



# 5 COUNTRIES 10 LESSON PLANS

**“Development of the Key Competencies of Adults  
by Innovation Program of Consumer Education”**

Co-funded by the  
Erasmus+ Programme  
of the European Union



Contract number  
**2018-1-SK01-KA204-046393**

This document has been prepared with support of the European Commission however it reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.



# OUTPUT 3

## Methodology for Development of Key Competencies

### Contents...

To Buy or not to Buy? Or Maybe Save a Little and then Buy.....	6
Advertising and Consumer Behavior.....	10
Groceries - What Will You Learn at Home.....	14
Family Budget.....	18
Complaints.....	22
E-commerce: Withdrawal Right.....	26
Electronic Communications Services.....	30
Traveller Rights.....	34
Environmental Issues and Consumer Regulations.....	38
Do My Food Choices Shape the World?.....	42

# Lesson Plans



# FOREWORD

The training program “ Development of the Key Competences of Adults by Innovative Program of Consumer Education “ is the result of the European ERASMUS + program, which aims to increase the range of education programs for the unemployed under the age of 29 with low skills or low qualifications. By the content and methodological processing the program is usable also for primary and secondary school students.

Stories from the lives of consumers in a market economy are cross-cutting in nature and focus on the development of financial, media and environmental literacy. The goals of education are the development of two key competencies, namely Social and Civic Competence and the development of Communication in a Mother Tongue.

Innovative methods in OUTPUT 3 - Methodology for Development of Key Competencies use a constructivist approach to learning, where the teacher is a facilitator of learning, students work independently, gain their own knowledge, learn from experience and develop communication skills in discussions. The evaluation of the development of key competencies is being prepared in OUTPUT 4 - Methodology for the Verifying Development of Key Competencies.

*for a team of authors*  
*Mgr. Božena Stašenková, PhD., project coordinator*





Author

**Mgr. Viera Rusiňáková © 2019**

Name of the lesson

**To Buy or not to Buy?**

**Or Maybe Save a Little and then Buy?**

Lesson

**No. 1**



## Identification of educational needs

Research into the needs of the target group of unemployed adults under 29 years old with low skills or low qualifications confirmed their interest to voluntarily participate in consumer education programs. The participants from Slovakia selected as the most important themes Consumer Behaviour and Consuming Society with which they already have some experience, and are motivating for them to continue in their education.

## Educational objectives

Ability to change consumer behavior into a less consuming way (Social and Civic Competences)

Ability to express and interpret ideas in written and oral form (Communication in the Mother Tongue)

## Materials

**Case Study: To Buy or not to Buy? Or Maybe Save a Little and then Buy?**

## Duration

90 minutes

## Link to useful resources

- <https://www.dtest.cz/clanek-7698/vanoce-bez-odpadu>
- [http://jogsc.com/pdf/2017/4/factory\\_ovplyvnjuce\\_spotrebitelske.pdf](http://jogsc.com/pdf/2017/4/factory_ovplyvnjuce_spotrebitelske.pdf)
- <https://www.feedough.com/what-is-consumer-behaviour-ultimate-guide/>
- <https://conversionxl.com/blog/9-things-to-know-about-influencing-purchasing-decisions/>
- <https://zenuskaren.sk/aj-ekologicky-nakup-pomoze-nasej-planete-osvoj-si-tieto-skvele-zvyky/>

## Content of the Case Study

Linda and Lolita come from middle-class families, but with different lifestyles. In the Linda family, travel, shopping and savings are not a supported policy. On the other hand, the Lolita family lives modestly, things are bought only for quality and when they need them. Lolita, on the other hand, always dreamed of impulsive purchases, but always had to plan her expenses. Therefore, they decided to enroll in consumer behavior classes.

## Questions of the Case studies

### Question n. 1

Could you tell the class about money saving and purchase planning in your family?

### Question n. 2

What are the advantages and disadvantages of both of those modes of spending?

### Question n. 3

Which way do you think is better for the environment and for the economy?

### Question n. 4

Which way is more wasteful?

### Question n. 5

What is consumer behavior?

### Question n.6

What influences consumers 'decision to buy?

### Question n.7

Do you know about branding?

### Question n.8

What is impulse buying?

# 01 Presentation of educational objectives



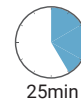
The aim of education is to motivate students to more prudent consumer behavior, to be able to assess their options, to realize their limitations, to change mindless consumption into conscious decision-making. The teacher leads conversation to a consumer society, where a large part of the population has become accustomed to prosperity and luxury, and climate change and environmental problems are the result of mass consumption.

# 02 Presentation and familiarization with the case study



Introducing the case study: To Buy or not to Buy? Or Maybe Save a Little and then Buy?

# 03 Cooperative learning



We divide the students into 4-5 groups and give them the assignments:

1. Which of the girls' behavior shopping is closer to you?
2. What are the advantages and disadvantages of both methods of shopping?
3. What do you mean by consumer behavior?
4. What influences consumers' shopping decisions?
5. Describe impulsive shopping.
6. Describe the planned purchase.
7. Which shopping do you consider unnecessary?

After finishing the work, the representatives of individual groups present the results of the group work to other students.

# 04 Individual work



Students independently write the essays on the proverb: "A rich person is not only one who owns a lot but also one who needs little." We will enable the reading of the essays to those students who express their interest to present the essays to other students.

# 05 Discussion



The German sociologist ERICH FROMM wrote the book "To Have or to Be?"

This title of the book will be basis for the discussion of students sitting in a circle.

- What is a person's happiness?
- What do you think is the criterion for human wealth?
- What does it mean "to have"?
- What does it mean "to be"?
- What is your attitude to money?

# 06 Brainwriting



**Theme: What would you be able to give up so that your consumption does not burden the environment?**

Students present their proposals, which are written on a flipchart.

We will then encourage students to try to create subgroups of related proposals that have something in common.

Finally, we encourage students to think together about what positive changes in consumer behavior they would bring to the environment.

# 07 Assessment of the development of key competencies









Author

**Flavia Cavaleiro © 2019**

Name of the lesson

**Advertising and consumer behavior**

Lesson  
**No.2**

## Identification of educational needs

Our work with groups of unemployed adults under the age of 29, with low skills or low qualifications, showed how it is possible to stimulate interest in consumerism and how these people are disposable to participate in consumer education programs. Interest is shown both in themes that are easily identifiable, in common knowledge, such as advertising - protecting the environment - nutrition, and towards others that are more complex and personal, such as managing the family budget.

## Educational objectives

Ability to critically perceive and decode advertising (Social and Civic competences)

Use the mother tongue in a positive, clear and creative way (Communication in Mother Tongue)

## Materials

### Case Study: Advertising and consumer behavior

- Magazines and advertisements of social media
- Pens or pencils
- Notebooks or sheets

## Duration

90 minutes

## Link to useful resources

- <https://www.easa-alliance.org/>
- [https://books.google.it/books?id=NAfcCgAAQBAJ&pg=PA20&lpg=PA20&dq=decodificare+la+pubblicit%C3%A0+eu&source=bl&ots=rA1m2sOx65&sig=ACfU3U3gomjHIMNNjRfVcOpubaLnpWb1QA&hl=it&sa=X&ved=2ahUKewjDs7D9\\_7LmAhVR4qQKHf07CHgQ6AEwB3oECAoQAQ#v=onepage&q=decodificare%20la%20pubblicit%C3%A0%20eu&f=false](https://books.google.it/books?id=NAfcCgAAQBAJ&pg=PA20&lpg=PA20&dq=decodificare+la+pubblicit%C3%A0+eu&source=bl&ots=rA1m2sOx65&sig=ACfU3U3gomjHIMNNjRfVcOpubaLnpWb1QA&hl=it&sa=X&ved=2ahUKewjDs7D9_7LmAhVR4qQKHf07CHgQ6AEwB3oECAoQAQ#v=onepage&q=decodificare%20la%20pubblicit%C3%A0%20eu&f=false)
- <https://eur-lex.europa.eu/legal-content/IT/TXT/HTML/?uri=LEGISSUM:l32010&from=IT>
- <https://www.youtube.com/watch?v=tGO5TibZobQ>
- <https://www.youtube.com/watch?v=rbQOb4dHXys>

## Content of the Case Study

Two girls want to buy a mascara but they have different attitudes for money and for purchases. One asks the seller for help and says how much she can spend, the other wants the one she saw in television, she is so sure it's the best that "challenges" her friend to make a comparison. The photographic challenge shows the differences so declaimed by the publicity were not found. Advertising knows how to influence consumers' choices, it is therefore necessary that consumers learn to decipher it.

## Questions of the Case studies

### Question n. 1

In the case presented, according to you, which of the two girls behaved consciously?

### Question n. 2

When you want to make a purchase, do you first discover the different offers on the market or do you go directly to buy in a place you like?

### Question n. 3

How much do you think you are influenced by advertising?

### Question n. 4

If you buy a product and only after the purchase do you see that it does not have the features presented by the advertisement, what do you plan to do?

### Question n. 5

How many types of advertising do you know?

### Question n.6

What is the difference between advertising and marketing?

## 01 Presentations and group climate creation



10min

The first 10 minutes are dedicated to the formation of the group and, after a brief presentation of the teacher and of the course, the trainer will ask that each participant present itself, if they believe to be influenced by advertising and it is also interesting to ask everyone if there is an advertisement that has particularly affected them or if there is one that they remember without even knowing why. Finally the trainer asks their expectations about the course.

## 02 Presentation of the case study



15min

The next 15 minutes are dedicated to the presentation of the case study and to the history of advertising. This part will be exposed through a Power Point program that facilitates both the learning and the level of attention with the use of images. The history of advertising is easily transmitted with this tool as by its nature it is based on images and videos. Unfortunately, often people with a low level of education tend to think that they are unable to follow a lesson that presents a path that is also cultural and adapts themselves to being on a minimum level of information search. It is therefore important to include the messages transmitted to them in a cultural setting. The message that passes is that what has not been done before can still be done.

## 03 Theory and technique



15min

After having seen in class a series of television commercials (old and current), some slides of paper advertising are presented and some of the most evident advertising techniques are described, ranging from the use of color to the choice of jingle.

## 04 Cooperative learning



30min

The teacher divide the class into subgroups for the teamwork. To divide the class into subgroups teacher can choose different criteria and this is at the discretion of the teacher, he/she teacher can choose to divide by:

- **heterogeneity** of the level of knowledge (the subgroup in this case needs more support and the risk is that someone collaborates less)
- **homogeneity** of the level of knowledge (the subgroup is facilitated in the work and the teacher will have to supervise to stimulate)
- **randomness**
- **the preference of the students** (usually they choose the companions based on affinities)

### Distribution of the work of each sub-group

1. Each subgroup will elect a spokesperson to present in the plenary the work of the group he /she represents
2. Each subgroups will have a different advertising to be analyzed based on the following form:
  - what are the predominant colors;
  - what those colors convey;
  - to whom is addressed the message;
  - what the message is.
3. Tools: students can use the material they brought from home (magazines and posts from social media such as Facebook) or procured by the teacher.

At the twentieth minute the trainer will finish the group work and each spokesman will present in plenary what has been achieved. The trainer will give feedback to each group.

## 05 Demonstration



10min

Using advertising taken from magazine, invite students to identify what they consider to be misleading. Some volunteers will present their considerations to the classroom.

## 06 Assessment of the learning outcomes



10min







Author

**Mgr. Božena Stašenková, PhD. © 2019**

Name of the lesson

**Groceries - what will you learn at home**

Lesson  
**No. 3**



## Identification of educational needs

Research about the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to voluntarily participate in consumer education programs. The participants selected the most important consumer themes (Food, Nutrition, Complaints) with which they already have some experience and they are motivated and attracted to continue in their education. Insufficiently developed communication competence restricts participants in group discussion and in understanding new information, receiving instructions, storing texts in memory and reproducing them in new contexts and situations.

