of the 12 areas making 36 separate cards in total.

Have them spaced out on a desk at the front of the class.

Students are instructed to come to the desk and choose any two of the cards which they will work on. Having chosen their cards they must go back to their desk and think up a scenario, similar to the ones earlier in the lesson, which would exemplify corruption in the areas they have chosen. On completion, you will ask students to read out their example. The aim is to cover all 12 areas so you will have 12 separate students feeding back one example each.

Students are given ten minutes to complete the initial thinking task, which includes the instructions you give them, and allow a further 12 minutes for the feedback, one minute per student.

For the final three minutes of this section, summarise the feedback and the key learning points that have come from the students' thinking.

This activity is a good differentiator as it allows students a degree of freedom in their choice of area and means that they can try and focus on an area they feel is accessible for them and gives them a chance of achieving the desired outcome. This helps to personalise the learning.

5. Plenary (5 minutes)

For a plenary to the lesson, set students a two-minute challenge. Explain that in two minutes, they must write down as many *single words* that they can think of which sum up the knowledge and subject matter covered in the lesson. Use the two minutes to walk around the class checking what words they are coming up with so that you have some idea of how relevant they are.

At the end of the two minutes, ask students to count the number of words they have come up with. The 'winner' is the one with the most words.

For this plenary, it does not really matter what words students come up with although you will have some idea from your 'walkabout' what the different levels of understanding might be to help you with formative planning. The purpose of the challenge is for students to spend the time reflecting and thinking of the subject matter they have covered in the lesson.

Lesson 2

WHY DOES CORRUPTION OCCUR?

This lesson follows on from the work done in Lesson 1 and explores the different types of corruption. Six main types are introduced. These are: bribery, extortion, nepotism, patronage, misappropriation, and misuse of information. It is likely that students will be familiar with the term bribery but may not be in a position of giving a clear definition. Some of the other types of corruption may not be as familiar. The scenarios used in Lesson 1 did touch on a couple of types of corruption so these can be referred to during the lesson as a means of reinforcing the learning.

After looking at the types of corruption, the lesson explores some of the reasons why corruption occurs, and considers some of the personal, social and institutional reasons. In covering organisational and institutional corruption, it is important to emphasise that organisations and institutions are not things in themselves, they are socially constructed, and ultimately are made up of human beings. The idea here is to try and focus on the fact that it is people who make the decision to be involved in and carry out corrupt activities.

Learning Objectives

At the end of the lesson, students should be able to:

- Provide a written or verbal definition of the term bribery and give at least two examples in support.
- Distinguish, through written or verbal means, between at least two other types of corrupt activities.
- Give at least two examples which illustrate why corruption takes place.

Suggested Lesson Structure

1. Lesson Starter (12 minutes)

This activity is called 3–2–1 (it can be 5–4–3–2–1 if you want it to be!). The idea is to get students thinking about types of corruption. The chances are that what students come up with will not cover all the types of corruption, which is fine as it provides the opportunity to be able to introduce these later. This starter is useful for checking on the prior learning that students have and will enable you to do some formative assessment at the outset and identify students who may need some additional support as the lesson unfolds.

The activity aims to get students to brainstorm the idea of corruption.

Students must think of three answers to the first prompt, two for the second and one for the third. You can change the prompts if you wish to something of your own which suits your students. The one shown below is an example for illustration.

3 – types of corruption

2 – examples of a corrupt activity

1 – example of corruption which has been in the news in recent months/years

Students can be given five or six minutes to think through their answers.

When time is up, you can ask students to give their answers. As you go around the class for the '3' question, it is likely that similar responses will be repeated so you can speed things up by asking if anyone has got anything different. This can be made competitive if you want by awarding points for originality but it doesn't have to be a competition.

Then go around and check on the feedback for '2' and then for '1'. The answers for 1 will be a useful pointer to how aware students are of stories of corruption in the news. Their stories might be local ones or global – either is acceptable.

2. Types of Corruption (18 minutes)

The starter activity will have identified some different types of corruption but probably not all the types that need to be covered. The easiest type of corruption to begin with is bribery. In Lesson 1, the image might have elicited the term and you can remind students of this. For this next activity, use the Action Task on page 18 of the Student Book. It is a basic matching exercise.

There are ten acts of bribery given. The list of cases which the act is matched against is the favour or benefit being acquired. The idea of bribery being associated with the acquisition of some benefit is an important element of the definition of bribery.

You can either get each student to complete the Action Task in their book or you can scan it and project it and use a voting tool like Kahoot to get students to respond. This would be the preferred approach and allows for more student-teacher interaction.

Kahoot is useful as you and the students can see what the class responses are, you can get an indication of the extent of the learning, and this is also useful for differentiation as it is anonymous and accessible for all students. It does not put any student on the spot and highlight their ability or lack of. The list has been designed to make it possible for different answers to be correct, again helping with differentiation and avoiding 'right' and 'wrong' answers.

For example, in the case of Act 1, the answer could be C, F or G – all could be correct. As you go through the voting, you can pause and ask for feedback from students. You could ask why some put 'C' for Act 1 and compare this to why others may have put (say) 'G'.

You should aim to spend about eight minutes on this task.

The remaining ten minutes are for the introduction of different types of corruption which students may not be as familiar with.

One way to do this is to do a 'kinaesthetic true/false' activity.

Have two pieces of flipchart paper on which you write in large capital letters 'TRUE' and 'FALSE'. Place them at opposite ends of the room.

You then read out statements about different types of corruption which are true or false and students have to make a decision which they think it is.

Students indicate their choice by walking to the end of the room with the flipchart paper with what they think is the correct response.

There are two options you can use here. One is to get those students who get the answer wrong to sit down and the winners are those left standing after you have finished all the statements. However, this does mean that those students that are 'out' may not be as engaged as you want them to be. A second option is to have a bowl or bag of tokens by each 'TRUE' and 'FALSE' sign and students collect one of these if they are correct. The tokens might be a coloured bottle top, for example, which you can collect. These 'tokens' must be distinguished in some way so that the 'TRUE' tokens are all the same but different to all the 'FALSE' tokens.

At the end of the statements, the students with the most tokens win.

Example statements might be:

Misappropriation refers to revealing confidential information to another party. (F)

Patronage is the use of personal power to give jobs to friends and family. (F)

Extortion is the extraction of money or favours through physical force, threats, intimidation or blackmail. (T)

You will need to ensure that you do have the correct (true) definitions interspersed with the false ones. Choose as many statements as suit your student numbers and the time you want to spend on this activity.

3. Plenary (10 minutes)

To summarise the learning in the lesson so far, we want to ensure that students are able to recall the definitions of different types of corruption covered in the lesson. A good way to do this is to use a Cryptogram. Puzzlemaker has a generator that can be accessed free of charge at:

http://puzzlemaker.discoveryeducation.com/cryptogramSetupForm.asp?campaign=flyout_teachers_puzzle_crypto

The generator is simple to use and instructions are provided.

Three examples are shown below – these are for the definitions of bribery, extortion and nepotism.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
													13		11		14								

				P	R														N							N
16	20	17		11	14	26	2	4	24	17		26	22		6		10	17	13	17	22	4	16		4	13

R				R	N				R				R	R			N								N
14	17	16	8	14	13		22	26	14		19	6	14	14	9	4	13	23		26	8	16		6	13

		P	R		P		R							N			R									
4	2	11	14	26	11	17	14		6	19	16	4	26	13		26	14		6	19	16	4	25	4	16	9

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
					19							3												2	

											M				Y					F						
24	13	16	20	4	12	16	18	14	6		3	23	14	24	2		23	20		19	4	15	23	8	20	26

								Y							F					,					M			
8	26	18	14	6		22	10	2	26	18	12	4	5		19	23	20	12	24		18	14	16	18	3	18	7	4

				,																	M			
16	18	23	14		16	10	20	24	4	16	26		23	20		25	5	4	12	11	3	4	18	5

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
															4			7			14				

					S						P			S						P				
2	15	20		8	7	20		25	22		4	20	9	7	25	24	6	16		4	25	21	20	9

											V				S											S
2	25		1	9	6	24	2		22	6	14	25	8	9	7		2	25		22	9	19	20	24	13	7

										V		S
6	24	13		9	20	16	6	2	19	14	20	7

4. Why does corruption take place? (20 minutes)

To cover the reasons why corruption takes place, students can use the information in their Student Book. This part of the lesson will utilise a good method of differentiation called 'Choices'. The topic is 'Why does corruption take place?'

Prepare a range of questions and tasks, print them out and put them at the front of the class – the list goes on one page. Students are given the lists and can choose any two of the activities on the list to complete before the end of the lesson.

This helps differentiate ability as it allows students the option of choosing the sort of tasks they feel most comfortable with and which suit their skill and knowledge level. The range of tasks makes it less likely that there won't be anything they cannot do and so is more accessible. By making their own choice, students are more likely to be confident that what they choose they will be able to succeed in.

Here are some examples of the types of tasks you can include on your list. Add your own taking into account the range of ability levels in your class. Note that the expectation is that students will be using the information in their Student Book as the source for the task they choose.

1. Draw a cartoon strip which illustrates one of the reasons for corruption.
2. Write a short story which describes and illustrates one of the reasons for corruption.
3. You are preparing for a debate and have to argue the following: 'In situations of extreme poverty, corruption can be justified'. Prepare your argument.
4. Design a poster which shows how a cycle of corruption can develop in an organisation.
5. 'Corruption exists in every walk of life and in every country. For those who can get away with it, good luck to them.' Analyse this statement and discuss some of the issues which arise which can encourage corruption to grow.

Note that in the examples above, some of them are more challenging than others. Three and five, for example, have been included with the intention of targeting the higher-level skills of analysis and evaluation.

Lesson 3

WHAT IS THE IMPACT OF CORRUPTION?

Introduction

Having looked at what corruption is, the different types of corruption and why it happens, this lesson turns to exploring the impact of corruption. This will be explored through four headings: the effect on individuals, the effect on the rule of law, the effect on political systems, and the effect on economies. There is also a section which looks at how corruption can lead to conflict.

Learning Objectives

At the end of the lesson, students should be able to:

- Give at least two effects of corruption on individuals and provide an example to support each.
- Give at least two effects of corruption on the rule of law and provide an example to support each.
- Give at least two effects of corruption on the economy and provide an example to support each.

Suggested Lesson Structure

1. Introductory Activity (15 minutes)

To begin the lesson, put students into groups of three or four. Give each group the list of the professions in the bullet list. The groups discuss how likely it is that these professions are involved in corruption and a reason why they think this. Students are asked to put their list in a rank order with the most likely at the top. It is worth reminding students that we are considering corruption from a global perspective so this is not related to any particular country, just their perceptions in general based on the work done in the previous two lessons. This is a way of reviewing previous learning before taking it a step further to lead into the content of this lesson.