## Educational objectives

1. Ability to practise consumer protection measures at labeling of groceries (Social and Civic Key Competencies).
2. Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

## Materials

### Case Study: Groceries – what will you learn at home

Information resources about food labeling

Packaging of chocolate, biscuits, yoghurt, chips, fries

Pens or pencils and squares of paper

90 minutes

## Duration

## Link to useful resources

- <https://www.svps.sk/potraviny/otazky.asp>
- [www.dtest.cz/ecka](http://www.dtest.cz/ecka)
- [http://www.europarl.europa.eu/RegData/etudes/BRIE/2015/548990/EPRS\\_BRI\(2015\)548990\\_REV1\\_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/BRIE/2015/548990/EPRS_BRI(2015)548990_REV1_EN.pdf)
- <https://eur-lex.europa.eu/legalcontent/EN/TXT/PDF/?uri=OJ:C:2018:196:FULL&from=EN>
- [https://europa.eu/youreurope/citizens/consumers/unfair-treatment/unfair-pricing/index\\_en.htm](https://europa.eu/youreurope/citizens/consumers/unfair-treatment/unfair-pricing/index_en.htm)
- [http://www.europarl.europa.eu/doceo/document/E-8-2017-005087-ASW\\_EN.html?redirect=https://ec.europa.eu/food/safety/food\\_improvement\\_agents/additives\\_en](http://www.europarl.europa.eu/doceo/document/E-8-2017-005087-ASW_EN.html?redirect=https://ec.europa.eu/food/safety/food_improvement_agents/additives_en)
- [https://ec.europa.eu/food/safety/rasff\\_en](https://ec.europa.eu/food/safety/rasff_en)
- [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52017XC1213\(01\)](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52017XC1213(01))

## Content of the Case Study

The content of the case study is about a birthday party to which Andrea and Eva invited their classmates. Girls have no shopping experience and also any experiences with comparing the prices of goods, considering the health and the importance of knowing the food allergens. They have no information about obligations of labeling groceries which are valid for European consumers.

## Questions of the Case studies

### Question n. 1

Find out the difference between the “best before” and the “use by” date.

### Question n. 2

What information should be labeled on the package of groceries?

### Question n. 3

How does unit price help the consumers?

### Question n. 4

What is a glucose and fructose sirup?

### Question n. 5

What is a glutamates sodium? What are food additives?

### Question n.6

Who is controlling the safety of groceries and what is RASFF?

### Question n.7

What allergens are mandatory on foods?

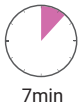
## 01 Presentation of learning objectives



Imagine the topic by reminding students that food is under the state control and that everyone is responsible for their own control over what we eat.

For example, ask them to indicate if **they have any health problems with their food**.

## 02 Presentation of the case study



Familiarization of the students with Case Study "Groceries – What You Will Learn at Home"

## 03 Cooperative learning



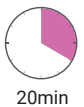
Divide the students into groups of four and handout them information resources about labeling of groceries.

Assign the tasks and working time :

- Find out the difference between the "best before" and the "use by" date.
- What information should be labeled on the package of groceries?
- How does the unit price helps the consumers?
- What is a glucose and fructose sirup?
- What is a glutamates sodium? What are food additives?
- Who is controlling the safety of groceries and what is RASFF?
- What allergens are mandatory on foods?

Bring the students together and ask them to present their results to whole group.

## 04 Demonstration



Invite the students to identify mandatory labeling on practical examples of groceries. Ask students to identify it on chocolate (yogurt, biscuits, yoghurt, chips, fries) and visualize their descriptions by drawing, writing or making a collage.

Then ask them to present their role to the whole group.

## 05 Reading and writing for critical thinking



This method uses a sequence of three-phase model of thinking and learning process. Let the students to work on these tasks independently.

**Evocation** means actively linking the student's knowledge to the context of the topic:

**Task1:** What health consequences may occur with consumption of some groceries?

**Awareness** means combining new information and old information to memory.

**Task 2:** What is the benefit for consumers of using groceries labeling?

**Reflection** means active processing of information into a personal dictionary.

**Task3:** Does food labeling help save the family's financial budget?

Ask the students to gather in a circle and discuss about their findings. Then summarize their expressions and tell them your feedback about their critical thinking.

## 06 Assessment of the learning outcomes







Author

**Mgr. Ing. Renata Horáková © 2019**

Name of the lesson

**Family budget**

Lesson

**No. 4**

## Identification of educational needs

The research of the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed the interest of the participants to voluntarily participate in consumer education programs.

The participants selected the most important consumer themes which they already have some experience with and towards which they feel motivated and attracted to and want to continue in their education (the following topics were selected in the Czech Republic: Family budget and Electronic communications services).

## Educational objectives

Social and civic competences act responsibly with limited sources

Communication in Mother Tongue formulate oral and written arguments

## Materials

### Case Study: Family budget

Consulting manual: **Family budget**

Pens or pencils and squares of paper

Flipchart

Calculator

90 minutes

## Duration

## Content of the Case Study

The case study describes the financial situation of a young man who is currently in a phase of gaining independence from his parents. He manages limited financial resources and chooses between different ways. He discovers that adulthood brings not only freedom but also a great responsibility.

## Questions of the Case studies

### Question 1

Make Radek's real budget for the first month of independent life.

Underline the items that are mandatory (Radek must pay them every month) and the items that are impacting.

Did Radek make a mistake somewhere? What should Radek have done differently? What else would you do?

### Question 2

What's his budget? Surplus, balanced or was Radek in the negative? In order to balance or even surplus the budget, it is necessary to increase income or reduce spending. Evaluate Radek's options to reduce spending or increase income. What would you do in Radek's place?

### Question 3

Compare Radek's financial situation when he lived with his parents (Do you consider Radek's contribution to his parents for food and housing, given how much he earned, enough?), after his independence, and during the time living with his roommate Michael.

### Question 4

What has changed after Michael's moving in? How could Radek handle the money he would save on living?

### Question 5

Radek would like to go for a holiday at the seaside with Michael and his two friends in half a year. The holiday will cost 500 €. All the savings so far are gone, so Radek must start from scratch. Radek is also considering a loan. Consider Radek's options and recommend appropriate steps.



## 01 Introduction to the issue



5min

A short introduction to the issue. Tip: Draw connections to real life. If students don't believe that what they're learning is important, they won't want to learn. Demonstrate how the subject relates to them.

## 02 Case study: Family budget



10min

Familiarization of the students with the Case Study. Ask students to read the case study individually or alternatively read the case study together aloud.

### Recommended question:

Which basic financial terms appeared in the case study? What is the basic structure of the family budget?

## 03 Case study (Q.1)



15+5min

Ask students to split into groups of 4-5. Encourage students to build a simple family budget. Give students a family budget table with pre-filled item names or an empty family budget table (based on student level). As students do their work, circulate among the groups and answer any questions raised, but avoid interfering with group functioning. End with a plenary session in which students do group reporting. Bring the students together and ask them to present their results to the whole group.

## 04 Case study (Q.2)



20min

### Brainstorming

In the group, try to evaluate Radek's options to reduce his spending or increase income. Have a group brainstorming session! More brains are better than one!

### TIPS:

#### Brain Writing

Get a group of students and have them write their ideas on a sheet of paper (everyone writes one concrete idea to reduce Radek's spending or increase his income.) After 20 - 30 seconds, rotate the sheets to a different student and try again (ideas on one paper cannot be repeated).

Continue until everyone has written on everyone else's sheet or less (depending on group size).

### Try to choose the best ideas

TIP: **Role storming**. What would you do if you were Radek?

## 05 Case study (Q.3, Q.4): Discussion



10min

Act as a mediator of the discussion. Don't offer your own opinion except to provide guidance on the process. Develop discussion by asking appropriate questions.



## 06 Case study (Q. 5) Bad or good loans



Radek would like to go for a holiday with his friends but he doesn't have enough financial resources. As one option, Radek is considering a loan.

### Pro and con grids

Pro and Con Grids can be used in any discipline and allow students to consider the advantages and disadvantages of an identified issue, procedure, action, or decision. This activity promotes a deep level of thought by requiring interaction and encouraging the sharing of ideas. Students should be able to make comparisons in a variety of contexts.

Divide students into small groups, if necessary.

Create a spreadsheet with two columns: pro and con. Copy the spreadsheet into multiple tabs based on the number of groups you will have and label tabs accordingly.

Indicate the number of pros and cons each individual or groups should develop. Allow five to ten minutes for discussion or silent thought.

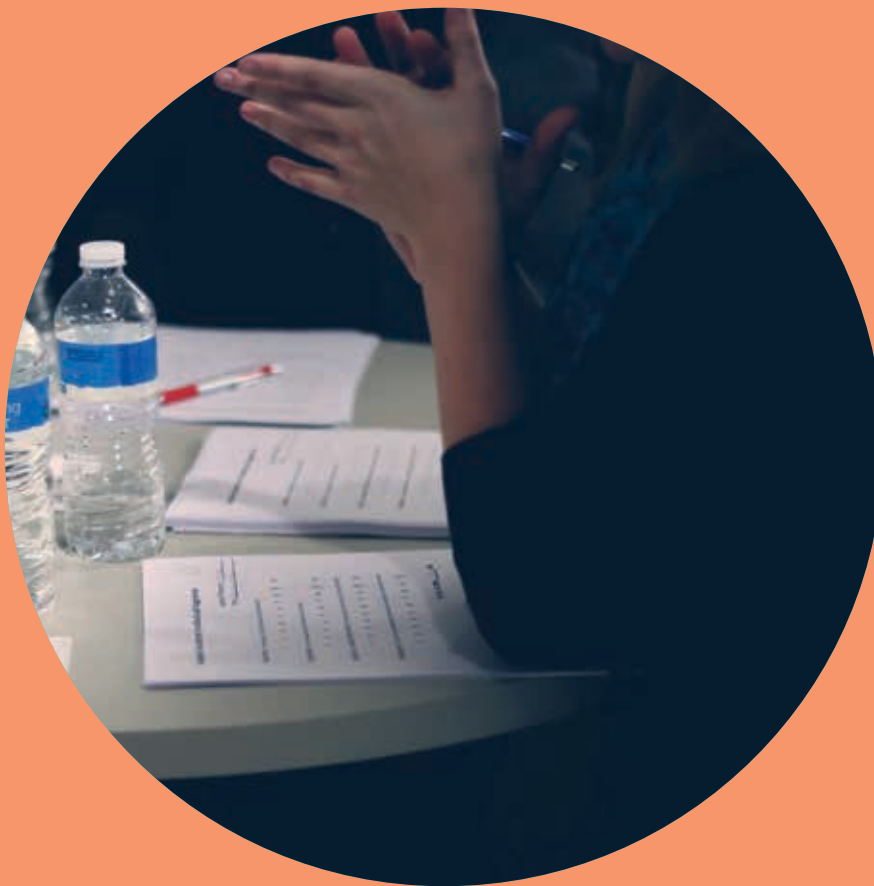
Students in groups will create a list of pros and cons within your assigned tab.

Ask for input: write pros on one side of the board and cons on the other side. Combine the pros and cons that are very similar and count the number of times they recur to show their perceived importance.

Consider using the pros and cons as the basis for a debate. Motivate students to think creatively, to develop new ideas, etc., by unrestrained and spontaneous participation in the discussion.

## 07 Evaluation





Author

**Mgr. Božena Stašenková, PhD. © 2019**

Name of the lesson

**Complaints**

Lesson

**No. 5**

## Identification of educational needs

Research into the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to voluntarily participate in consumer education programs. The participants from Slovakia selected the most important consumer themes (Food, Nutrition, Complaints) with which they already have some experience, and are motivating to continue in their education.

Insufficiently developed communication competence restricts participants in group discussion and in understanding new information, receiving instructions, storing texts in memory and reproducing them in new contexts and situations.

## Educational objectives Development of key competences

Ability to deal with consumer complaints based on democratic rules (Social and Civic Key Competences)

Ability to recognize effective and constructive communication (Communication in Mother Tongue)

## Materials

### Case Study: Complaints

Consumer Protection Act 250/2007 Z.z.

Role cards - consumer, shop keeper

## Duration

90 minutes

## Link to useful resources

- [https://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index\\_sk.htm](https://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index_sk.htm)
- [https://europa.eu/youreurope/citizens/consumers/shopping/shopping-consumer-rights/index\\_en.htm#faulty-goods-2](https://europa.eu/youreurope/citizens/consumers/shopping/shopping-consumer-rights/index_en.htm#faulty-goods-2)
- [https://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index\\_en.htm#country](https://europa.eu/youreurope/citizens/consumers/shopping/guarantees-returns/index_en.htm#country)
- [https://ec.europa.eu/consumers/odr/resources/public2/documents/consumer\\_rights/EN/infographic\\_faulty\\_goods\\_en.pdf](https://ec.europa.eu/consumers/odr/resources/public2/documents/consumer_rights/EN/infographic_faulty_goods_en.pdf)
- <https://www.epi.sk/zz/2007-250>

## Content of the Case Study

Two sisters Jana and Dana are preparing for a wedding of their friend Izabela. They bought wedding dresses that were damaged shortly after they put them on. The shop keeper accused them that the clothes had been damaged by improper use. Complaint should be documented and solved but before that Jana and Dana should learn in which way to do.

## Questions of the Case studies

### Question 1

Where did the girls made a mistake?

### Question 2

What would you recommend them?

### Question 3

Where will they find information about complaints?

### Question 4

How should they continue?

### Question 5

Arrange practical rules for resolving of consumer disputes.

## 01 Presentation of learning objectives

Motivate student to think that consumer behavior can help market when consumers are informed, educated and able to enforce their rights.



5min

## 02 Presentation and familiarization with the Case Study

Familiarization of the students with Case Study "Complaints"



5min

## 03 Cooperative learning

Divide the students into groups of four. Assign the tasks and working time. Appeal students to solve these problems:

1. Where did the girls made a mistake?
2. What would you recommend them ?
3. Where will they find informations about complaints?
4. How should they continue ?
5. Arrange practical rules for resolving of consumer disputes.



20min

Presentation of the results. Each group selects one participant to represent the group's results.

## 04 Independent work

Ask students to become familiar with Article 18 of the Consumer Protection Act.



5min

## 05 Discussion about student's feelings

Round table : Ask the students to present their feelings:

- When handling a complaint without proper information, by their experiences
- After reading the Consumer Protection Act.



10min

## 06 Role play

Ask students to imagine: You are a person in the following roles:

1. Consumer
2. Shopkeeper

Provide students with a short description of these roles to resolve of consumer dispute. The final outcome of this consumer dispute is dissatisfaction of the consumer, to whom the shopkeeper has not acknowledged visible damage to the goods which he did not cause himself.

If students are not willing to play roles, the teacher will read the prepared script.



15min

## 07 Discussion in a circle

Use to troubleshoot the Indian community: "What would your feelings be in the positions of individual roles - consumer, shopkeeper."

Indians use the discussion to solve their problems with the community. All members of the Indian community, including problem makers, are sitting in a circle. During the discussion, the problem is not solved by finding the causes or identifying who the culprit is. All participants are asked to express their feelings as if they felt "in the skin" of the actors in these problems.

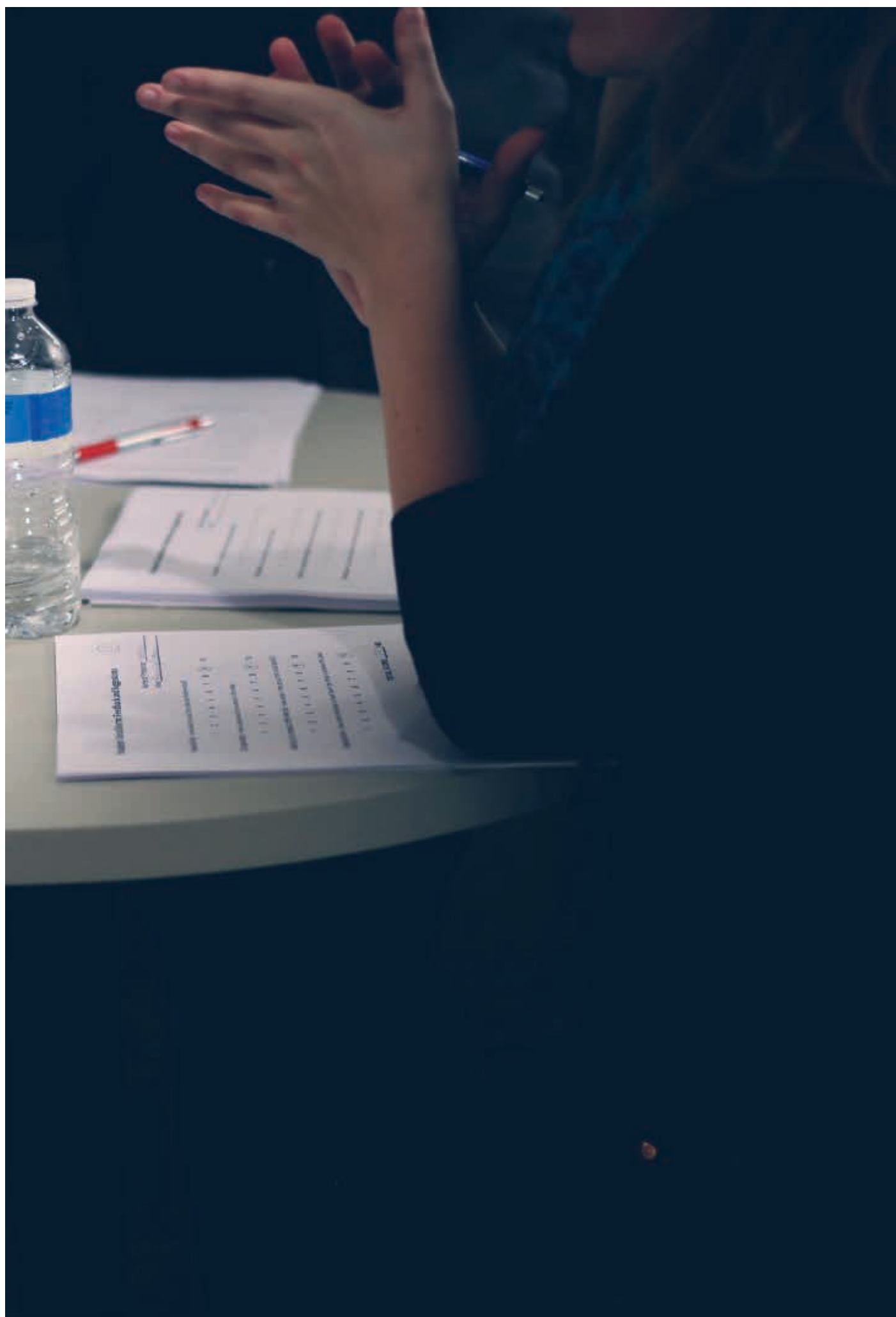


20min

## 08 Assessment of key competences



10min





Author

**Konstantia Zogaki © 2019**

Name of the lesson

**e-commerce: Withdrawal Right**

Lesson  
**No. 6**



## Identification of educational needs

A study as a result of different focus groups in Greece about the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to participate in consumer educational programs. The participants selected the consumer themes (Rights in Services, e-commerce) with which they already have some experience and they are motivated and attracted to continue in an educational program.

## Educational objectives

1. Ability to practice consumer protection measures in distant contracts/e-commerce (Social and Civic Key Competencies).
2. Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

## Materials

### Case Study: E-commerce Withdrawal Right

Information resources about e-commerce

Knowing their rights concerning problems in e-commerce

Knowing their withdrawal right

## Duration

90 minutes

## Link to useful resources

Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council Text with EEA relevance. (<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32011L0083>)

## Content of the Case Study

The content of the case study is a young boy, Michael who is a 23 year old student lives in Greece and has no experience from online shopping since he has never used the internet in order to buy any product. He wishes to buy a present for his brother whose birthday is in five days, however has no time to spend on market research since he is currently studying for his forthcoming exams.

Michael did an online search and decided to buy the present online in order to save time and money. He is not currently employed; focusing on his studies and lives off his parents' allowance.

Michael is facing a consumer dispute with a supplier for the first time.

## Questions of the Case studies

### Question 1

Is Michael responsible for making any mistakes or omissions during the online shopping?

### Question 2

In your opinion can Michael withdraw from the sale and claim a refund? (Refer to manual)

### Question 3

In your opinion are the terms and conditions section incomprehensive?

### Question 4

Was the representative's briefing on the withdrawal right correct?

### Question 5

Have you ever been faced with a similar case in the past?

### Question 6

How did you handle it?

### Question 7

In your opinion what can Michael do from now on? Who could advocate for Michael and his rights?

### Question 8

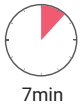
Do you believe that online shopping entails dangers? Which one is the most significant, in your opinion?

## 01 Presentation of learning objectives



Imagine the topic by reminding students that distant contract are under the European legal framework. For example, ask them to indicate if they have any problem during an e-commerce experience.

## 02 Presentation of the case study



Familiarization of the students with Case Study "E-commerce: Withdrawal Right"

## 03 Cooperative learning



Divide the students into groups of four and handout them information resources concerning e-commerce. Assign the tasks and working time:

- Find out the information in the legal framework.
- What information they should know before they proceed in a distant contract?
- How does this information help the consumers?
- What is the distant contract policy?
- Did the e-shop policies response in compliance with European Legal Framework?
- How would you negotiate the cost for this product which is not useful for you?
- What do you think about the e-shop representatives?
- By which framework this argument is controlled?

Bring the students together and ask them to present their results to whole group.

## 04 Individual Exercise



It usually includes an individual work on editing a subject, solving one problem, aimed at making trainees reach their own conclusions under the supervision of the trainer.

Invite the students to identify mandatory information in distant contract. Ask students to identify it on an e-shop and visualize their descriptions by drawing, writing or making a collage.

Then invite them to write down a complaint (a complaint form should be given) concerning the withdrawal right in distant contract and ask them to present their ideas to the whole group.

## 05 Reading and writing for critical thinking



This method uses a sequence of three-phase model of thinking and learning process.

Let the students work on these tasks independently.

**Evocation** means actively linking the student's knowledge to the context of the topic

**Task1:** What economic consequences may occur without knowing their rights?

**Awareness** means combining new information and old information to memory.

**Task 2:** What is the benefit for consumers of reading carefully the terms and conditions in all transactions?

**Reflection** means active processing of information into a personal dictionary.

**Task3:** Does this procedure help to understand the digital transactions rules?

Ask the students to gather in a circle and discuss about their findings. Then summarize their expressions and tell them your feedback about their critical thinking.

## 06 Assessment of the learning outcomes







Author

**Mgr. Ing. Renata Horáková © 2019**

Name of the lesson

**Electronic Communications Services**

Lesson

**No. 7**

## Identification of educational needs

Research of the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed the interest of the participants to voluntarily participate in consumer education programs.

The participants selected the most important consumer themes with which they already have some experience and they are motivated and attracted to continue in their education (the following topics were selected in the Czech Republic: Family budget and Electronic communications services).

## Educational objectives

1. Ability to use consumer protection measures in the field of electronic communications services (Social and Civic Competencies)
2. Ability to distinguish and use different types of texts including written juristic text (Communication in Mother Tongue)

## Materials

### Case Study: Electronic Communications Services

Consulting manual: **Our Rights as Consumers of Electronic Communications Services in a nutshell**

Pens or pencils and squares of paper

Flipchart

Phone/tablet/computer with internet

## Duration

90 minutes

## Link to useful resources

- <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>
- <https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:02009L0136-20091219>

## Content of the Case Study

The case study outlines some situations that communication service users can address. Included is a manual with consumer rights in electronic communications. Students will learn the system of dispute resolution with an emphasis on out-of-court methods of consumer dispute resolution, the so-called ADR.

## Questions of the Case studies

### Question 1

Could you explain the difference between a fixed-term contract and an open-ended contract? Each has its advantages and disadvantages. Do you know what they are?