When they have completed the task (which should take three to four minutes) ask each group to read out what they have concluded. Then ask students to note down what they think the effect of the actions are on other people and society. This begins the thinking around the effects of corruption which will form the basis of the lesson. After a further three or four minutes, ask students to feedback their thinking. Note down key words on the board or presentation device as they come up.

Possible professions:

- Doctor
- Government Official
- Politician
- Teacher
- Referee in a sports match
- Election Officer
- Police Officer
- Company Chief Executive Officer
- Bank Teller

2. Activity 2: The Case Study (25 minutes)

Having aroused the thinking of students about the effects of corruption and people and groups who may be involved, this section of the lesson encourages students to think holistically about the consequences of corruption. The activity uses the Case Study on page 34. In the Student Book, the case study refers to a Sub-Saharan African country. The actual country the case study was based upon was Zimbabwe.

You can refer specifically to Zimbabwe in the lesson if appropriate or keep the identity of the country anonymised. The important thing is to encourage students to think about the damage that corruption can bring not only to individuals but to wider society and the economy.

Give students about five minutes to read the case study and then put them into groups of three. The group should then look at the questions provided in the Action Task on page 35 which follows the Case Study. As a group, they are to discuss the questions and arrive at some answers which they all agree on. This should take around 15 minutes.

Use the last ten minutes of this section of the lesson to get feedback from the groups about their thoughts on the answers. As you listen to the responses, highlight and emphasise some of the key points which arise. In particular you might want to focus on 'where the money disappears to' – who benefits and who loses from the corruption and the importance of power in allowing some individuals to profit from corruption. It is also useful to highlight how and why there can be different perspectives or interpretations on the same issue and how students can make judgements about what to believe.

3. The Effects of Corruption (15 minutes)

In this final part of the lesson, the negative effects of corruption will be looked at through **Stepped Activities**. This is a method of differentiation which gradually increases the difficulty of the task, meaning the different ability levels in the class are catered for. Students do not have to get through all the tasks, they do what they can in the time available. This means that every student will hopefully be able to achieve something and thus be successful.

The stepped activities are going to relate to the quote on page 32 in the Student Book from His Highness Sheikh Mohammed bin Rashid Al Maktoum (May Allah protect him):

"Corruption can drag down a country's economy to an extreme low … a true leader does not allow corruption … I promise you: Mohamed Bin Zayed and our brothers here in the UAE will not accept corruption."

Using this quote, students begin to carry out the following tasks which you can print out as a handout or put on a presentation device for all to see. Students then have 15 minutes to work through as many of the tasks as they can.

1. Create a mind map which shows the negative effects of corruption.
2. Write a letter to a friend explaining what you think are the three most serious effects of corruption.
3. Write a speech for a debate which presents an argument against corruption based on the negative effects.

4. Imagine that you are going to interview the head of Transparency International and use the results of the interview for publication in a school magazine. Write down a series of questions that you would ask where the expected answers would bring out the negative effects of corruption.
5. Write a paragraph analysing the first part of the quote from His Highness Sheikh Mohammed bin Rashid Al Maktoum (May Allah protect him): "Corruption can drag down a country's economy to an extreme low". Your paragraph should link the quote to the negative effects of corruption on a country.

Note that in the time available, it is unlikely that students will be able to complete all five tasks. You can reduce the number of tasks if desired or write some different tasks but the aim is to provide a series of stepped activities which increase in challenge.

Lesson 4

WHAT SORT OF UNETHICAL BEHAVIOUR EXISTS IN EDUCATION?

Students will be familiar with education so this lesson should be something which resonates with them. However, it is likely that they will not be familiar with all of the ways in which corruption and unethical behaviour exists within education. They may not have spent much time thinking about some of the issues that need covering, so the lesson will reveal some facts and information which may surprise them.

Learning Objectives

At the end of the lesson, students should be able to:

- Outline at least three benefits of education.
- Describe at least three types of unethical behaviour in education.
- Present an example of at least one type of corruption in education.

Suggested Lesson Structure

1. Starter (10 minutes)

As a starter, write the following on the board:

'I have a right to education because …'

Tells the students that they have three minutes to think about and complete the sentence and that whatever they complete must be something that is personal to them, not what they think the rest of the sentence should be. The sentence needs to be completed on a slip of paper.

When the time is up, tell students to stand up and bring their slip of paper to the front, fold the paper in half and put it in a bag or basket of some kind. Once all the slips are in, move round the class and ask students to pick out a slip of paper. They then read this new slip (tell them if they happen to pick their own to put it back and choose another!).

Ask a few students to provide some feedback on what their new slip of paper says and in what way, if any, it was different to the one they wrote.

At the end of the activity, ask students to write down three benefits of education.

2. Activity 3 – Discussion Point (Up to 10 minutes)

The starter is designed to get students thinking about their education. This short activity to follow-up is designed to get students thinking again about power relationships, so crucial in any discussion of unethical behaviour and corruption.

This time, students must think of the power relationships in education.

Put students in pairs (or threes if preferred) and direct them to the Discussion Point on page 40 of their Student Book. Give them three minutes to carry out their discussion and then use the time to get feedback. Once you feel you have sufficient feedback which identifies the key power relationships, you can stop so the length of time for this is determined by you. In any event, this should not take more than ten minutes in total but may well be less.

3. Activity 2 – The One-Minute Game. (Allow 20–30 minutes depending on the size of the group and how many students you want to have 'presenting')

This game is designed to help build students' confidence in presenting. As this unit is designed for students in Grade 12, this activity is useful as practice for possible presentation skills when they are planning and preparing for their project.

To prepare for the game, students must read the section in the textbook headed 'Types of Corruption in Education', but they do not need to read the case studies. Tell the students that it is important that they read the information carefully as they may be required to talk about it in the lesson.

Once they have read the text, they must all write down one phrase or term from the text on a piece of paper. This might be something like 'Conflict of Interest', 'Fake Qualifications', 'Cheating in Exams', 'Ghost Teacher' and so on. They then fold the paper in half and put it into the basket or bag used in the previous activity.

You then need to allocate each student a number. Have prepared another bag or basket which contains table tennis balls with the number painted on or something similar. The idea is that a student is asked to pick out a number and whoever has that number must come to the bag and pick out a topic. The number is then removed from the bag so the student doesn't get to take part more than once.

They must then talk about the topic selected for one minute. Tell students that they should try to speak fluently, without breaks or pauses as far as possible. If the student can get to the end of the minute without lots of breaks they get ten points. As the 'referee', you are the arbiter of how many points they are awarded if they are not fluent.

It is possible here to put students into three or four groups and make it a competitive task with the winners being the team with the most points. Here, you will need to have one student from each group volunteer to do their minute, group by group, so that each group has the same amount of chances to score points.

If your students are shy, you can limit the time to 30 seconds and could give them a choice in either the individual or group scenario of going for the full minute for a chance of all ten points or 30 seconds for five points, maximum.

Using this activity, you get students to do the reading and to have the reading reinforced through having to then verbalise and articulate the different ideas. The fact that the students are the ones contributing the topics means the lesson is directed by them and this is a useful means of differentiating, with every student having a chance of contributing. The use of the 30-second or minute presentation is also a good way to allow students to be able to contribute not simply by writing something. Boys, for example, may be much more comfortable verbalising their ideas rather than having to write things down.

This is also a useful formative assessment exercise as you get to see which students are comfortable with the material and which ones are struggling. Those who are comfortable can be given some additional task associated with the topic they spoke on, to stretch them, whilst those who struggle can be given further support to help them improve.

4. Case Studies (15 minutes)

The textbook contains two case studies:

- Axact and Education (on pages 42 and 43)
- Exam Irregularities (on page 46)

and a section on 'Ghost Schools and Ghost Teachers'.

Divide the class into three groups and allocate one topic to each group.

The group's task is to spend ten minutes finding out a little more about each of the three topic areas. These topics have been chosen because there is quite a lot of information available online about each. Axact's activities in the UAE, for example, have been reported in the local press.

At the end of the ten minutes, each group should present a summary of their additional research in three minutes and then have two minutes to answer questions from other students.

Note: The timing in this lesson can vary depending on how much time you choose to devote to each activity. It is possible, for example, to spend more time on the case studies if the one-minute game is reduced in length and so on.

Lesson 5

WHAT TYPES OF UNETHICAL BEHAVIOUR EXIST IN THE WORKPLACE?

Introduction

In this and the last lesson of the unit, students will be expected to do some independent work in preparation for two pieces of assessment which are required by the Moral Education Programme Curriculum. In this lesson, students will follow through some activities provided in the Student Book which are designed to make them think about what they may read and see, and to adopt a more critical approach. By this we mean not believing everything that they see or read without some questioning about the context, the origin of the information and the nature of the sources that they are looking at or reading. One of the activities presents a moral dilemma which has no correct answer but is designed to make students think about challenging situations which can occur in the workplace.

Learning Objectives

At the end of the lesson, students should be able to:

- Briefly describe at least two types of power relationships in the workplace.
- Give a definition of the gig economy and identify at least two possibilities and challenges it presents for the UAE.
- Make a judgement about whether a situation represents bribery or not and give a reason why.

Suggested Lesson Structure

Note: There are several activities in this lesson. You may not wish to tackle all of them in one lesson. You may decide you do not want to do one of the tasks and free up more time to be able to focus more on other activities. The lesson structure as suggested is designed to be fast-paced with a lot going on in short time slots. The ideas are suggestions and you can feel free to be flexible in how you actually plan your lesson.

1. Starter – The School Hierarchy (10 minutes)

The lesson starts by asking students to consider the power relationships that exist in the workplace. Given that most students will not have experienced a workplace, using the school is a good place to begin. It will be something that all students will have some experience of!

You can introduce the lesson by reminding students about the importance of power relationships which has been a central concept throughout this unit. One way to introduce this is to put an anagram of the phrase on the board and ask students to solve it.

You can create your anagram using an anagram generator – there are a number of these available online, for example, https://www.wordplays.com/anagrammer

Within seconds it will create 200 possible anagrams!

This serves to focus students' attention on the concept. You can then ask students to remind you what power relationships means.

Now that you have reminded students of the concept, you can move on to putting the concept into the context of the school. Ask students to think about the power relationships that exist within their school and remind them that a school is a place of work just the same as a hotel, an office, a retail outlet, an oil refinery, a construction site, and so on. This helps to get students thinking about workplaces rather than simply their school as a place they must go for their education.

In relation to power relationships, you may have to explain the term 'hierarchy'. Some students may be familiar with the term but it is worth checking before moving on to the main task.

Once you are comfortable that students understand the idea of hierarchy, set students the Checkpoint on page 56 of their Student Book. There is no right or wrong answer to this task – the aim is to ensure that students have some idea of hierarchy and can identify power relationships in work. This is a good differentiator, therefore, as students can achieve something regardless of their ability if they are able to show at least one or two key power relationships in a simple hierarchy. As students are completing this task, you can move around the classroom offering support, guidance and suggestions.