### Question 2

How do you choose the best offer for yourself? (What criteria would you consider?)

### Question 3

Can the operator change conditions unilaterally? Find out what rights the customer has when the conditions change (refer to Consulting manual).

### Question 4

Where did Pavla make a mistake?

### Question 5

After this experience, Pavla decided to leave this operator anyway. But she is afraid that by going to someone else she will lose her number, which all her friends are used to. Are her concerns justified? (refer to Consulting manual)

### Question 6

Christine often travels, most often around Europe. While these are usually short trips, she still wants to be in touch with her friends, family and fans on her blog. She is not sure how this may affect her phone bill. Find out what might be the impact of home calls on a telecommunications account. (refer to Consulting manual)

### Question 7

Michael also unsuccessfully resolved his phone bill complaint. His claim was rejected. When he imagined what the trial with the operator would be, he waved it off. Is there another option?

### Question 8

In the group, try to find the positives and negatives of the dispute resolution through the court proceedings and the positives and negatives of out-of-court dispute resolution (refer to Consulting manual).

### Exercise

Find out which entity would be competent for the out-of-court resolution of any dispute between you and your operator in your country.

# 01 Introduction to the issue



A short introduction to the issue. Tip: Draw connections to real life. If students don't believe that what they're learning is important, they won't want to learn. Demonstrate how the subject relates to them (e. g. each of us uses electronic communications services).

# 02 Case study: Electronic communications



Ask students to read the case study individually or alternatively read the case study together aloud.

# 03 Questioning



Ask students about the differences between a fixed-term contract and an open-ended contract? Invite the students to identify the advantages and disadvantages of both.

# 04 Discussion



Free discussion on the topic: How do you choose the best offer for yourself? What criteria would you consider? (The aim of this part is to identify students with the topic.)

# 05 Case study: Our Rights in the field of Electronic Communications Services



This task is aimed at understanding and interpretation the written text contained in the enclosed manual.

Ask students to split into groups of 4-5. Invite students to find answers to the following questions:

- Can the operator change conditions unilaterally? Find out what rights the customer has when the conditions change.
- Where did Pavla make a mistake?
- After this experience, Pavla decided to leave this operator anyway. But she is afraid that by going to someone else she will lose her number, which all her friends are used to. Are her concerns justified?
- Christine often travels, most often around Europe. While these are usually short trips, she still wants to be in touch with her friends, family and fans on her blog. She is not sure how this may affect her phone bill. Find out what might be the impact of home calls on a telecommunications account.

After the groups have prepared the answers, ask the selected representative of each group to explain the content to a lay audience in their own words.

# 06 Case study: Dispute resolution



In the group, try to find the positives and negatives of the dispute resolution through the court proceedings and the positives and negatives of out-of-court dispute resolution.

## TIPS: T-chart

Students should be able to make comparisons in a variety of contexts. The T-Chart is a handy graphic organizer student can use to compare ideas in a visual representation.

*Refer to Consulting manual if necessary.*



## 07 Case study: Dispute resolution

Task: working with the search system, filling in internet form.

Use this link: <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>



10min

## 08 Assessment of the development of key competencies

At the end of the lesson, hand out paper or small cards to students on which they will write down an accurate interpretation of the main idea behind the lesson. Students will hand the cards over when they leave the classroom.



10min



Author

**Anastasia Chatzipavlou © 2019**

Name of the lesson

**Traveler Rights**

Lesson

**No. 8**

## Identification of educational needs

A study as a result of different focus groups in Greece about the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to participate in consumer educational programs. The participants selected the consumer themes (Rights in services, e-commerce) with which they already have some experience and they are motivated and attracted to continue in an educational program.

## Educational objectives

1. Ability to practice consumer protection measures at Traveler Rights (Social and Civic Key Competencies).
2. Ability to express opinions, experiences and attitudes by clear and coherent way (Communication in Mother Tongue).

## Materials

### Case Study: Traveler Rights

Information resources about transportation: air flights

## Duration

90 minutes

## Link to useful resources

- Regulation (EC) No 889/2002 of the European Parliament and of the Council of 13 May 2002 amending Council Regulation (EC) No 2027/97 on air carrier liability in the event of accidents (<https://publications.europa.eu/en/publication-detail/-/publication/e59187a4-6622-40c4-bde8-208883d2597f/language-en>)
- Regulation (EC) No 261/2004 of the European Parliament and of the Council of 11 February 2004 establishing common rules on compensation and assistance to passengers in the event of denied boarding and of cancellation or long delay of flights, and repealing Regulation (EEC) No 295/91 (<https://eur-lex.europa.eu/legal-content/GA/TXT/?uri=CELEX:32004R0261>)

## Content of the Case Study

The content of the case study is a young lady 18 years old named Christine, who lives in Athens with her parents. She has just begun her studies and has decided to travel alone for ten days to Rome to visit a friend who is studying there. She has only travelled once in the past with her parents in an internal flight. She is very young and therefore stressed over the forthcoming trip. She has no experience in handling consumer disputes as she has just turned adult and her parents were dealing with these issues so far.

## Questions of the Case studies

### Question 1

In your opinion did Christine do the right thing, leaving the airport area?

### Question 2

What would you do in a relevant situation?

### Question 3

If you were Christine's parents what would you advise her to do?

### Question 4

Is the airliner's policy and response in compliance with Air flights Law? (refer to Consulting manual)

### Question 5

Considering the items Christine lost, the cost for replacing all those items during her 10 day visit to a foreign country as well as the cost for buying a new luggage, what do you think about the level of the proposed refund? What would you do if you were in a similar situation? Would you accept the refund?

### Question 6

What do you think Christine can do from now on?

### Question 7

Have you ever had a similar experience in the past? How did you handle it?

### Question 8

When you travel by plane, boat, train and/or bus do you think you can exercise your Consumer rights? Justify your answer.

### Question 9

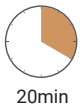
What are the most frequent obstacles that a consumer is faced with when exercising their rights and how can they deal with them.

## 01 Presentation of learning objectives



Imagine the topic by reminding students that air flights are under the European legal framework. For example, ask them to indicate if they have any problem during a flight.

## 02 Brainstorming



The trainees are pushed towards the multilevel examination of a question through a free and spontaneous expression of ideas.

The trainer enhances the involvement of trainees and makes them necessary interventions so that the expression of ideas does not drift into demonstration fantasy rather than creative expression.

The trainer uses (art, images, a phrase etc) in order to push trainees to a spontaneous idea. He uses flipchart to write down the trainee's ideas. At the end the trainer connects the phrases has been expressed and posits the principles of the specified topic.

The trainer summarize trainees' expressions and tell them his feedback about their critical thinking.

## 03 Presentation of the case study



Familiarization of the students with Case Study "Traveler Rights"

## 04 Cooperative learning



Divide the students into groups of four and handout them information resources about air flights consumer's rights.

Assign the tasks and working time:

- Find out the information in the legal framework.
- What information they should know before a flight?
- How does this information help the consumers?
- What is the airliner's policy
- Did this policy responses in compliance with Air flights Law?
- How you would negotiate the cost for replacing all those items during her 10 day visit to a foreign country as well as the cost for buying a new luggage?
- What do you think about the level of the proposed refund?
- By which framework this argument is controlled?

Bring the students together and ask them to present their results to whole group.

## 05 Demonstration



Invite the students to identify mandatory information in an air flight booking. Ask students to identify it on an air flight ticket and visualize their descriptions by drawing, writing or making a collage.

Then ask them to present their idea to the whole group.

## 06 Assessment of the learning outcomes











Author

**Flavia Cavaleiro © 2019**

Name of the lesson

**Environmental issues  
and consumer regulation**

Lesson

**No. 9**



## Identification of educational needs

Our work with groups of unemployed adults under the age of 29, with low skills or low qualifications, showed how it is possible to stimulate interest in consumerism and how these people are disposable to participate in consumer education programs. Interest is shown both in themes that are easily identifiable, in common knowledge, such as advertising - protecting the environment - nutrition, and towards others that are more complex and personal, such as managing the family budget.

## Educational objectives

1. Ability to implement behaviors that respect the environment (Social and Civic Key Competencies).
2. Search for, collect and process of information concerning environmental protection (Communication in mother tongue).

## Materials

### Case Study: Environmental issues and consumer regulation

- Pens or pencils
- Notebooks or sheets

90 minutes

## Duration

## Link to useful resources

- [https://europa.eu/european-union/topics/environment\\_it](https://europa.eu/european-union/topics/environment_it)
- <http://www.europarl.europa.eu/factsheets/it/sheet/71politica-ambientale-principi-general-e-quadro-di-riferimento>
- [http://www.berlin89.info/images/Ciao\\_Europa/Comunita\\_Europea/PoliticaUE.pdf](http://www.berlin89.info/images/Ciao_Europa/Comunita_Europea/PoliticaUE.pdf)
- [http://www.autoritadistrettoac.it/sites/default/files/notizie/allegati/dg\\_ambiente.pdf](http://www.autoritadistrettoac.it/sites/default/files/notizie/allegati/dg_ambiente.pdf)
- <https://www.youtube.com/watch?v=JHVjBTvYJLs>
- <https://www.youtube.com/watch?v=DbNOyQ46X1U>
- <https://www.youtube.com/watch?v=nkCClnZQJvQ>

## Content of the Case Study

Four friends rented a holiday apartment, they have little money; there is an additional cost for water and electricity consumption. They create a common fund for food, detergents and personal detergents and share tasks. One of the group is attentive and respectful of the environment, the others are less sensitive to the topic and he tries to educate them.

## Questions of the Case studies

### Question 1

What are the errors that can be committed daily to the detriment of the environment due to bad habits?

### Question 2

Do you think it is difficult to maintain a correct behavior in favor of the environment?

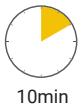
### Question 3

How can information on correct environmental behavior be found?

### Question 4

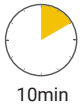
Which daily rules can be established to damage the environment as little as possible?

## 01 Presentations and group climate creation



The first 10 minutes are dedicated to the formation of the group and, after a brief presentation by the teacher, the trainer will ask each participant to introduce themselves, even to tell if they are interested in the topic of environmental protection and to briefly tell what are the virtuous behavior they adopts in defense of the environment. In the end the trainer asks what the expectations are about the course.

## 02 Presentation of the case study



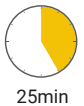
Familiarization of the students with Case Study "Environmental issues and consumer regulation".

## 03 Watching videos



Projection of a video that presents in an understandable and captivating way the environmental defense methods that each individual should adopt. You can find them on Youtube, such as "52 things you can do to save the environment", lasting 2'and 50". <https://www.youtube.com/watch?v=JHVjBTVYJLs>

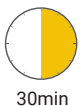
## 04 Individual Exercise



It usually includes an individual work on editing a subject, solving one problem, aimed at making trainees reach their own conclusions under the supervision of the trainer.

After seeing the video, the students will split a page from a notebook into two and, in the first column, they will write "The things that do not depend on me" and, in the second one, they will write "The things that depend on me ". They will have 10 minutes to complete these lists which will then be read and compared in plenary (consider another 10 minutes).

## 05 Reading and writing for critical thinking



This method uses a sequence of three-phase model of thinking and learning process.

Let the students to work on these tasks independently.

- **Evocation** means actively linking the student's knowledge to the topic context:  
**Task1:** What health consequences can occur with the worsening of the environmental state (increase in pollution, massive consumption of resources, waste of food and water?)
- **Awareness** means combining new information and old information with memory.  
**Task 2:** What is the advantage of consumers if they implement environmentally conscious behaviors (reduction of food waste, attention to water and light consumption, separate waste collection, etc.?)
- **Reflection** means active processing of information in a personal dictionary.  
**Task3:** greater attention to the environment helps to save the financial budget of the family?

Ask the students to gather in a circle and discuss about their findings. Then summarize their expressions and tell them your feedback about their critical thinking.