2. Activity 2: Power Relationships – the Gig Economy (15 minutes)

Having begun the lesson focusing on power relationships, this section introduces power relationships in the so-called 'gig economy'. This is something relatively new to the UAE but is likely to expand in importance. In other parts of the world, there have been a number of cases where the gig economy has raised questions over ethical behaviour so this is a useful case to look at.

First, find an image of a 'Deliveroo' driver – if you enter 'Deliveroo+UAE' into a search engine there should be plenty of options to choose from.

Present the image on the board and ask students if they know what the image is about. This will be a good way of seeing how much students know of this particular type of work relationship. Use **open questions** to explore how much students know about the status of the drivers, how they earn their money and the nature of the power relationship between the firm providing the job and the 'self-employed' driver.

Divide students into groups, with a maximum of five. The groups will be working on the Action Task on page 60 of their Student Book.

The group has five minutes to put together a short presentation – it should last no more than five minutes but ideally will be two–three minutes.

The Action Task has a number of suggested links to websites which can be used but there will be others which students might also find. It is important to emphasise that in this task, time is limited and as a result they must work as a team to collect the information for their presentation. The presentation does not need to include slides and could be simply a verbal report to the class, but students can include some slides if they wish. This can be made to be a useful differentiator if you ensure that the groups are a mix of abilities. Weaker students can learn from the stronger ones and weaker students can be allocated tasks within the group that they can succeed in and thus contribute.

At the end of the five minutes, each group gives their presentation. As noted previously, it is important to stress to students that these types of activities are designed with three things in mind. One is to help build their confidence in researching and presenting, two is to help prepare for the assessment in Lesson 6 and three is to help in building the skills they will need for the project.

When all the presentations have concluded, summarise the learning by using **one minute learning statements.** Students have one minute to write down on a slip of paper their name and two statements saying what they have learnt from the activity. You can walk round the class as this is being done looking at what students are writing and can also tell students that you are going to take in the slip of paper when the activity is completed. You can then check student understanding quickly and use this for formative assessment purposes.

3. Activity 3: Action Task Part 1, Images (5 minutes)

This is a very short task and must be done allowing minimum time to think. In the Student Book on page 64, there are four images. One approach is to ask students to look at the images and note down their summary of what they think is happening in each image. Alternatively, you can scan the images and show them on the class board. Including instructions, this task must take no more than five minutes – one minute per image including the writing of the summary.

At the end of the time, ask students to stop and move quickly on to the next task.

4. Discussion Point (5 minutes)

This next task is based on the Discussion Point on page 63 of the Student Book.

Ask students to read the scenario which focuses on two key elements. First, it is clear that Adil is wasting company time by getting distracted and watching videos. This is a form of unethical behaviour at work as it is misuse of time. Second, by watching videos, Adil recognises a co-worker who has been involved in a criminal incident which has resulted in serious injury to others and reports this to the police. This could be argued to be the ethical thing to do.

Students should work in groups of four to discuss this moral dilemma. The task asks students to discuss the issues raised by this scenario. Is one form of unethical behaviour any better or worse than another? Obviously, Adil's actions in misusing company time may not result in serious physical injury to another person or persons, but it is unethical all the same. How should the company react – should they ask Adil how he came across the video in the first place? Should Adil admit that he was misusing company time? Should the company discipline Adil? The last question asks whether the police should prosecute Adil for wasting company time.

This is designed to get students to recognise that the police deal with criminal matters, whereas this is an issue for the company to deal with. The company may have rules in place which tell employees they should use IT equipment for work purposes only but this is not a national law.

Students are given five minutes to discuss the issues.

At the end of the five minutes, get the groups to provide some feedback to the class on their thoughts. Some common themes might emerge on the 'rights' and 'wrongs' of the case which allow you to be able to highlight that in cases like this which represent 'grey areas', whilst there might not be any definitive answers, many people might have a collective sense of what is morally 'right'.

5. Action Task Part 2 Images (10 minutes)

It is now time to go back to the images and revisit them. The idea of the first part was to get students reacting to the images quickly and noting down their immediate thoughts on what was going on in each case. Now it is time to carry out some reflection on the images.

For this second part, you can put students into pairs or groups of three or four. Each student should have their initial notes and they can begin to compare their initial thoughts now that they are given a second chance to reflect on whether they come to the same conclusions and why.

The Action Task on page 69 of the Student Book outlines some prompts for reflection.

Some other prompts which you can use to help the reflection might include:

What were the specifics of the body language which led students to arrive at a judgement? In Image 1, the person standing has a frown and their hand gestures seem to be aggressive. Could this simply be that the person standing is confused about what the person sitting is showing them? Can we be certain that this image represents something negative in the workplace?

In Image 2, does the woman look pressured? Is the fact that the man is sitting with his head tilted to one side indicative of something negative? Is the pile of paper on the desk suggesting the woman might be under pressure or has not done something correctly? Is the man supportive or intimidating or threatening in any way?

Image 3 is deliberately set in a different context – it seems to clearly be a school and in this case students may have seen the image in a positive light with the teacher 'supporting' the student who appears to be distressed. However, when you look at Image 4, the body language of having the hand on the temple is similar but it is likely that many students might have seen Image 4 in a negative light. Does this change their thinking?

In Image 4, is the person in glasses under pressure? Does it feel like they are being bullied? Or are they just concentrating very hard? Is the person on the left supportive or threatening in any way? Why?

The purpose of this activity is to develop some thinking about situations in the workplace and how people behave. The way we treat each other is an important part of the working environment and this is designed to get students thinking about what constitutes unethical behaviour in the workplace. Bullying, threatening, intimidation, putting people under undue stress and pressure are all manifestations of unethical behaviour in the workplace in the same way as are other aspects of unethical behaviour, such as deception, theft and bribery.

6. Case Study Task (15 minutes)

This last activity utilises the case study on pages 72 and 73 of the Student Book.

Students must read the case and then decide if the case constitutes bribery. There is a space for them to write their thoughts. The writing can either be done directly into the textbook or you can print a handout of the cases and ask students to complete on the handout.

Students should take five minutes on each case. As they are working through this task, use the time to walk around the class and offer support, get feedback on student thinking and approach as you circulate. This is designed to try and avoid the need for a whole class feedback session and allows you to provide additional help to weaker students but also to challenge more able students with additional questions to consider.

If you wish to adjust the timing for this task, you can allow some time at the end of the activity to provide some whole class feedback if that is preferred.

Some suggested guidance on the scenarios is as follows:

Case 1. Leaving a gift for a cleaner is not an act of bribery in itself. It could simply be an act of generosity and kindness and genuine appreciation of the work done by the cleaner. However, the last sentence suggests that there could be some other motive. The case makes it clear that the cleaner is busy and that the person's office is cleaned first.

The sentence 'Long may it continue' might be an attempt to coerce the cleaner to continue cleaning their office first and this could be interpreted as the person offering a gift in return for favourable treatment, which is inappropriate. Either way, the cleaner might be advised to report the gift to their line manager. If the line manager believes there is nothing wrong and it is just an appreciative gift, then the cleaner might be allowed to keep the chocolates. But if it is deemed unethical, then the person who left the gift could be spoken to about their behaviour with an explanation that this could be deemed inappropriate. It might of course be perfectly innocent but there is no harm in highlighting the potential for misinterpretation of actions.

Case 2. This case further highlights the difficulties of identifying instances of bribery. In this case Salem certainly has an interest in ensuring that he passes his probation and the casual conversation in the lift might be interpreted as just nerves or anxiety. The invitation for coffee could just be an innocent and genuine offer but the fact that it has come at the same time as the conversation about his probation might mean that Saeed should be wary about the offer. This could easily be construed as an attempt to influence Saeed's decision in Salem's favour. Saeed would be advised to politely say 'Thank you, but no thanks'!

Case 3. In this case, the decision of the waiter seems to have changed not because of Hamdan's pleas but because Hamdan has noted that he will 'make it worth his while'. The waiter has made it clear in the initial discussions that there are no tables left, but once the promise of 'making it worth his while' is made, his decision changes. This would be seen as being inappropriate and unethical behaviour. Hamdan may have made the offer with all good intent because he is keen to ensure his company's clients go to the restaurant they want to, but Hamdan may have crossed the line with his actions.

Equally, the waiter has also acted unethically. Somehow, he is making space available not because that is the correct business thing to do but because there is an offer of some personal gain. How he makes the space available for Hamdan's guests is not made clear but it could be that other restaurant guests are inconvenienced by the waiter's actions.

Lesson 6

HOW CAN YOU PROMOTE ETHICAL AND ANTI-CORRUPTION BEHAVIOUR IN YOURSELF AND OTHERS?

This lesson is primarily devoted to two central tasks which are required by the curriculum. Students must use the learning throughout this unit and in this lesson to prepare two pieces of assessment.

1. A report or presentation on different forms of corruption.
2. A joint presentation on ways to promote ethical and anti-corruption behaviour.

The Student Book contains two Action Tasks, one on page 83, and the other on page 85, which outline suggested approaches to these two assessment pieces. The first asks students to produce a report on two different forms of corruption. It is suggested that students work in groups for this, although you may require students to hand in an individually produced piece of work for assessment if desired. This would be in the form of a written report.

An alternative would be for the group to do a presentation of their report to the rest of the class or even to make a presentation to a group of other teachers or the senior management in the school. This would depend on local circumstances and time but can be a useful way of focusing students' attention on the task as an important assessment item.

The second assessment item focuses on ways to promote ethical behaviour and anti-corruption behaviour. The task uses three news stories as the context for the presentation. These have been chosen because they highlight the roles that individuals play in unethical and corrupt behaviour and which have been high-profile news events around the world.

You do not have to use any or all of these stories but instead can provide students with some cases of your own if preferred. The principle in terms of the task remains the same and that is to carry out some research and prepare a presentation. The focus need not be on the actual story itself but how these can highlight how corruption and unethical behaviour can develop and what measures can be put in place to change behaviours. For example, in the case of Volkswagen:

- What could business leaders have done to promote ethical behaviour amongst its workforce?
- How could the actions of a number of individuals be monitored and evaluated more effectively?
- Would additional training have been beneficial in preventing the behaviour?
- Was there a culture which could have been challenged and addressed and what would such a challenge have looked like?

It is essential that it is emphasised that students must not get distracted by the story itself they are working on, but focus instead on thinking about measures which could be taken to prevent these types of incidents from occurring in the future. The Student Book does give some key ways which are suggested as ways of tackling unethical behaviour and corruption. These can be used as the basis of the presentation but students need to be critically aware of the extent to which sorts of measures can address what can be quite deep-rooted problems.

Learning Objectives

At the end of the lesson, students should be able to:

Identify five essential values that underpin ethical behaviour and anti-corruption.

Contribute to the presentation of a report on the different forms of corruption.

Contribute to a presentation on ways to promote ethical behaviour and anti-corruption behaviour.

Suggested Lesson Structure

1. Starter (5 minutes)

Begin the lesson with the Action Task on page 80 of the Student Book.

Either ask students to look at the image in their textbooks or you can scan the image and present it to the whole class on the board or presentation device. Students have to look at the words and choose five they believe are the most important for society to have and then to write a very brief statement explaining their choice on a slip of paper. This should be timed at two minutes.

The students then mingle with their classmates and exchange their thoughts, reading their peers' statements and asking questions about them as they mingle. Time this part of the starter at three minutes.

2. The Presentations (55 minutes)

Having set the mood with the starter, the remainder of the lesson is taken up with the preparation for the presentation/reports for the assessment.

Throughout Lesson 6 of the student textbook for this unit there are a series of suggested Thinking Tasks, Discussion Points, Questioning Tasks and Research Tasks, and some or all of these can be attempted as part of the preparation. They are not, however, compulsory.

Interspersed with these tasks are sections which highlight some of the ways in which ethical behaviour and anti-corruption behaviour can be encouraged. This content can also be used as the basis for any research and preparation. Students are also likely to have to look online as well.

It is suggested that students spend 15 minutes on producing the first report/presentation. This should be less time-consuming as students will have covered much of the information about different forms of corruption during the course of the previous five lessons.

You will have to decide how you want the assessment to be given, whether as an individual piece of work or as a small group presentation. In some respects, this will also depend on the timing available – if students are giving a presentation as part of the lesson this could eat into the time which you may want to devote to the second part of the lesson.

This will further depend on how you choose to assess the learning outcome. If this is to be a piece of individual written work then each student will have some sort of mark awarded and the marking criteria will have to be something which you determine. You may be looking to award marks across the skill range covering knowledge and understanding, application, analysis and evaluation. If this is the case, it is suggested that you make the criteria clear to students so that they are aware of what it is they are being assessed on. You may want to focus primarily on knowledge and application in this task, which is fine. Whatever your criteria, do make it clear what the expectations are.

If you decide to allow students to do a presentation on this first topic, again make it clear how you intend to assess the outcome. A group can be assessed together and each student gets the same mark, grade or percentage as the rest in their group regardless of their contribution. This is useful as a means of helping give weaker students some confidence and thus means that you need to choose your groups to have a mix of abilities in them.

If you are observing the contributions made by each student (which can be a source of complaint in group work tasks), you can provide praise and encouragement to stronger students who provide support for weaker ones. This type of 'work' by the student is a valuable contribution to the learning outcomes of all and the students giving the support learn 'soft skills' in so doing. These are important transferable skills.

The remaining 40 minutes can be allocated to the second presentation. The presentation itself should be timed to last no more than five minutes. Given the time available, it is suggested that you should aim to have no more than four groups for this activity which means that the actual time taken in the presentations themselves will be around 20 minutes. (If the class size permits, three groups is preferable.) If you add in another five minutes for changeovers, this leaves 15 minutes for the preparation time.

This may not seem long enough but it is worth considering some different approaches. If the idea is that students present their work outside the class to another group of teachers, or to parents or to senior managers in the school, as suggested at the outset, then more time can be given to preparation.

The practicalities of this will be individual to each school but it is an option worth considering if it is possible. For example, it can often be helpful to use a little while at parent–teacher meetings, open days or similar to allocate some time to get students to do this type of presentation. This can be good for others in the school and outside to see the work being done as part of the Moral Education Programme.

If the lesson is the only time available, then it has to be recognised that what students can produce in the time available, is of necessity, going to be limited and the assessment criteria must acknowledge this. It is not sensible, therefore, to award marks for 'detailed and thorough research' if students only have 10 minutes in which to carry out research.

The presentation does not have to include lots of slides; this can be time-consuming and adds little to the substance of the presentation. The focus should be on addressing the content about how ethical behaviour and anti-corruption behaviour can be promoted.

Each group should take one of the cases. If you have four groups then you can either allow each group to choose their own context or you can provide a fourth context of your own so that each group has a different context. However, as noted, the focus of the activity is not in researching the story itself but to apply knowledge of how ethical behaviour and anti-corruption behaviour can be promoted which would help address issues raised in the story.

Your role in the preparation period will be to provide support and guidance, suggestions and tips to help students complete their respective tasks. Be sure to emphasise that the outcomes you are looking for are based on the content and not on the actual presentation itself.

UNIT IC20

Managing Real-World Finances

Lesson 1 What Does It Mean To Be A ‘Smart Consumer’?

Lesson 2 What are the Main Features of Sound Financial Management?

Lesson 3 What Are the Different Forms of Borrowing and Lending?

Lesson 4 What Are the Advantages and Disadvantages of Saving and Investment?

Lesson 5 What Are the Moral Questions Surrounding Financial Management?

Lesson 6 How Does the Financial System Work and What Role Does Government Have in Regulating the Financial System?

Learning Outcomes

At the end of this unit, students should be able to:

1. Research and demonstrate ways of being smart consumers.
2. Explain how keeping accurate financial records support good financial management.
3. Evaluate different forms of borrowing and lending (credit).
4. Produce an analysis of the pros and cons of different forms of saving and investment.
5. Apply their understanding of moral responsibility to making sound financial decisions.
6. Assess and explain to others the consequences of poor financial management.
7. Demonstrate an understanding of financial systems and the role of government in regulating these systems.

Introduction

As a general point to note, the website of the CBUAE (https://www.centralbank.ae/en/) has some useful videos in its 'Media Center' tab which can also be used for other lessons dealing with credit cards, and borrowing.

Lesson 1 explores the meaning of the term 'smart consumer'. There are a series of activities used to explore the meaning of some key concepts which are at the heart of understanding what it is to be a 'smart consumer'. These include 'price', 'value for money', and 'opportunity cost'. The lesson then gives students a chance to explore a product and how they might research the item to enable them to make an informed decision, the hallmark of a smart consumer.

Lesson 2 looks at the features of sound financial management. Within the lesson on this section lie the seeds of what the opposite of sound financial management is and its consequences, which students will get a chance to consider later in the lesson in line with the requirements of the Curriculum Document learning outcomes. This lesson will look at the difference between wages and salaries, balancing income and expenditure, and issues relating to cutting back expenditure, before offering an opportunity to consider the consequences of poor financial management. This topic is revisited in a later lesson.

Lesson 3 considers different forms of borrowing and lending. This lesson provides a suggestion to involve students in a variety of tasks through 'activity stations'. This can require some planning and preparation beforehand, but is an excellent way of providing students with variety and some choice in what they do. As such, it is a good method of differentiation and allows students to be in control of their own learning and achievement within a supported group environment if preferred. One of the suggested activities includes a budgeting exercise which is a key element of sound financial management.

Lesson 4 builds on some of the issues covered in Lesson 3 and in particular, the link between lending and saving. The first half of the lesson looks at the reasons for saving, types of saving, and saving for old age. The latter point is particularly important – most students in Grade 12 will have had very few thoughts about what life holds in store for them in forty-plus years' time, but being aware of the importance of saving for old age is vital as the activity demonstrates. The second half of the lesson provides the chance for students to have a go at some investing in shares. This type of activity is always popular, involves an element of competition, not just between students but with the student themselves. There is a suggestion that this can be followed up through subsequent lessons.

Lesson 5 explores some of the moral and ethical questions surrounding financial management. It begins by looking at the boundary between being frugal and being greedy and then moves on to devoting a substantial part of the lesson to exploring a Case Study given in the Student Book about a young couple who spend unwisely, don't take appropriate responsibility for their behaviour, and end up losing their home. There are a variety of ways suggested to allow students to explore the issues that arise, from a drama performance to writing a story. The aim is to provide a choice of ways of interacting with the Case Study that meet the different needs and abilities of students in a learning environment which will allow them to utilise their strengths and feel that they can achieve. For teachers who feel that the suggestions are quite challenging, there are some other options suggested for different teaching strategies which can be used, and which cover and explore the same learning outcomes.

Lesson 6 includes some quite complex issues. In the space of an hour it will be impossible to cover this vast area, so the suggestions aim to provide a simple overview of some of the main issues that arise in relation to how the financial system works, and regulation. For students who will have studied unit 1, in Grade 10, there will be some familiarity with the financial system as bringing together lenders and borrowers through capital markets, but some students will clearly not have studied this. The lesson starts with a fun acrostic task, and suggestions are provided about how to differentiate this for different ability levels. This is followed by some other suggested active tasks which have student centred learning as the basis of the activities. The lesson continues by looking at insurance, and finishes in more traditional fashion by using the content in the Student Book as the basis for some suggested tasks. As with other units, be aware that the timings and the tasks should be considered as flexible, and can be adjusted according to the type of group you have and their abilities.

Lesson 1

WHAT DOES IT MEAN TO BE A 'SMART CONSUMER'?

The essence of this lesson is to get students thinking about the idea of what we purchase things for, and how we can measure the idea of 'value for money'. This may not have been something that students will have thought about to any great extent, and this is an opportunity to introduce some more formal ideas on consumer behaviour based loosely on some basic economic theory. Ultimately, we want to encourage students to recognise that researching before purchasing, improving knowledge about products and considering what we are getting for the price paid can all be classified as being 'smart'. However, it is also important for students to recognise that there are times when this type of activity is not viable, and thus we have to make informed decisions about when to be 'smart' as consumers and when such detailed checking might not be viable or necessary.

For this lesson, it is suggested that you bring along some simple products. These could be chocolate bars, pieces of fruit, some pens or pencils, pencil sharpener etc. – something small and not expensive, but which will appeal to students in your group.

If you are not able to bring in actual items, you can print off images of some goods, cut them out, stick them on card, and hand these out to students.

You will need two items per student.

Learning Objectives

At the end of the lesson, students should be able to:

- Give a written or verbal definition of the term 'smart consumer'.
- Give a definition of the term price and explain the difference between price and opportunity cost.
- Describe at least three features of being a smart consumer.

Suggested Lesson Structure

1. Lesson Starter (10 minutes)

Begin the lesson by showing students two images on the board or other presentation device. One image should be of a low value, low priced item and the other something which has a much higher price and is a higher value. The items you choose to show should be relevant to the students, and be something they can all identify with. You will know your students best, so the choice should be based on your local knowledge.

When the images are shown, ask students to look at them and ask the following question (which can also be shown on the board):

Look at these two products. If you were considering buying both of them, would there be any difference in the process you would adopt to make your purchase?

Give students two minutes to consider their responses, which they should write down on Post-it notes. When they have completed their responses, ask them to post their notes onto a 'wonder wall' or similar. Then get students to look at some of the other responses from their classmates.