## 06 Assessment of the learning outcomes







re-use







Author

**Mgr. Viera Rusiňáková © 2019**

Name of the lesson

**Do My Food Choices Shape the World?**

Lesson

**No. 10**

## Identification of educational needs

Research into the needs of the target group of unemployed adults under 29 with low skills or low qualifications confirmed their interest to voluntarily participate in consumer education programs. The participants in Lithuania selected the most important consumer themes (Consumer Behavior and Consuming Society) with which they already have some experience, and are motivating to continue in their education.

## Educational objectives

Ability to change consumer behavior into a less consuming way (Social and Civic competencies)

Ability to express and interpret ideas in oral form (Communication in Mother Tongue)

## Materials

### Case Study: Do My Food Choices Shape the World?

- Information materials for students
- Products and packaging material for products containing palm oil
- Paper and stationery

## Duration

90 minutes

## Link to useful resources

- <http://www.stoppalmovemuoleji.cz/svedectvi.php>
- <https://www.wowshack.com/asimetris-new-documentary-on-palm-oil-that-needs-attention/>
- <https://ekonomika.sme.sk/c/4064241/produkcia-masa-sa-na-emisiach-co2-podielu-viac-nez-doprava>
- <https://bizfluent.com/list-7499733-five-responsibilities-consumer.html>
- <https://zenuskaren.sk/aj-ekologicky-nakup-pomoze-nasej-planete-osvoj-sieto-skvele-zvyky/>

## Content of the Case Study

Evelina's hobby during her adolescence became cooking and baking cakes. Gradually, she became a successful blogger with a large number of followers. She often published recipes for her products on the internet but after watching a film about the damages that palm oil producers cause to animals and nature, she faced the difficult decision to maintain an income without using palm oil. He therefore decided to terminate the agreement with a chocolate factory that used palm oil.

## Questions of the Case studies

### Question 1

What is consumer knowledge and how it is used?

### Question 2

Who are social media influencers and what responsibility do they bear?

### Question 3

What are the ways to gather consumer knowledge? Have you ever participated in consumer knowledge gathering? Tell more about your experience. What do you think this data told the company about you.

### Question 4

Who is responsible for information of consumers? And who should be?

### Question 5

What can you do to make the situation better?

### Question 6

What would you have done in Evelina's place? Why?

### Question 7

Do you try to become or stay an informed consumer? How?

## 01 Presentation of educational objectives



In presenting the goals to students we remind the individual's ability to understand the relationship between quality of life and healthy lifestyle, the ability to critically assess the social, health and environmental impacts and how consumer behavior can affect the state of nature and the planet. Pupils are asked to pay due attention to the concepts of consumer behavior, because at the end of the lesson, each student will carry out a self-assessment and evaluate their understanding of these concepts.

## 02 Presentation of the case study



Introducing the case study to students: **"Do My Food Choices Shape the World?"** We will use an interactive whiteboard and a short document on palm oil, palm plantations.

## 03 Cooperative learning



We divide students into groups of four, assign the tasks to groups and allow students to work with the Internet.

1. What is consumer knowledge and how it is used?
2. Who are social media influencers and what responsibility do they bear?
3. What are the ways to gather consumer knowledge? Have you ever participated in consumer knowledge gathering? Tell more about your experience. What do you think this data told the company about you.
4. Who is responsible for information of consumers? And who should be?
5. What can you do to make the situation better?
6. What would you have done in Evelina's place? Why?
7. Do you try to become or stay an informed consumer? How?

At the end of the group work, the teacher asks the group representatives to present the results to the whole class. The aim of these activities is to support the conscious behavior of consumers, who, by choosing products, support the decisions of manufacturers to produce products and services according to customer expectations.

## 04 Demonstration



The teacher will display products containing palm oil on the interactive whiteboard. Pupils who brought palm products are asked to read the label and check for the presence of palm oil. We note that some manufacturers do not indicate the true label on the products. For example, the designation Vegetable Oil may be seed oil or fruit oil. Finally, we instruct the pairs of students to design a symbol that notifies to consumer the presence of palm oil in the product. Pupils post their labels on the wall for all students to familiarize themselves with them.

## 05 Discussion



With the example of Nestlé, which is one of the companies that abandons the use of palm oil in production and uses rapeseed oil as a substitute, we will lead students to look for alternative solutions. Pupils suggest the substituting of palm oil. Recognizing the power of consumers, they may force producers to look for new ways to replace palm oil. The first step, but important, is to be able to read the labels of products, know their content, obtain information and on this basis to decide to buy or not to buy the product.

## 06 Brainwriting



The teacher introduces the topic that students can influence other consumers through their own activities. Pupils are concentrated in a semicircle, in the middle is a flipchart with paper, on which students write their suggestions on how they can persuade other consumers to limit the use of palm oil. The paper is divided into two parts. The first part records proposal for activities, the second part records the amount of consumers that are able to reach.

## 07 Assessment of the development of key competencies









# OUTPUT 4

## Methodology for Verifying Development of Key Competencies

### Contents...

To Buy or not to Buy? Or Maybe Save a Little and then Buy.....	50
Advertising and Consumer Behavior.....	52
Groceries - What Will You Learn at Home.....	54
Family Budget.....	58
Complaints.....	60
E-commerce: Withdrawal Right.....	64
Electronic Communications Services.....	66
Traveller Rights.....	68
Environmental Issues and Consumer Regulations.....	70
Do My Food Choices Shape the World?.....	72



# Verification



# *FOREWORD*

The training program “Development of the Key Competences of Adults by Innovative Program of Consumer Education “ is the result of the European ERASMUS + program, which aims to increase the range of education programs for the unemployed under the age of 29 with low skills or low qualifications. By the content and methodological processing the program is usable also for primary and secondary school students.

The program consists of ten case studies from lives of consumers in a market economy and ten teaching lessons, the aim of which is to develop Social and Civic competencies and Communication in Mother Tongue.

**Methodology for Verifying Development of Key Competences** is INNOVATIVE, it strengthens formative assessment by teachers and supports students’ self-assessment. The teacher creates his own tools and indicators to measure the quality of students’ performance and supports students’ self-assessment in order to critically perceive the process of their own learning.

*for a team of authors*  
**Mgr. Božena Stašenková, PhD., project coordinator**



Author

**Božena Stašenková,  
PhD. © 2019**

Name of the lesson

**To Buy or not to Buy?  
Or Maybe Save a Little  
and then Buy?**

# Lesson **No. 1**

The form of evaluation of the development of key competencies will differ in individual subjects. Students need interesting and important tasks to increase their interest in education, to be willing to discuss and share their views, to think and express their attitudes and to make decisions.

The advantage is if the teacher is able to create their own tools for measuring and evaluating the level of development of key competencies that meet the requirements of validity and reliability. Without valid and reliable tools and appropriate indicators to confirm the required changes, it is not possible to assess whether and in what quality the key competencies have been developed. The goals of the development of key competencies in formative assessment must be measurable in the specific performance of students in order to confirm the acquisition of knowledge, skills and attitudes of students.

The problem in evaluating and measuring the development of key competencies is the effort of teachers to achieve as many goals as possible. Setting a large number of goals in the development of key competencies leads to the fact that we are not able to monitor and evaluate them all. We recommend that the teacher identify a maximum of two key competencies, which will be specified in more detail into simpler subcompetences and operationalizes into specific student performances.

In achieving the goals, the teacher must take into account various barriers, and not always positive attitudes of students. It is recommended that the teacher involve the students themselves in the assessment processes and allow them to compare personal development in learning with themselves.

We recommend the most used and natural method – the structured observation. The teacher has a pre-prepared structure of what and how he will observe and how he will record it. The observation sheet is a simple record that shows three different levels of quality in the development of key competencies of the student, which characterize the required performances of students.



#### A. Educational objective:

Ability to change consumer behavior into a less consuming way (Social and Civic competencies)

#### ASSESSMENT OF THE DEVELOPMENT OF CIVIC AND SOCIAL COMPETENCES

Level One	Level Two	Level Three
Identifies impulsive and conscious shopping	Distinguishes between impulsive and conscious shopping	Demonstrates examples of impulsive and conscious shopping
Identifies the use of palm products	Explains the impact of using of palm products	Analyzes the consequences of using of palm products
Identifies the manifestations a consuming lifestyle	Characterizes the manifestations of a consuming lifestyle	Evaluates the impacts of a consuming lifestyle

Table n.1: The observation sheet for assessment of Civic and Social Competencies

#### B. Educational objective:

Ability to express and interpret ideas in written form (Communication in the Mother Tongue)

In order to develop the key competencies of communication in the mother tongue we will present the importance of the development of verbal and nonverbal expression at the beginning of the lesson, We emphasize that we learn from each other by observing and comparing our own communication with the communication of other people.

#### ASSESSMENT OF DEVELOPMENT OF COMMUNICATION IN MOTHER TONGUE

Level One	Level Two	Level Three
Enters the discussion by request	Enters the discussion independently	Complements the speeches of other participants
Agrees or disagrees with others	Expresses own opinions	Compares and justifies own opinions
Uses simple words	Uses simple sentences	Uses compound sentences

Table n.2: Observation sheet for assessment of Communication in Mother Tongue

#### C. Educational objective:

Ability to change consumer behavior into a less consuming way (Social and Civic competencies)

It is important for students to know their own progress in learning outcomes. One effective way to achieve this is to allow students to regularly assess their own performances. In this way, students receive feedback about their activities during lessons.

#### EXIT TICKETS

Distribute small pieces of paper or cards to students to fill out and hand out as they leave the classroom. Students will write their understanding of the main topic or goal of the lesson. Ask students to complete the pieces of paper or cards with the information they have obtained during class:

1. Give an example of conscious shopping.
2. Give an example of impulsive shopping.
3. What are you willing to do as consumer to protect the nature?



Author

**Flavia Cavallero © 2019**

Name of the lesson

**Advertising and  
consumer behavior**

# Lesson **No.2**

#### A. Educational objective:

Ability to criticize and decode advertising (Social and Civic Competencies).

In order to assess development of Social and Civic Competencies the teacher can create a grid that facilitates the evaluation by inserting the elements that he/she considers significant for the purpose of the evaluation itself.

#### ASSESSMENT OF THE DEVELOPMENT OF CIVIC AND SOCIAL COMPETENCIES

Level One	Level Two	Level Three
Understands that advertising modifies reality in order to improve product quality	Explains how advertising modifies reality to improve product quality	Demonstrates how advertising modifies reality to improve product quality
Understands different types of advertising based on distribution channels (TV, radio, print, telematics, road ...)	Explains different strategies based on the transmission channels	Demonstrates different strategies based on the transmission channels
Identifies the differences between the types of advertising with the help needed	Explains the differences in advertising	Independently analyzes and decodes advertising

Table n.3: Observation sheet for assessment of Social and Civic Competencies

#### B. Educational objective:

Use language in a positive manner and in a creative way (Communication in Mother Tongue)

#### ASSESSMENT OF DEVELOPMENT OF COMMUNICATION IN MOTHER TONGUE

Level One	Level Two	Level Three
Participates in a discussion when asked	Voluntarily participates in a discussion	Actively participates in a discussion and generate good ideas
Conveys a messages to other students	Conveys messages and adds an own opinions	Conveys message to other people and justifies them
Expresses an opinion, experience and attitudes by less coherent way	Expresses an opinion, experience and attitudes by coherent way	Expresses an opinion, experience and attitudes in context

Table n.2: Observation sheet for assessment of Communication in Mother Tongue



Author

**Mgr. Božena Stašenková,  
PhD. © 2019**

Name of the lesson

**Groceries - what will  
you learn at home**

# Lesson **No. 3**

The teacher needs to evaluate how effectively he uses the means, methods and forms of education and how effectively he fulfills the educational goals. To assess the quality of education and determine the degree of development of key competencies, the teacher needs to create appropriate tools that take into account the curriculum and educational needs of students. The teacher must have a clear idea of the goals and educational outcomes of the students' learning, which will confirm the degree of achievements - the development of key competencies of students.

In the formative assessment of students, we recommend using modern pedagogical approaches that allow the use of interactive forms of assessment. We apply the assessment of students' key competencies to different content, contexts, performance of different tasks, problem solving of different kinds, and students present what they do, if they do it, and where and why they use it.