When students have sat down, choose two or three of the Post-it notes from the wall and read them out to the whole class. You can ask if students are happy to volunteer if the note was the one they wrote, but you might wish the notes to remain anonymous – this is one for your own judgement.

Conclude this activity with a short question and answer (Q&A) session with the aim of arriving at a conclusion about the ways in which consumers might treat the purchase of a high priced item compared to a low priced item. What the conclusion will be will depend on the class and their responses, but it is likely to be something along the lines that high priced items require more time and thought before purchasing.

2. The Idea of Price (10 minutes)

In this activity, students will be asked to think about the concept of 'price'. Chances are that few students will have thought about the meaning of this term in any formal way.

At this stage, you will be using the items that have suggested to you to bring to the class. Give out one item to each student and ask them to consider how much the item would be to buy and to write it down. As an alternative you can put students into groups or pairs and give each group or pair an item. When they have done this, ask a selection of five students to stand up in turn, show their item and say how much they think it would be to buy. Write down the product and the student responses on the board.

Put students into pairs and ask them to compare their products and the prices they both suggested, and whether either would suggest a different price. Then ask the pairs to consider two questions:

- If what they have suggested as the price was the actual price, how was this price arrived at?
- What does the price of a product signify?

Choose some pairs to provide feedback to the rest of the class. Try to select some different people from those who provided feedback in the starter activity.

At the end of the activity, bring up on the board a 'sentence starter'. This is a means of giving students a prompt to try and summarise their learning.

The sentence starter in this case is:

To me, the meaning of the term 'price' is…

Get the students to complete the sentence. As they are completing this task, walk round the class and observe the sort of responses students are providing. Try to note the students who might be having difficulty so that you can provide some additional support to them later. Note: this task may take more than ten minutes. You can adjust the timings of the lesson to suit or adjust the way you get student feedback. These are suggested tasks only.

3. Value for Money (10 minutes)

Here we want students to extend the work they have just done on price and think about the idea of 'value for money'. To begin this activity, you will need to bring in some item which has value to you. It might be a piece of jewellery, a photograph of your family, an item of sports equipment, a CD or DVD etc. What is important is that this item must be something that your students are unlikely to find valuable.

Show the students the item, briefly explain it if necessary, and then ask students if they would like to bid for it – like an auction. The chances are that most students will not be willing to pay anything for the item, or at the very best, only a very small amount.

You will then need to 'withdraw the item' from auction as no one has bid anything near 'what it is worth'. You can then spend a couple of minutes explaining what it is about the item which has value to you. Then say to students that you cannot understand why they have bid such low prices for the item.

This can then stimulate a short class discussion about why they value the item so low and you value it so high.

Then put students into pairs, give them a piece of flip chart paper or similar, and ask each pair to come up with two possessions, one each, which have high value to them and to write down on the paper five agreed general points about what makes something 'valuable'. Get each pair to post their paper onto the walls of the classroom. They can then mingle and look at the responses of the other pairs.

At the end of this activity, ask students to write down their definition of 'value for money'.

Again, circulate around the class and check understanding.

4. Opportunity Cost (10 minutes)

For this activity, you will need to go back to your small items you brought into class. Each student will now need to have two items, so give out the second item to them and ask them very quickly to assign a 'price' to the second item.

Now ask students to make a choice between the two items. Select some students to give their feedback – again, try and choose some different students from those who have already given feedback in the lesson so far. Ask them a simple question: Tell the class what your two items are, which you chose and what the item 'cost' you.

The chances are that each student will say something like: 'I have X and Y and I have chosen Y, it cost me five dirhams'.

Now ask students to consider what they have sacrificed in making the choice between the two items. The answer is they have had to sacrifice the other option and that this is called 'opportunity cost'. You can then note to students that rather than looking at the price of a good it can be more informative and 'smart' to consider what we are sacrificing in terms of other goods when we make a purchase. That can often be a more revealing way of looking at consumption choices than looking at price.

To reinforce the understanding of opportunity cost, ask students to complete the Checkpoint questions on page 94 of the Student Book.

5. Characteristics of 'Smart Consumers' (15 minutes)

In this activity, put students into pairs or groups of not more than four and give them another piece of flip chart paper or similar. They must choose a product which they all agree that they want to purchase – just one product. They must then do the Research Task on page 95 of the Student Book using online retailers.

When they have found at least three different prices, they must then write down five other factors, apart from price, which they would want to discover about the product and the online retailer before they made a decision on which item to purchase.

When they have completed the task, get the pair/group to post their feedback on the walls of the classroom and again, go round other groups' responses and see what others have written.

If there is time, you can ask students to summarise how they would explain what a 'smart consumer' is using no more than 140 characters in 'Twitter' style. A template is provided at the end of this lesson in Appendix 1 for this purpose.

6. Plenary – Bag of Words (5 minutes)

In this simple end of lesson activity, write out a series of key words that have been used in the lesson, such as price, value for money, satisfaction, value, opportunity cost, price aware and so on. You can add duplicates of the words to ensure that there are enough words for one per student. Go around the class and ask students to pick a word out of the bag. They then have three minutes to make a sentence out of the word they have picked which reflects the learning in the lesson.

You can use the template provided at the end of this lesson in Appendix 2 for students to write their sentence.

You can ask some students to read out their sentences if there is time, or you can ask students to hand in their slip of paper as they leave the class.

APPENDIX 1

Tweet Template

Name ______________________________

Tweet Title ______________________________

APPENDIX 2

Name: ______________________________

My Word: ______________________________

My Sentence:

____

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____

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Lesson 2

WHAT ARE THE MAIN FEATURES OF SOUND FINANCIAL MANAGEMENT?

Introduction

This lesson explores the idea of sound financial management, and uses as a key guide the idea that sound financial management means living within your means and avoiding spending more than you have coming in. The lesson is based around the family, but could easily be adjusted to consider the issues from an individual perspective. The family is used because it is assumed that most students will not be familiar with the world of work. It is worth encouraging students to talk to their families about some of the issues that are raised. Obviously, finances can be quite a personal thing, so do make sure your students are aware that some people do not like talking about their finances. However, there should be some opportunities to ask general questions about things like the differences between wages, salaries, and pensions.

Learning Objectives

At the end of the lesson, students should be able to:

- Distinguish between a salary and a wage by giving a written or verbal definition.
- Identify two ways in which a family might balance its income and expenditure.
- Give a definition of a budget and state at least two advantages to a family of budgeting.
- Give an explanation about why it is important to plan for retirement.

Suggested Lesson Structure

1. Lesson Starter: Wages and Salaries (5 minutes)

The start of the lesson aims to help students understand the distinction between a wage and a salary.

One way of doing this is to ask students to use a 'whispers' exercise. Divide the class in half and then line up the students in their two halves. To the first student in the line in the first half of the class, either whisper the definition of a 'wage' into their ear or give them the definition written on a piece of paper for them to read. Do the same thing with the second half but this time with the definition of the term 'salary'.

The first student in the line in each half then must whisper the definition to the second student in line, who then whispers it to the third person in the line, and so on to the last student in line. When both halves have finished, ask the last students in line to write the definition of their term on the board. Now ask the first student in each line to write the definition they were given under these two definitions. Discuss the differences.

This is a quick and interesting way to consider introducing definitions. It is accessible, and helps students remember the correct definition because they recall how it can get 'corrupted' as it passes down the line. If you have any students with hearing impairments, the 'whisper' can be replaced by writing down the interpretation, showing to the hearing-impaired student and then having that student pass it on to the next student.

2. Balancing Income and Expenditure (10 minutes)

Having introduced the idea of wages and salaries, you can introduce the next activity by telling students that the vast majority of families rely on their wages or salaries as the main form of income for their household. From this income, all household expenditure has to be paid for.

This activity is designed to get students to think about the types of household expenditure. Split the class into groups of no more than four. It is always sensible to ensure that the groups are of mixed ability and need, and to change the groups on regular occasions, depending on the nature of the activity.

In groups, ask students to use a piece of flip chart paper or presentation slide software such as PowerPoint and to consider a list of the types of household spending a typical family might have to use its income on each month. Allow around five to six minutes for this, and as the groups are working, go around the groups and provide appropriate prompts to help them along.

When time is up, get the groups to post their flip chart paper or show their presentation slide. They should then be given a few minutes to go around the other groups' suggestions and note down any items of expenditure they had not thought of.

When the class are seated again, as a whole class, ask if anyone would like to suggest how much they think buying all the items they have identified would cost? After you have a few suggestions, take one reasonable suggestion and write the figure on the board, for example, 10 000 AED. Then ask students what they think would happen to a family spending this amount of money each week, if their incomes were lower than, equal to or higher than the (for example) 10 000 AED?

For example, you could say what would happen if the family's income was 8000 AED, 10 000 AED or 12 000 AED.

The intention here is to introduce the idea of the distinction between 'deficit' and 'debt' and how sensible financial management means trying to ensure that you do not spend what you have not got.

Check understanding by getting the students to do the Checkpoint on page 108 of the Student Book.

3. Cutting Back Expenditure (10 minutes)

To follow up the last activity, this activity puts the student at the centre of the task and asks them to consider their own spending habits to see if they can prioritise their spending and what they could cut back on if they had to.

Use the Action Task on page 112 of the Student Book for this. Give students five to six minutes on the activity, and then use the remaining time to gather some feedback in the form of asking students to tell their peers what spending they consider a priority, what they could cut back on, and why.

4. The Consequences of Poor Financial Management (35 minutes)

The remainder of the lesson is devoted to allowing students to consider the consequences of poor financial management. The work so far has been focused on the idea that balancing income and expenditure is fundamental to sound financial management.

It is suggested that you offer students the choice of what way they would like to do the task. Begin by explaining that their task is to demonstrate what they think some of the consequences of poor financial management for families might be. The sort of options you give will depend on your group, but some suggestions include preparing a short five-minute presentation, a piece of drama, or a public information advert. By allowing choice, students of differing abilities, skills and learning styles can take more control over their learning and choose an activity which they feel more comfortable with, and which they think will allow them to achieve.

Give students around 15 minutes preparation time, and then use the remaining 15 – 20 minutes for the presentations/performances etc.

Note: The Curriculum Document specifies that one of the learning outcomes for the unit is for students to demonstrate their understanding of the consequences of poor financial management and to analyse and explain this to others. It is important, therefore, that the main task in this lesson does reflect this desired learning outcome, and that you have some way in which you can assess the extent of the learning of students in the group.

Lesson 3

WHAT ARE THE DIFFERENT FORMS OF BORROWING AND LENDING?

Introduction

In this lesson, students will look at borrowing and lending. As part of the lesson, we will pick up the idea of budgeting which was covered in Lesson 2 of the Student Book and which will be utilised in this lesson. The idea of budgeting will be applied to thinking about the advantages and disadvantages of borrowing. Students will be asked to construct a budget which is designed to give them an understanding of how important it is to plan ahead and also how this planning can help to overcome some of the potential disadvantages of borrowing.

Learning Objectives

At the end of the lesson, students should be able to:

- Provide a definition of borrowing and lending and give an example of each.
- Explain at least two risks involved in both borrowing and lending.
- Describe at least two types of borrowing.
- Give an explanation of the relationship between saver and lenders.

Suggested Lesson Structure

1. Introductory Activity (around 10 minutes)

The start to this lesson is designed to suit those students who prefer a kinaesthetic approach. Place two large signs at opposite ends of the classroom before the start of the lesson. One sign says 'TRUE' and the other, 'FALSE'.

Have a series of prepared statements relating to borrowing and lending, some of which are true and some false. Examples might be:

- Lending is beneficial because it has no risks attached, the risk is always for the borrower. (F)
- In finance, borrowing refers to the use of money for a period of time with the obligation to pay it back at some point in the future. (T)
- Borrowing money always involves paying the lender interest. (F)
- Lenders do not incur an opportunity cost because they have a surplus of money. (F)
- Borrowing from a bank is the cheapest and safest way to borrow money. (F)
- If people save their money by putting into a bank, a pension scheme or similar, they are also acting as lenders. (T)
- Borrowing for a mortgage is classed as a long-term loan. (T)
- An overdraft facility with a bank is a form of borrowing. (T)
- The higher the risk a borrower is, the higher the interest rate they are likely to be charged. (T)

As you read out each statement, students move to the end of the room with the sign which they think is the correct answer. For example, with the first statement in the list above, students should walk to the end of the room with the 'FALSE' sign. Students then move back to the middle of the room and the next statement is read out, and so on. If you wish. Students who get the answer correct get a point. The winner is the one or ones with the most points.

A slight variation on this activity is for the students who get the answer incorrect to have to sit down. The one or ones who are still standing at the end of all the statements are the winners.

At the end of this short activity, ask students to write down all the True statements they can remember.

2. Activity Stations (45 minutes)

This is a very useful means of providing variety in the lesson, targeting different abilities and needs, and providing an element of choice for students to make. It does need a bit of planning, but is well worth the effort.

You will need to set up a series of 'work stations' around the room – how many is up to you and will depend on the size of the class, the number of groups you have and the variety of the tasks you want to provide.

Each workstation has a different task or set of resources. Students are divided into groups of three or four, and each group is told to go to one of the stations. The group then has a time limit to complete the tasks on the work station before moving on to the next work station, and so on. It is not necessary that every group visits all the workstations. It will depend on how many workstations you choose to have and the number of groups. However, it is sensible that each group should visit at least three workstations. Be careful that the workstations are ready for the next users each time, for example a video is ready to play, and cards are shuffled ready for re-sorting. It is also worth ensuring that the range of tasks at each workstation covers the learning objectives that you want to cover in the lesson.

With one minute to go before the group moves to the next station, students are asked to fill in a form in which they summarise what they have learned from their time at the workstation. You can collect these in at the end of the lesson or at the end of each 'round' to help with formative assessment. A sample template for this form is provided as Appendix 3.

Some suggestions for the workstations are offered below, but these are not exhaustive.

- Budget exercise: There are a number of budget templates online – type the words 'budget template' into a search engine. If students have access to Microsoft Office software, there are also templates available in Excel.

  It is suggested that you choose a template which relates to family budgeting, and try and keep the template as simple as possible. Smartsheet have such a simple template which can be downloaded:

  https://www.smartsheet.com/top-excel-budget-templates

  Scroll to find the 'Family Budget Planner'.

  Once you have decided on a suitable template, it is suggested that you provide the students with some suggested information on income and expenses. You can usually simplify the templates by deleting unwanted rows. Once you have provided some data, provide the students with the terms of a loan for the purchase of a car. You can make up the size of the loan and the monthly repayment and charges. Students in the group must then input this information into the budget template to see what the effect is on the family finances. You can set a question based on the completion of the budget on what recommendations the group have given this family for managing their finances successfully if they do take on this loan.

- A Case Study of a family seeking to borrow some money from a bank to buy a new car. The Case Study can highlight some of the factors both the family and the bank would consider in making and granting the application for the loan. Once students have read the Case Study there should be a series of up to five questions on the Case Study picking out the key issues reflecting the learning objectives for this lesson in identifying the risks of borrowing and lending.
- A selection of the Thinking Tasks from the Student Book which students must consider and write a short response.
- Use the Discussion Point on page 124 of the Student Book.
- You could find a short video on the advantages and disadvantages of borrowing or the use of credit cards on the web and have this ready to play on a laptop at one of the workstations. Students have to note down the main points from the video.
- Use a 'diamond nine' and ask the group to complete it with nine factors that people should consider when taking out a loan and to rank them in the diamond nine levels from the most important to the least important. A sample diamond nine template is given in Appendix 4.
- A card sorting activity in which students must organise cards to match the type of loan with the appropriate source and/or definition. An example of three cards which could be matched is given in Appendix 5. In the example, the type of loan is a mortgage, its definition is 'A long-term loan…', and the source of the loan would be a 'bank'.
- The Research Task on page 126 of the Student Book. Students should note down the findings of their research on the key difference and perhaps encourage them to show they understand by giving a numerical example.
- Complete the Action Task on page 128 of the Student Book.
- You could find a newspaper or magazine advert for credit cards, and ask students to critically analyse the advert and look for the potential advantages of taking out a credit card. They might also do some additional research to find out more about how the credit card works.

3. Conclusion to the Lesson (5 minutes)

Ask students to summarise, in five sentences, the key learning points they have taken from the lesson. The use of the forms at the end of each workstation should help them to articulate their thoughts here. Once they have written their five sentences, then ask them to reduce the learning outcomes in their five sentences to five words and then from those, to one word.

APPENDIX 3

End of Activity Summary Form

Group: ____________________

Activity Station Number: ____________________

What I learned at this station:

____

____

____

____

APPENDIX 4

A Diamond Nine

Matching Card Examples

Mortgage

A long-term loan taken out for the purchase of property

Source of Loan: Bank

Lesson 4

WHAT ARE THE ADVANTAGES AND DISADVANTAGES OF SAVING AND INVESTMENT?

Introduction

This lesson provides the opportunity for students to do some research on different types of saving and investment schemes, and to learn a little more about the importance of saving for the future. One of the suggested activities is to track the progress of some stocks and shares, and this will obviously require more time in future lessons. It is possible, therefore, that you could use the starter for the subsequent Lessons 5 and 6 to get feedback from students on how their shares are performing, and what it would mean to their finances if this was a real investment situation. Students could record the performance of their shares using a spreadsheet which allows them to graph the performance or they could produce a hand drawn graph. Students could have these graphs to hand at the start of the lesson, so you can quickly go around the class and see who is doing well and who not so well.

Learning Objectives

At the end of the lesson, students should be able to:

- Explain the difference between saving and investment.
- Outline at least two reasons for saving and give examples.
- State at least two types of savings options with at least one advantage and one disadvantage for each.
- State at least two types of investment option with at least one advantage and one disadvantage for each.

Suggested Lesson Structure

1. Starter (5 minutes)

The starter here is designed to act as a reinforcement of learning from Lesson 3, which notes the basic identity of Income = Consumption + Saving. You can begin the lesson by having this showing either on the board or presentation device, or perhaps via a series of posters around the room, which is useful to facilitate peripheral learning.

With the information on the identity, get the students to either complete the Action Task on page 136 of the Student Book or you can put up some similar examples on the board or presentation device. The intention is to reinforce the understanding of the identity and how it can be manipulated.

2. Reasons for Saving (12 minutes)

This game is based on an old TV programme called *Beat the Clock*. The principle outlined below can be used in many different contexts. First, you must tell the students that they have to read the information in the Student Book on pages 136 to 140 on 'Why Save'. It is important that they take in as much information as possible, as they will be expected to not only ask questions on the content, but may also have to answer them as well.

When the reading has finished, allocate each student a number. If you have 35 students in the class, students will be numbered from 1 to 35. You will also need to have a bag or similar with each of these numbers written out on a small piece of paper or card, or use table tennis balls with the number drawn on them, or similar.

A student who will play *Beat the Clock* (and thus be in the 'hot seat') is chosen by drawing out a number from the bag. You can do the drawing out or ask a student to do it.

The student whose number is drawn comes to the front of the class. The rest of the class must then ask questions of the student about the content in the reading they have just done. Students asking the questions must do so in succession as quickly as possible to put the student in the hot seat under pressure to think quickly. It does not matter if they repeat the same questions either within the minute or with different students in the hot seat. You can give all students a couple of minutes before starting the game to note down some questions if necessary.

The student playing the game must not answer any of the questions with 'yes' or 'no'. For example, if they were asked the question: 'Should families put away some money for emergencies?' the student in the hot seat cannot answer 'Yes' but should do so with something like 'That is a sensible option for families.' The student in the hot seat has one minute to 'beat the clock' and 'wins' by getting through the whole minute answering questions without answering 'Yes' or 'No' at any time. You can use your smartphone or a stopwatch as a timer. If the student answers with 'Yes' or 'No', stop the timer and note the time for the student. The student in the hot seat is also not allowed to prevaricate with their answers – they cannot say 'Maybe,' 'I don't know,' or say 'Errmmm' etc. The next student is then chosen.

You can repeat this for as many students as you think is appropriate, but typically five to six is probably the maximum before students run out of questions or begin to lose interest. Small gifts can be given to the students who 'beat the clock' if desired.

3. Saving for Old Age (10 minutes)

This activity aims to raise awareness about the importance of saving for retirement, and to give students some indication of the amount they might need to consider saving to secure a reasonable income in retirement.

One way to do this is to use the Checkpoint on page 140 of the Student Book, which asks students to do a calculation to work out how much a family might have to save to secure a pension given a specified rate of return. You can vary the figures in this example so that students can see how the rate of return and the amount saved affects the eventual pension. This, of necessity, is a simple example, but it does serve to highlight the key principles of pension provision.

4. Types of Saving (15 minutes)

This is a relatively short and simple task based around the information in the Student Book on pages 140 to 142. This can be completed in pairs or individually. The task involves students reading the information about types of saving. Their task is to look at each type and identify one advantage and one disadvantage of each type of saving. For example, for 'saving in banks', students might note that an advantage is that their savings are relatively safe, but a disadvantage might be that access to savings might be restricted depending on the scheme used. Allow 10 minutes for this to be completed.

The remainder of the activity will be a reinforcement of the learning. It is suggested that you use a voting software such Kahoot (https://kahoot.com/). Have a series of questions related to each type of saving asking about advantages and disadvantages. Students have to vote on the correct answers. This is a good way to involve all students regardless of ability, as it is largely anonymous and gives a useful indicator of how many students are getting the answers correct.