Teachers often tell students what to do during the learning process, the teacher decides and students have minimal choice. If students feel the choice and the power of responsibility for choice, they can really change their attitudes towards education. The knowledge that their education is tailored to their choices turns into conscious learning and the authentic development of key competencies.

We recommend Observation to assess the degree of development of students' key competencies. The purpose of observational assessment is to find out what the students have acquired during the lesson, whether the students' outputs (knowledge, skills, attitudes) and their interactions correspond to the set goals.

The practical use and simple collection of data (evidence) that the required change in students' thinking, actions and behavior has taken place speaks in favor of choosing a method of observation.

The observation sheet has a simple structure in which the selected indicators represent three different levels of quality in the development of the pupil's key competencies.

#### A. Educational objective:

Ability to use consumer protection measures at labeling of groceries (Social and Civic Competencies)

#### ASSESSMENT OF THE DEVELOPMENT OF CIVIC AND SOCIAL COMPETENCES

Level One	Level Two	Level Three
Is aware any consequences between food labeling and health	Identifies some consequences between food labeling and health	Identifies and explain consequences between food labeling and health
Explains mandatory rules of food labeling with necessary help	Explains mandatory rules of food labeling	Explains mandatory rules of food labeling and law regulation
Demonstrates food labeling with needd help	Independently demonstrates food labeling	Demonstrates food labeling and expresses its views

Table n.5: Observation sheet for assessment of Civic and Social Competencies

Assessment tools are intended to help determine whether a teacher is achieving educational goals and how successful students have been in developing key competencies in mother tongue communication. The teacher can use different pedagogical approaches to evaluate his / her learning outcomes.

Performance level 1-3 shows indicators that are developed into individual performance levels of students, from less demanding requirements to more demanding. The scoreboard can be adjusted by the teacher so that he can record the names of the students.

#### B. Educational objective:

Ability to express opinions, experiences and attitudes by clear and coherent way  
(Communication in Mother Tongue)

We recommend the use of self-assessment method which helps students to take control of their own learning, and give them the chance to manage their own learning and to develop their competencies. It increases students' self-confidence by reflecting on their achievements in ongoing education. Contributes to the development of critical reviewing skills, enabling the learner to more objectively evaluate their own performance and others'.

#### ASSESSMENT OF DEVELOPMENT OF COMMUNICATION IN MOTHER TONGUE

Level One	Level Two	Level Three
Participates in a discussion when asked	Voluntarily participates in a discussion	Actively participates in a discussion and generate good ideas
Conveys a messages to other students	Conveys messages and adds an opinions to other students	Conveys a messages and justifies views and opinions
Expresses an opinion, experience and attitudes by less coherent way	Expresses an opinion, experience and attitudes by coherent way	Express an opinions, experiences and attitudes in a coherent and critical way

Table n.6: Observation sheet for assessment of Communication in Mother Tongue

### C. Educational objective:

Ability to practise consumer protection measures at labeling of groceries (Social and Civic Competencies)

It is important for students to know their own learning progress. One effective way to achieve this is to allow students to evaluate their own performance and identify their strengths and weaknesses.

For this purpose, we propose to use students' self-evaluation in the form of emoticons. Students identify and compare themselves with the stated performances and emoticons agree or disagree with the stated verbal evaluations.



	YES 	NO 
I understand the importance of food labeling		
I know the risk of not using food labeling		
I will begin to read more carefully the food labeling		
I can identify mandatory food labeling		
I need to get know more about food labeling		
I will inform my friends and family about food labeling		

Table n.7: Self-assessment of students with emoticons

### D. Educational objectives: Ability to express opinions, experiences and attitudes by clear and coherent way



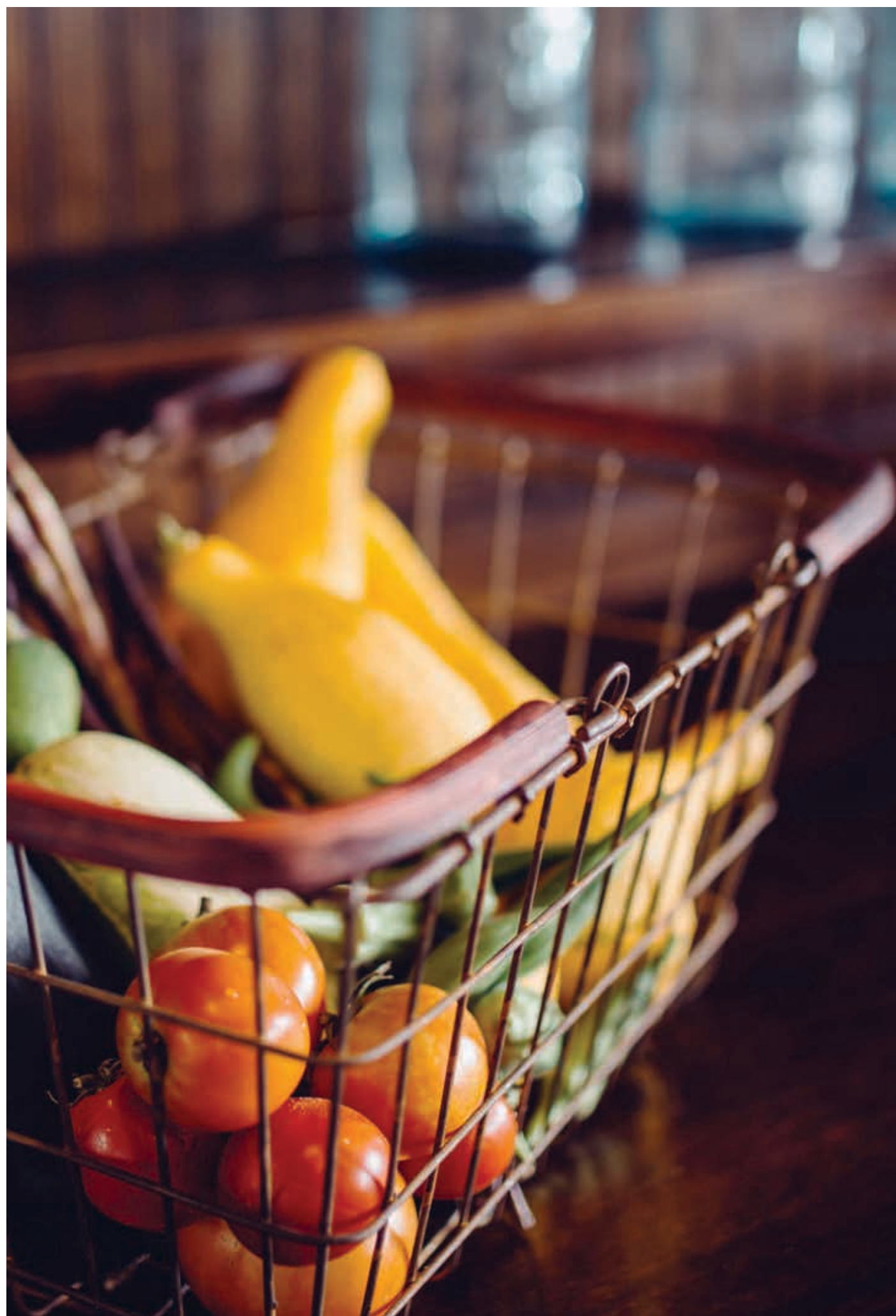
	YES 	NO 
I was actively involved in the discussion		
I got involved in the discussion when I was asked		
I expressed my own opinions and experiences		
I agreed or disagreed with the views of others		
I want to improve my communication skills		
Improving communication can help me find a job		

Table n. 8: Self-assessment of students with emoticons

Self-assessment helps students take control of their own behavior and gives them a chance to manage the learning process. Thinking about your achievements increases students' self-confidence and contributes to the development of critical thinking and a more objective evaluation of their own performance and the performance of other students.

Feedback on activities during education, strengths and weaknesses of learning and can significantly increase students' motivation for further self-education. The analysis of student learning outcomes is used by teachers to tailor teaching to more effectively achieve the goals of developing key competencies.







Author

**Mgr. Ing. Renata  
Horáková © 2019**

Name of the lesson

**Family budget**

# Lesson **No.4**

Assessment tools must help the teacher to determine how successful the development of key competences has been.

In order to assess development of Social and Civic Competences and Communication in Mother Tongue in this lesson we suggest to teacher to use an observation.

The observation sheet is a simple structure in which the indicators show three different levels of a quality development of the student's key competences.

#### A. Educational objective:

Act responsibly with limited sources (Social and Civic competencies)

### ASSESSMENT OF THE DEVELOPMENT OF CIVIC AND SOCIAL COMPETENCES

Level One	Level Two	Level Three
Build a simple family budget with necessary help	Build a simple family budget and find out suitable savings opportunities	Builds a balanced family budget and makes long-term budget
Identifies simple financial terms and concepts related with family budget	Explains common financial terms and concepts related family budget	Explains common financial terms and concepts related family budget in real situations
Distinguishes between good and bad loans	Distinguishes between good and bad loans and favors balanced budget	Distinguishes between good and bad loans, creates savings and takes a negative stance on irresponsible debt

Table n. 9: Observation sheet for assessment of Civic and Social Competencies

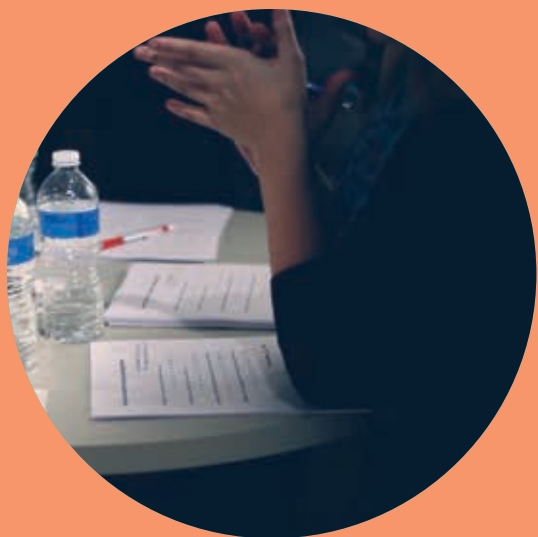
#### A. Educational objective:

Formulate oral and written arguments (Communication in Mother Tongue)

### ASSESSMENT OF THE DEVELOPMENT OF COMMUNICATION IN MOTHER TONGUE

Level One	Level Two	Level Three
Formulates the thoughts, opinions in both oral and written form with help	Clearly and comprehensibly articulates the thoughts and opinions	Formulate the thoughts, opinions at a very good level
Listens to others	Actively listens to others	Actively listens to others with respect to a different opinion
Tells others the thoughts when asked	Voluntarily tells others the thoughts	Actively and confidently presents the thoughts in front of group

Table n.10: Observation sheet for assessment of Communication in Mother Tongue



Author

**Mgr. Božena Stašenková**

**© 2019**

Name of the lesson

**Complaints**

# Lesson **No. 5**

In preparation for teaching, the teacher needs to clearly identify the key competencies that he / she will develop. Likewise, students should already know the educational goals at the beginning of the lesson and also the ways in which the fulfillment of these goals will be evaluated.

For the development of key competencies, the teacher selects the most appropriate learning strategy, determines effective methods for teaching students and chooses assessment tools to assess the extent to which they have mastered the development of key competencies. This will allow the teacher to find out how successful his work is, how effectively he uses the methods and means of education and how he has fulfilled the educational goals.

To evaluate the quality of education, it is appropriate for the teacher to be able to create their own, reliable tools for measuring the level of development of key competencies. Assessment tools are intended to help the teacher determine the different quality of students' performance, that is, the degree to which individual students have achieved the development of key competencies. Formative assessment by teachers needs to be supported by students' self-assessment, which will support students' future learning through students' self-reflection.

The teacher is recommended to use traditional and modern approaches to assess the development of students' key competencies. It is important that it emphasizes not only the evaluation of the content of education, but also the combination of knowledge, skills and attitudes that they will need for further education, social inclusion, active citizenship and employment.