An example of an appropriate question might be:

Possible disadvantages of saving in financial institutions include:

A. They are experts in managing savers funds.

B. Access to funds may require giving several weeks' notice of intended withdrawal.

C. Financial institutions can fail and go out of business.

D. Interest rates tend to be higher if the saver is willing to forego flexibility.

In this example, students should 'vote' B and C as their answers.

5. Investment Challenge (18 minutes)

This last activity will focus on investment in stocks, shares, and bonds, as these are the two easiest types of investment to research.

You can spend the first few minutes introducing the idea of investment, what it is and how it differs from saving. It is worth mentioning to students that while few of them will ever be likely to buy and sell shares or bonds personally, they will be indirectly doing so by taking out insurance policies, contributing to pension funds and though other forms of saving. It is important, therefore, that they have some awareness of stock and bond markets.

After you have introduced the topic, set students the Research Task on page 144 of the Student Book. The web link to the Abu Dhabi Securities Exchange is given in the Student Book. It is worth just going through the web page with students to direct them to the easiest way they can access the information they need.

Go to the 'Menu' option and select 'Market' and 'Stock Screener'. Students can then use the selections available to choose the sector and company name they are interested in monitoring.

Tell students that they have an imaginary investment portfolio of 500 000 AED and that they can 'spend' this sum on buying a selection of shares of their choice. The aim of the task is simple. Students must try and build their investment portfolio and make a profit over the time period you allow for this exercise. You could allow just a week and then check how students are getting on in the next lesson or you could allow a longer period.

To make it easier, students should 'spend' their portfolio funds by making their choice in this lesson and not be allowed to buy or sell before the time you allow for the activity, so that they will have a portfolio of shares at different prices on day 1 to a value as near to 500 000 AED as possible, and then compare this to the value on day x at the end of the time you allocate. The student with the highest value portfolio at day x is the winner.

You should revisit this exercise in a future lesson to review what has happened to the portfolios, and to note the potential advantages and disadvantages of investment, the key one being, of course, that share prices can go down as well as up. Some students will 'lose' money on their portfolio.

If you want to provide an extension task to this with more able students, encourage them to monitor the share price of their portfolio, as well as any news about the companies they have invested in. Allow them to buy and sell their shares over the time period you allocate, so that they can compare how they could perform if they can buy and sell regularly with how they perform at the base task described above when they are not allowed to buy and sell.

As a further extension task, you can set students the Action Task on page 146 of the Student Book if they have completed their purchase of their share portfolio before the end of the lesson.

Lesson 5

WHAT ARE THE MORAL QUESTIONS SURROUNDING FINANCIAL MANAGEMENT?

Introduction

The start of this lesson might be used to have a very quick round up of how the students' portfolio investments are performing, which they put together in Lesson 4. The major part of this lesson is taken up with a fairly large-scale activity which students will choose, and which requires some time to prepare. You will need to decide whether you wish to allow time for 'performance' of the task by students. This will further depend on how many tasks you give students to choose from, and how many groups you want to allow. There are a number of options given as suggestions below – you do not need to choose any or all of them – they are provided as suggestions. Depending on the type of group you have and their aptitude, you may wish to focus on certain types of activity which best suit their abilities and skills. The timing of the lesson, therefore, needs to be fairly flexible.

If you include the portfolio check as a starter you may want to skip either the starter suggested here or the 'considering a quote' activity, but do bear in mind the suggested learning objectives for this lesson in making your decision.

Learning Objectives

At the end of the lesson, students should be able to:

- Give a definition of the term 'frugal'.
- Outline the distinction between being frugal and being greedy.
- Provide some judgements and analysis relating to different scenarios which have moral and ethical financial management dimensions.

Suggested Lesson Structure

1. Starter (10 minutes)

To begin the lesson, it is suggested you use the Case Study on page 150 of the Student Book. This Case Study presents a scenario where being frugal and being greedy overlap, providing a moral and ethical dilemma. Put students into pairs and get them to read the Case Study. They should then move on to the Discussion Point and Thinking Task that follows, discuss their ideas, and note down their judgements in a few sentences as directed.

When they have completed the Discussion Point, get some feedback from some different pairs. One way of doing this is to use a soft ball of some kind (these can easily be purchased and is always useful to have in the classroom if you do not already do so as a means of getting students to be a little more active) and toss the ball to one of the students in the pair. That pair must stand up and give their feedback. When they have finished they either toss the ball back to you so you can toss it to another pair, or the pair themselves can toss the ball to another pair who then stand and give their feedback, and so on. You can do this for however long you feel is appropriate given the nature of the feedback (you do not want too much repetition).

It is useful to sum up the feedback. This can be done by suggesting that 'There seems to be general agreement that…,' depending on the nature of the feedback you receive.

2. Activity 2: Considering a Quote (10 minutes)

In this next part of the lesson, students are asked to consider a quote which is philosophical in nature. The quote is on page 152 of the Student Book, written by Benjamin Franklin. This is also a paired activity – you can use the same pairs as the first activity or rotate and put students into different pairs.

The pair must read the quote and then address the implied question. Give students around three to four minutes to do this. Use the remaining time to get student feedback as to the result of the discussion. This can be done by using the ball tossing method described above, but an alternative is to tell students that they are free to walk round the class, talk to other pairs, and compare the results of their discussion. This is a useful means of catering for all abilities, as it takes the pressure off students to 'perform' in front of the class. Some students may prefer to listen, while others may have lots of questions to ask of the other pair. It also means that students are working with their peers rather than feeding back to you, the teacher.

You can, however, walk round and listen to the conversations the pairs are having, and this can be a useful means of formative assessment.

3. Case Study Losing a Home (40 minutes)

The next activity is based around the Case Study on page 155 of the Student Book. The Case Study tells the story of a young couple who buy a home and take on the responsibility of a mortgage. However, despite the added burden of a mortgage, they do not seem to recognise that their spending has to be moderate, and get caught up in trying to live a lifestyle which is beyond their means. This is designed to reinforce the principles of sound financial management, which was covered in Lesson 2, and also highlights some of the consequences of poor financial management, which is a required part of the learning outcomes for this unit.

The Case Study highlights how easy it is to get caught up in a spiral of debt, and to come to rely on credit cards as a means of financing profligate spending. This further reinforces the information on 'Borrowing via Credit Cards' which was outlined in Lesson 3 of the Student Book. Students can be reminded to look back on that section if they want to be revise this area of financial management.

It is possible to provide some element of choice for students about the type of outcome task they produce from the Case Study. The Action Task which follows the Case Study provides some guidance as to the sort of questions which students might consider regardless of the way in which they decide to show the outcome.

The following are some suggestions of possible outcome tasks.

- Students could work as a group to produce a piece of drama which highlights the moral and ethical decisions which Hamed and Leela face, and some of the potential consequences of their behaviour. You might direct the students to consider the effect of their behaviour on others, and whether they are not taking their responsibilities for their own actions seriously. Students might draw on their studies of unit 4, in Grade 10, which looked at rights, responsibilities and obligations to help them in this respect. How students choose to represent the issues prompted by the Case Study should be determined by them, but you can give some clues and hints if necessary. Students might, for example, produce something which shows how, as a result of the difficulties faced by Hamed and Leela, they split up. Financial problems are a significant cause of family breakdown. The drama piece needs to be around five to seven minutes long, and could involve a reasonable number of students, depending on how student choices work out.

- Students could work together to produce a comic strip which shows the consequences of Hamed and Leela's behaviour. This might suit students who are creative, but willing to work as a team to discuss the 'storyboard' and how the comic strip will turn out.
- If you have students who are musical, they can be encouraged to come up with a song which highlights the issues and consequences of Hamed and Leela's behaviour. The song doesn't need to cover every aspect of the consequences, but the thinking process students go through in deciding how to construct their song will be an important part of the process of filtering different ideas and considerations, and be part of the learning process.
- If students are not musical, then maybe they would like to try something similar but in the form of a poem or rhyme which highlights the issues and consequences.
- Students who are more factual and perhaps prefer a more concrete, linear thinking process could be encouraged to produce a slide presentation which serves as a public information guide to the perils of poor financial management. The slide presentation should be no more than five minutes long.
- Students could produce a poster on the issues and consequences of poor decision making in financial management, as outlined in the Case Study. The poster can be a combination of diagrams, images and words. There are a number of websites which give some guidance about how to produce a good poster, and the key factors to consider. Some of these are targeted at the academic community, but given students of this unit are in Grade 12, it may not be long before some of them join this community, and so the guidance may be relevant. In some cases, these guides go into some detail which is not necessary, but the key points can be identified in most cases. Type 'poster presentations' into a search engine. Some suggested sites include:

  https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1876493/

  https://canvas.hull.ac.uk/courses/615/pages/poster-presentations

  https://www.youtube.com/watch?v=AwMFhyH7_5g

  https://guides.nyu.edu/posters
- Students could write a story. Some students may prefer to do a more individual piece of work, and the option of allowing them to write a short story is one way of being able to facilitate this. You might choose to put a time or word limit on the story, and part of the process might be for the student to be prepared to read out their story to the rest of the class in the 'performance' section of the lesson. As with the other tasks suggested, the idea is for the story to highlight the issues faced by Hamed and Leela and the consequences, both for them and for others affected by their decisions.

The idea behind this teaching strategy is to make available different tasks requiring different skills, abilities and talents, not just written. This caters for a wider range of ability levels in the class. By giving students the option of choosing what task they want to do, you empower students to make their own decisions based on what they feel comfortable with and what they feel they can succeed in. Working with other students also means that students can be under less pressure, and this is a further benefit of this type of differentiated teaching strategy.

To allow students the choice of activity, you can set up 'Activity Stations' similar to those used in Lesson 3, but this time, students will focus on the one activity they choose. It may be an idea to produce a sheet which summarises the list of activities available to give to students at the start of this section of the lesson, and give them a couple of minutes to check what is on offer. They then go to (perhaps) a couple of stations where more detail is provided of the expected outcome before making their choice.

Whatever method you choose, take into consideration the timing of the lesson. If you wish to ensure that students have some 'performance' time in which to feedback, then you may, as suggested in the Introduction, choose to have a limited number of options available to students. Offering three choices, for example, would potentially give students five minutes to make their choice and get themselves together in their group (if appropriate), 20 minutes to prepare and produce their output and 15 minutes for performance time, five minutes per performance.

An Alternative Teaching Strategy

The teaching strategy described above might not be something which you feel comfortable with, or that your students would feel comfortable doing. What follows, therefore, is an alternative option which utilises various tasks in the Student Book which can be used, and which will cover similar areas of content.

1. The Discussion Point on page 154 of the Student Book encourages students to consider whether it is ethical and moral for those with surplus funds to lend to others for some return. This can be linked to discussions of the different approach to banking and finance by Islamic banks.
2. The Case Study on 'Losing a Home' can still be used, but students answer the questions in the Action Task which follows.
3. There are a series of small scenarios which raise moral and ethical considerations, which prompt students to give some short responses on the moral and ethical issues raised.