We used structured observation to evaluate the development of key competencies in this lesson. The purpose of the observation is to determine the degree of development of key competencies of students through selected indicators. The observation sheet is a simple record in which the indicators show the required performance of students in three different levels of quality development of key competencies.

#### A. Educational objective:

Ability to communicate effectively and constructively (Communication in Mother Tongue)

We propose a role-playing method for the development of key communication competencies in the mother tongue. Pupils observe the roles played by the shopkeeper and the consumer, who deal with complaints about the goods sold, and observe and evaluate the behavior of both actors in the roles played. We will acquaint students with what will be the task of their observation in order to focus attention on selected phenomena.

The use of this method will allow students to express their thoughts, opinions and attitudes to the solution of complaints based on their own experience and at the same time observe, compare and learn communication from other students.

We will develop the planned development of communication skills into specific student performances in the form of indicators that more accurately and concisely describe the level of their development. We will use a record sheet for the observation, in which we will state the observed phenomena (comprehensibility of expressing requirements, constructiveness of the solution, expression of satisfaction or dissatisfaction).

Students observe the communication between the seller and the consumer, who play the given roles, and after finishing they record their evaluation in a table in which the expected performances are expressed by the level of advanced, average and beginner. We explain students what we mean by the evaluation of communication: advanced, average and beginner. By observing the communication between the consumer and the salesperson, students not only develop their own communication skills and at the same time learn to think critically and evaluate the communication of other people.

Actors - Role	Consumer	Shopkeeper
Clarity of expression of requirements	advanced average beginner	advanced average beginner
Respect ethical principles	advanced average beginner	advanced average beginner
Express satisfaction or dissatisfaction	advanced average beginner	advanced average beginner

Table n.11: Student's observation spreadsheet

#### B. Educational objective:

Table n.11: Student's observation spreadsheet

It is important for students to know their own learning progress. One effective way to achieve this is to allow students to evaluate their own performance and identify their strengths and weaknesses. We recommend using self-assessment to help students take control of their own learning and give them a chance to consciously manage the learning process.

Students' confidence is enhanced by thinking about their learning achievements. It also contributes to the development of critical thinking skills and allows students to evaluate their own performance and the performance of other students more objectively.

In this way, students receive feedback about their activities during education, strengths and weaknesses of learning, which can support motivation for further self-education. The analysis of pupils' learning outcomes will enable teachers to adapt their teaching in order to achieve the set goals in the development of key competencies more effectively.

For this purpose, we propose to use students' self-evaluation in the form of emoticons. Students evaluate and compare their own performances and express agreement or disagreement with the stated verbal expressions.



	YES 	NO 
I have received new information on consumer rights		
I need more information on consumer rights		
I'll be more interested in my consumer rights		
I'll start exercising my consumer rights		
I will use the experience in various situations		
I am ready to continue in consumer education		

Table 12 : Self-assessment of students with emoticons

### C. Educational objective:

Ability to communicate effectively and constructively (Communication in Mother Tongue)



	YES 	NO 
I was actively involved in the discussion		
I got involved when I was asked		
I expressed my own opinions and experiences		
I agreed or disagreed with the views of others		
I want to improve my communication skills		
Improving of communication can help me find a job		

Table 13 : Self-assessment of students with emoticons

### D. Ability to deal with consumer complaints based on democratic rules ( Social and Civic Key Competencies)

#### Exit Tickets

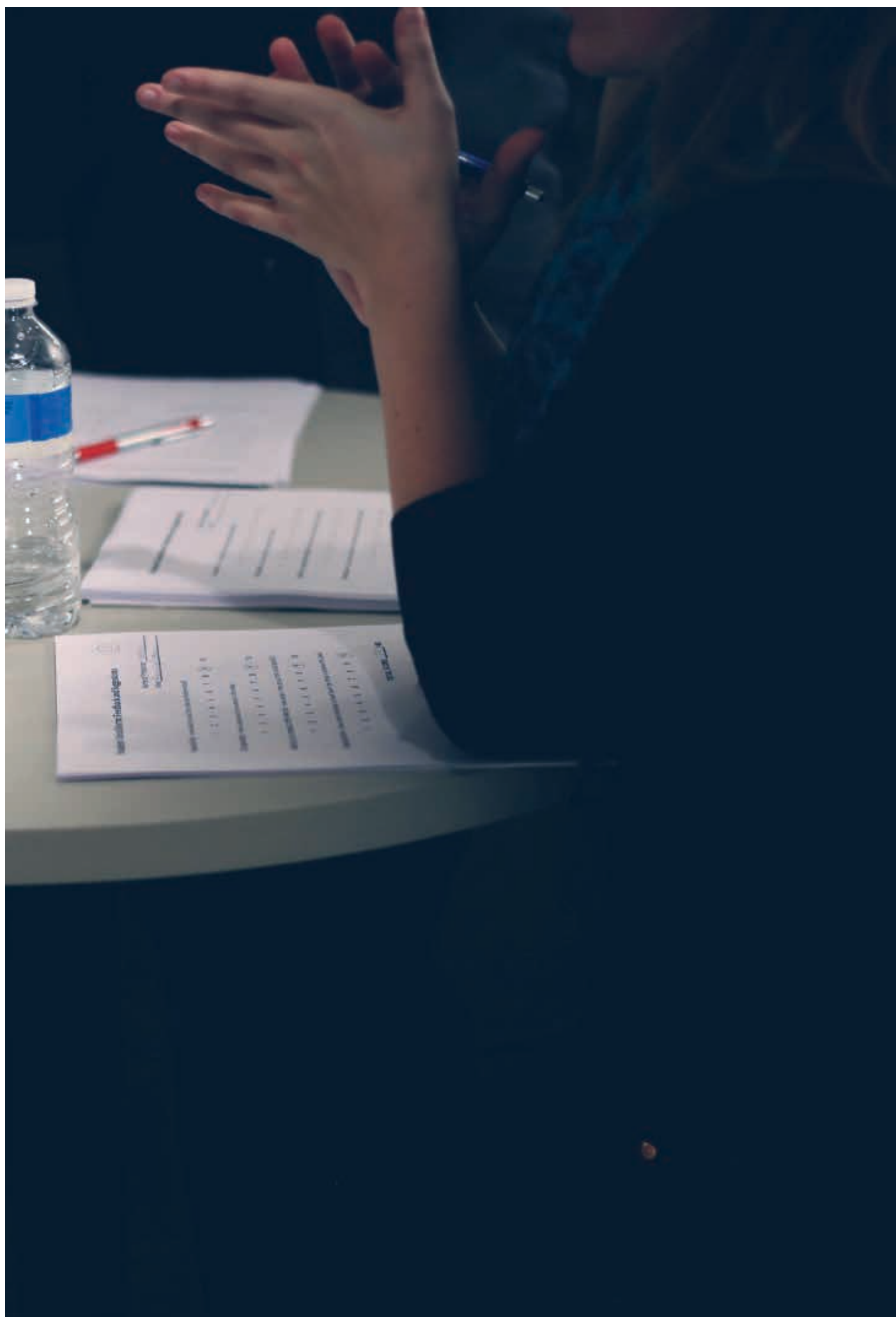
Distribute to students the small pieces of paper or cards that students deposit as they leave the classroom. Students write down their interpretation of the main idea behind the lesson taught that day. Ask the students to write on three separate statements which arised from the lesson:

One piece of information from the Consumer Protection Act that you didn't know about before:

One fact about consumer rights that surprised you:

One consumer right you will start using:







Author

**Konstantia Zogaki**

**© 2019**

Name of the lesson

**e-commerce:  
Withdrawal Right**

# Lesson **No.6**

Assessment tools must help the teacher to determine how successful has been key competences development. The teacher believe in the capacity of his students to learn and carefully utilize a range of pedagogical approaches to assess their learning outcomes.

In order to assess development of both competencies - Communication in Mother Tongue and Social and Civic Competencies- in this lesson we suggest teacher to use an OBSERVATION. The observation sheet is a simple structure in which the indicators show three different levels of a quality development of the student's key competences.

**A. Educational objective:**

Ability to use consumer protection measures in E-commerce (Social and Civic Competencies)

**ASSESSMENT OF THE DEVELOPMENT OF SOCIAL AND CIVIC COMPETENCIES**

Level One	Level Two	Level Three
Identifies e-commerce with the necessary control	Explains the importance of knowing rights and protecting finances	Justifies the importance of knowing rights and protecting finances
Identifies e-commerce rules with necessary help	Explains binding e-commerce rules	Explains the rules of e-commerce based on legislation
Identifies problems in resolving consumer disputes	Resolves consumer disputes with minimal assistance	Independently resolves consumer disputes

Table n.14. Observation sheet for assessment of Social and Civic Competencies

**B. Educational objective:**

Ability to express opinions, experiences and attitudes by clear and coherent way  
(Communication in Mother Tongue)

**ASSESSMENT OF DEVELOPMENT OF COMMUNICATION IN MOTHER TONGUE**

Level One	Level Two	Level Three
Participates in a discussion when asked	Voluntarily participates in a discussion	Actively participates in a discussion and generate good ideas
Conveys a messages to other students	Conveys messages and adds opinions to other students	Conveys a messages and justifies views and opinions
Expresses an opinion, experience and attitudes by less coherent way	Expresses an opinion, experience and attitudes by coherent way	Express an opinion, experience and attitudes by coherent, clear and concise way

Table n.15: Observation sheet for assessment of Communication in Mother Tongue

In order to assess development of Communication in Mother Tongue, we alternatively suggest using a student's questionnaire. Students are invited to complement three questions with their own findings:

Questions	Very Well	Well	Almost Well
How did I contribute to the work of the group?			
Have I submitted my views and opinions?			
Do I find useful the knowledge, skills and experience of today's lesson?			

Table n.16: Student's questionnaire

For students is important to think about their own learning progress. One very effective way to do this is to continually evaluate your own performance and identify their strengths and weaknesses.

The teacher will use the feedback from observation to plan the objectives in development of key competences. Students will receive feedback on their activities, their strengths and weaknesses in learning, which could be a motivation for their further development.



Author

**Mgr. Ing. Renata  
Horáková © 2019**

Name of the lesson

**Electronic  
Communications  
Services**

Lesson  
**No. 7**

Assessment tools must help the teacher to determine how successful has been key competences development. The teacher believe in the capacity of his students to learn and carefully utilize a range of pedagogical approaches to assess their learning outcomes.

In order to assess development of both competencies - Communication in Mother Tongue and Social and Civic Competencies- in this lesson we suggest teacher to use an OBSERVATION. The observation sheet is a simple structure in which the indicators show three different levels of a quality development of the student's key competences.

#### A. Educational objective:

Ability to use consumer protection measures in the field of electronic communications services (Social and Civic Competencies)

Assessment tools must help the teacher to determine how successful the development of key competences has been.

In order to assess development of Social and Civic Competences and Communication in Mother Tongue in this lesson we suggest to teacher to use an observation.

The observation sheet is a simple structure in which the indicators show three different levels of a quality development of the student's key competences.

#### ASSESSMENT OF THE DEVELOPMENT OF SOCIAL AND CIVIC COMPETENCIES

Level One	Level Two	Level Three
Enumerate the fundamental rights of consumers from contracts for the provision of electronic communications services	Explain the rights of consumers from contracts for the provision of electronic communications services	Enforces the rights of consumer to the stronger contractual partners
Searches Alternative Dispute Resolution (ADR) bodies for various types of consumer contracts	Locates ADR bodies for various types of consumer contracts and enumerate the advantages and disadvantages of ADR	Locates ADR bodies competent for various types of consumer contracts, explain the advantages and disadvantages of ADR
Knows the way to the right solution, usually needs help	Solves simpler problems independently, proceeds unsystematically with complicated problems	Solves more complex problems independently and systematically

Table n.17: Observation sheet for assessment of Social and Civic Competencies

#### B. Educational objective:

Ability to distinguish and use different types of texts including written juristic text (Communication in Mother Tongue)

#### ASSESSMENT OF THE DEVELOPMENT OF COMMUNICATION IN MOTHER TONGUE

Level One	Level Two	Level Three
Orients in a written professional text, understanding the content with necessary help	Understands the content of written professional text	Understands the content and is able to reproduce content in your own words
Finds out necessary information from the text	Distinguishes between essential and non-essential information	Applies the texts to solve real problems
Searches for and collects information on the Internet with the necessary help	Searches for and collects information on the internet	Searches for, collect and processes information on the internet independently and verifies the credibility of resources

Table n.18. Observation sheet for assessment of Communication in Mother Tongue

#### Exit Tickets

Ask students to add three statements to the pieces of paper or cards as they leave the classroom, which they consider to be the main idea of teaching.