Lesson 6

HOW DOES THE FINANCIAL SYSTEM WORK AND WHAT ROLE DOES GOVERNMENT HAVE IN REGULATING THE FINANCIAL SYSTEM?

Introduction

In Lesson 4, students were encouraged to 'purchase' a portfolio of shares and to monitor their progress. This lesson links nicely to that activity in exploring the role of markets in the financial system in a little more detail. Some time is spent looking at insurance, as this is not only an important part of the financial system, but something that virtually all students will have to get involved with at some point in their early adult lives, perhaps most obviously through vehicle insurance.

Some of the lesson is also devoted to looking at the role of central banks and in particular, the role of the Central Bank of the United Arab Emirates (CBUAE). Some of the concepts involved in financial regulation are complex and involved, and it is not possible to cover everything in the space of a one hour lesson. The aim, therefore, should be to try and ensure that some simple principles of regulation are considered.

Learning Objectives

At the end of the lesson, students should be able to:

- Provide a short explanation of the meaning of the 'financial system'.
- Outline the role of banks.
- Give an explanation, using an appropriate example, of how insurance and assurance works.
- Describe the working of at least two types of financial market.
- Outline the role of a central bank in regulating the financial system.

Suggested Lesson Structure

1. Starter – an Acrostic (10 minutes)

This is a useful starter or end strategy which gets students thinking, and their creative minds working. In the lessons so far, you will have covered the idea of borrowing and lending, and looked at some of the key financial institutions which operate within the financial system. Students should, therefore, have a vocabulary now which relates to the financial system. This is an opportunity to recall and use that vocabulary.

The idea of an acrostic is to present students with a word or words, and get them to use each letter of the word to construct a poem which reflects the word as a whole. This will be quite a challenge for students, but you can differentiate.

The words in this example are:

F	S
I	Y
N	S
A	T
N	E
C	M
I	
A	
L	

You present the word to the students in this vertical fashion on the board or other presentation device. Students are then instructed to try and make a poem out of the letters. They should use a good size piece of paper for this, such as a piece of flip chart paper, a sheet of A3.

For example:

Funds flowing from person to person

Investments made by business and government

National savings schemes

And pensions all form part of a complex system…

Etc. The poem does not have to rhyme. Another option which may be easier for some students is to arrange the poem as follows:

The **F**inancial system is a complex beast

Full of lots of confusing terms and **I**ssues

Stocks, shares, pension fu**N**ds, mutual funds, and banks

All compete for our s**A**vings

Etc. This approach makes it easier for some students. A further way to differentiate this starter is to give students the option of not constructing a poem, but to think of as many words as they can which begin with each letter of the acrostic as possible, but they must think of at least one word for each letter. The first letter 'F' for example, might generate the words 'Funds', 'Finance', 'Financial Market', 'Frugal', 'Financial Institution' etc.

Give students around seven to eight minutes to complete this task. You can circulate around the room as students are working on the task to look at how they are getting on and provide some help and support as necessary – and perhaps a few prompts!

At the end of the time, collect in the sheets of paper. A selection across the ability range can be showcased by putting them up on the classroom display board so that students can see their own and others' efforts in future lessons.

In the last two to three minutes of the time available, you can summarise what you have seen as you walked around the class by giving students a definition of the financial system. This is given in the Student Book as well as a Key Term. This definition should be available to students throughout the lesson, so could be put up as a large poster on a wall, be provided on a slide, or written on the board, or any other means you feel is appropriate for your class.

2. Shares Review (5 minutes)

Use this next part of the lesson to have a quick review of how students share portfolios are performing.

3. Components of the Financial System (10 minutes)

'What am I' Activity:

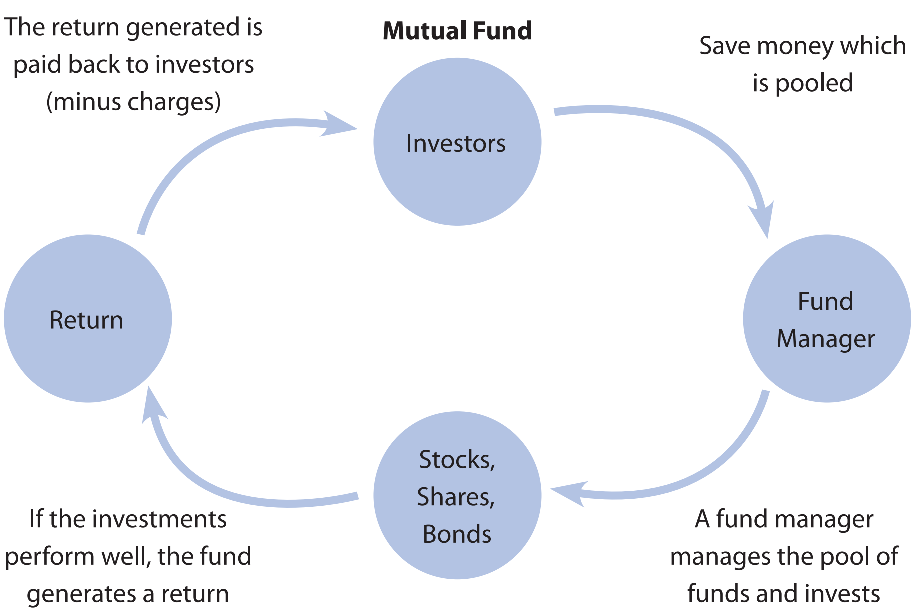
This activity is often used as an 'ice breaker', but is a good way of getting students to get up, move around, ask questions and think. Begin by getting students to read the information in the Student Book on the Components of the Financial System which covers 'Banks' and 'Other Financial Institutions' (tell students not to go beyond this and include insurance companies).

When they have finished reading which should only take a few minutes, call out four students and attach a sticky note to their forehead. The sticky notes have the name of a financial institution on it, 'Bank', 'Pension Fund', 'Mutual Fund', 'Islamic Bank'. The student with the sticky note then has to go around the class asking questions to find out what they are. Students who are asked the questions can only answer 'Yes' or 'No'.

Describe and Draw Activity:

An alternative to this strategy is to use a 'describe and draw' activity. For this, you need to have pictures of different financial institutions, or pictures representing them – a picture of a bank, an image showing a mutual fund, Islamic bank, pension fund etc. You can find plenty of images by typing in the relevant word into a search engine and look at the 'image' results. Divide students into pairs and give one student in each pair one picture which they must keep hidden from their partner. They look at the picture and then describe it to their partner without mentioning the name 'bank', 'mutual fund' etc.

For example, you might use the image for a mutual fund like the one which follows:



The student with this image might say, 'This consists of four parts. The four parts represent a process. The first part starts with investors…,' and so on. The second student must listen to the description, and try and draw the image from the description. Allow a fixed time for the task, and then ask students to compare the two images.

You can then swap round and get the 'drawing' student to do the describing. Each should take five minutes.

4. Insurance (20 minutes)

This part of the lesson looks at the principle of insurance. Insurance companies are an important part of the financial system, because they take in premiums from large numbers of people and invest these in the financial system, in stocks, shares, bonds and other assets. For students, this is something that they will definitely come into contact with in their lives. They might never invest in stocks and shares themselves, but they will via insurance.

A useful way to introduce the principle of insurance is to use something which students will be familiar with. This could be vehicles (students in Grade 12 will no doubt be starting to think of when they can drive and be independent!), or personal possessions of value, or their homes. This will be done as a whole class activity and you will be the insurance company.

First of all, decide on the item to be insured – in this example we will use vehicles. Ask each student to imagine that they own a car and to write down the value of the car on a piece of paper. This value is the maximum amount that the insurance company (you) will pay out in the event of an accident which writes-off the car. (It doesn't matter what the value is; some students might aspire to very expensive cars in which case they might be surprised at the insurance costs!). Collect together the sums and write the total on the board.

Now ask students what they think the risk is that they will have an accident during the first year. They should give their answer as a percentage. It may be the case that they assess the risk much lower than it is. A recent study in the UK showed that over 20% of young drivers have an accident in their first year of driving. There are various news articles on the issues related to young drivers in the UAE, one such is:

https://www.thenational.ae/uae/transport/youth-cause-nearly-half-of-uae-accidents-police-say-1.88799

This or other news articles you find may be useful support resources to provide students with some understanding of the issues surrounding insurance and driving.

Tell the students that as the insurance company, you have estimated that the risk of having to pay out for the class writing-off a car is 25%. Students must then calculate how much you, the insurance company, might have to pay out in a year. For example, if there are 30 students in the class and the average value of each of their cars is 100 000 AED, the total sum of the value of the cars in the class is 3 million AED. With the risk of accidents resulting in a write-off being 25%, the amount the insurance company might have to pay out in a year is 750 000 AED.

Now ask the students how much they think you should charge them in premiums to ensure that the insurance company is able to cover its risk. Some students may realise that the premiums collected must cover at least 750 000 AED. If there are 30 students in the class, the premium for each student would have to be a minimum of 25 000 AED per year. Students might be surprised at this figure.

What this exercise does is outline the basic principles of insurance. It identifies the sum which needs to be insured, the idea of the risk of something happening and how this is related to the premiums which must be charged. It is simple but is good at highlighting the basics of insurance.

To complete this section of the lesson, get students to do the Action Task on page 167 of the Student Book.

5. Regulation of the Financial System (15 minutes)

The whole issue of regulation is quite complex, so it is suggested that this last part of the lesson uses the information provided in the Student Book and the CBUAE website as the main sources of information.

You could simply ask students to read through the section on 'The Regulation of the Financial System' in the Student Book, and then do a learning check by producing a series of multiple choice type questions on the content and using a voting software like Kahoot to check on students understanding.

An alternative is to use the Self-Assessment Questions at the end of the lesson as a means if summarising and reinforcing the key issues.

You may want some of the stronger students to be stretched further, and the Research Task on page 177 of the Student Book would be a good way to do this.

Other options for this part of the lesson include:

- Put students into pairs and get them both to read the relevant section in the Student Book as described above. One student in the pair explains to the other what they think the content is about, and what the main learning points should be, and the other student writes down the key learning points. Allow five minutes for this sharing and writing part of the activity.
- Ask students if they can create a mnemonic which would help them (and others) remember the key learning points of the lesson.
- You can prepare between five and ten statements to write on the board highlighting the key learning points related to regulation of the financial system. When students have finished reading the content, put the statements up on the board using a suitable presentation device, (a slide presentation is ideal for this) and students must choose the three which they think best reflect the key issues facing the authorities in regulating the financial system. An example of such statements might be:
  - Central banks must regulate the financial system to prevent fraud and corruption.
  - Central banks must control the money supply to ensure the value of money remains stable.
  - Without central bank regulation, banks and financial institutions may indulge in practices that are high risk and lead to financial crisis.