The first statement:

The second statement:

The third statement:





Author

**Anastasia Chatzipavlou**

**© 2019**

Name of the lesson

**Traveler Rights**

# Lesson **No. 8**

Assessment tools must help the teacher to determine how successful the development of key competences has been. The teacher believes in the capacity of his students to learn and carefully utilize a range of pedagogical approaches to assess their learning outcomes.

In order to assess development of both competencies- Communication in Mother tongue and Social and Civic Competences in this lesson we suggest teacher to use OBSERVATION. The observation sheet is a simple structure in which the indicators show three different levels of a quality development of the student's key competences.

#### A. Educational objective:

Ability to use consumer protection measures at Traveler Rights (Social and Civic Competencies)

#### ASSESSMENT OF THE DEVELOPMENT OF CIVIC AND SOCIAL COMPETENCES

Level One	Level Two	Level Three
Is aware any consequences between knowing their rights and protecting of financial budget	Identifies some consequences between knowing their rights and protecting of financial budget	Explains consequences between knowing their rights and protecting his consumer rights
Explains mandatory rules of losing a baggage during an air flight with necessary help	Explains mandatory rules of losing a baggage during an air flight	Explains losing a baggage during an air flight rules and law regulation
Uses acquired knowledge in managing consumer problems with necessary help	Uses acquired knowledge in managing consumer problems	Uses acquired knowledge in managing consumer problems and provide examples in real life

Table n.19: Observation sheet for assessment of Social and Civic Competencies

#### B. Educational objective:

Ability to express opinions, experiences and attitudes by clear and coherent way  
(Communication in Mother Tongue)

#### ASSESSMENT OF DEVELOPMENT OF COMMUNICATION IN MOTHER TONGUE

Level One	Level Two	Level Three
Participates in a discussion when asked	Voluntarily participates in a discussion	Actively participates in a discussion and generate good ideas
Conveys a messages to other students	Conveys messages and adds opinions to other students	Conveys a messages and justifies views and opinions
Expresses an opinion, experience and attitudes by less coherent way	Expresses an opinion, experience and attitudes by coherent way	Express an opinion, experience and attitudes by coherent, clear and concise way

Table n.19: Observation sheet for assessment of Social and Civic Competencies

The teacher will use the feedback from observation to plan the objectives in development of key competences. Students will receive feedback on their activities, their strengths and weaknesses in learning, which could be a motivation for their further development.



Author

**Flavia Cavallero © 2019**

Name of the lesson

**Environmental issues  
and consumer  
regulation**

Lesson  
**No. 9**

#### A. Educational objective:

Find out what an individual can change if their behavior respects the environment (Social and Civic Competencies)

In order to assess development of Social and Civic Competences the teacher can create a grid that facilitates the evaluation by inserting the elements that he/she considers significant for the purpose of the evaluation itself. As example:

#### ASSESSMENT OF THE DEVELOPMENT OF CIVIC AND SOCIAL COMPETENCIES

Level One	Level Two	Level Three
States that an individual can change environment, but can demonstrate it in practice	States that the protection of the environment is important	States that the protection of the environment is important and named applications
Identifies that an individual's behavior is important for environmental protection	Argues that the behavior of the individual is important for the protection of the environment	Proposes measures important for the protection at home and away from home
Explains changes in behavior suitable for environmental protection with the help	Formulates behavioral changes suitable for environmental protection	Analyzes and proposes behavioral changes appropriate to environmental protection

Table n.17: Observation sheet for assessment of Social and Civic Competencies

#### B. Educational objective:

Search for, collect and process of information concerning environmental protection (Communication in Mother Tongue)

#### ASSESSMENT OF DEVELOPMENT OF COMMUNICATION IN MOTHER TONGUE

Level One	Level Two	Level Three
Collects information with the necessary help	Collects information from multiple sources	Collects and verifies information from multiple sources
Distinguishes important and less important information in the text	Selects important information independently in the text	Selects and analyzes important information in the text
Processes information into the required form with help	Processes information into the required form	Independently analyzes and summarizes information into the required form

Table n.22: Observation sheet for assessment of Communication in Mother Tongue



Author

**Mgr. Božena Stašenková**  
**© 2019**

Name of the lesson

**Do My Food Choices  
Shape the World?**

# Lesson **No. 10**

The development of key competencies will be more evident if we place less emphasis on knowledge, make more use of the curiosity and experience of real-world students, and thus increase students' interest in education. The content of education, which displays the real processes of social and economic life of society, will provide students with a broader and more comprehensive view of the values and attitudes.

The development of key competences in this topic makes it possible to strengthen abilities in making critical attitudes and decisions in order to actively and consciously participate in social and economic life. A critical view of personal needs and well-being should lead students to take informed and reasoned decisions. It is important to include tasks that lead to a discussion, problem solving, comparison and evaluation of consumer behavior.

To evaluate the quality of the development of key competencies, we recommend using various forms of evaluation based on the observation of students and solving of various tasks. According to the set goals, the teacher creates tools for assessment and determines indicators that confirm achievement of key competencies in different quality of student performance.

When choosing tools for assessment, the teacher is based on the diagnosis of students, their ability to learn and adapts assessment tools to the possibilities of individual student performance. The formative assessment of the development of key competencies, which is applied by the teacher, should be supplemented by students' self-assessment and use their critical view of the process of their own learning to increase interest in education.

In a structured observation sheet, the selected indicators represent three different levels of quality in the development of the pupil's key competencies.



**A. Educational objective:**

Ability to change consumer behavior into a less consuming way (Social and Civic competencies)

**ASSESSMENT OF DEVELOPMENT OF SOCIAL AND CIVIC COMPETENCIES**

Level One	Level Two	Level Three
Identifies impulsive and planned shopping	Explains impulsive and planned shopping	Justifies the effects of impulsive and planned shopping
Lists the characters of a consuming society	Explains the characters of a consuming society	Evaluates the characters of consuming society
Lists the signs of consumer behavior	Characterizes conscious consumer behaviour	Demonstrates the effects of conscious consumer behaviour

Table n.23: Observation sheet for assessment of Civic and Social Competencies

**B. Educational objective:**

Ability to express and interpret the thought in oral form (Communication in Mother Tongue)

**ASSESSMENT OF DEVELOPMENT OF COMMUNICATION IN MOTHER TONGUE**

Level One	Level Two	Level Three
Enters the discussion on request	Separately participates in the discussion	Complements the speeches of other participants
Agrees or disagrees with others	Expresses its own opinions	Expresses and justifies own opinions
Expresses ideas by less coherent way	Expresses ideas by coherent way	Expresses ideas in a coherent way and in real context

Table n.24: Observation sheet for assessment of Communication in Mother Tongue

**C. Educational objective:**

Ability to change consumer behavior into a less consuming way (Social and Civic competencies)

In addition to formative assessment, it is appropriate for the teacher to allow students to assess their own performance. In the learning process, it is necessary for the student to form a concrete idea of his progress in learning. Through self-reflection, students are able to improve their performance and learn more.

It is important for students to know their own progress in learning to support their responsibility for their own learning process. In the form of self-reflection and mutual evaluation, students receive feedback about their activities during teaching, what contributes their motivation to learn and to develop critical thinking.

**Exit Tickets**

We divide the students into pairs and explain them that they are both television commentators.

**Assignment:** Preparation of a commentary for a TV about conscious consumer behaviour.






**Comment length:** One minute

**Content:** Brief description of conscious consumer behaviour

All students leave their comments to the teacher when leaving the class.



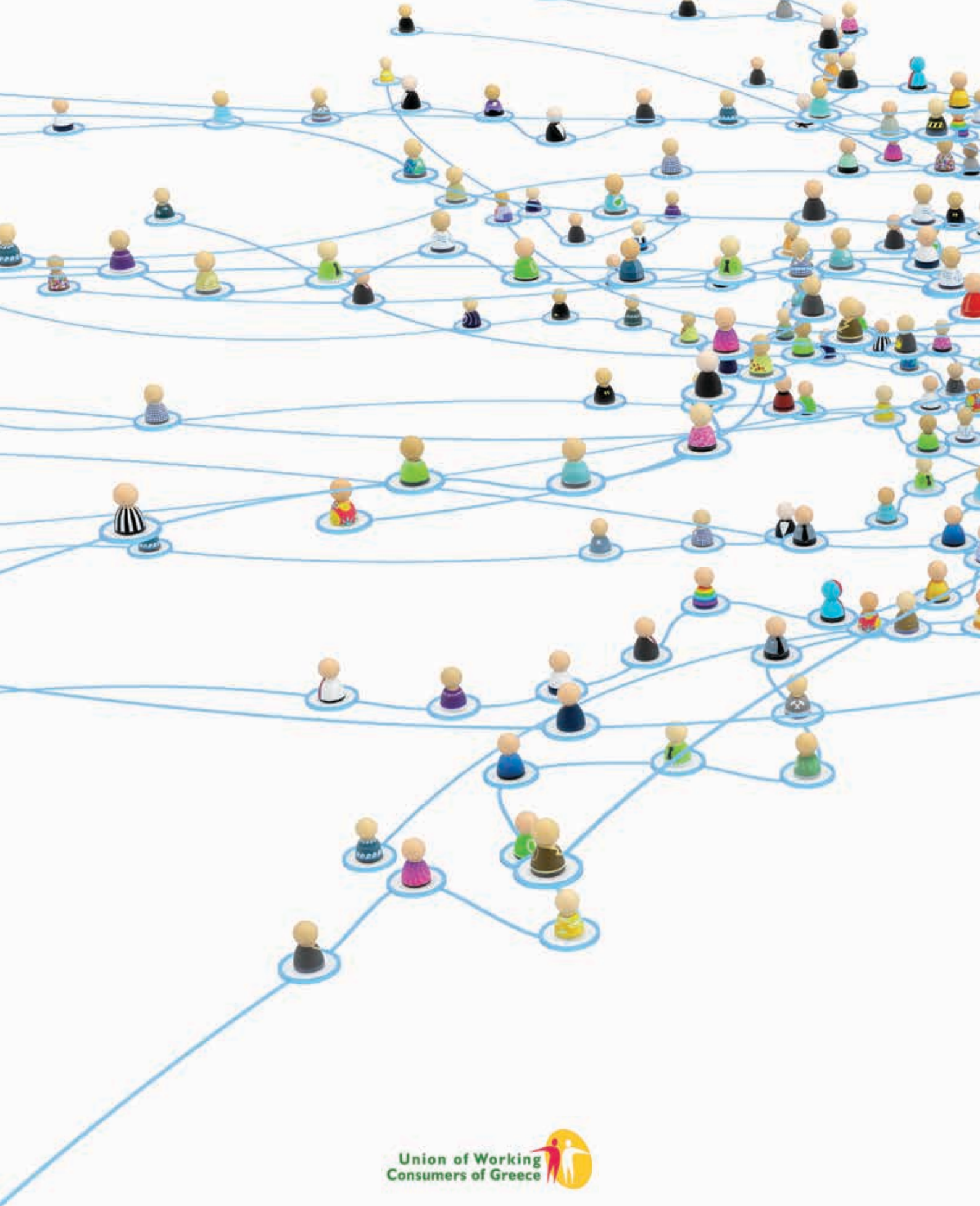
# Authors

Advertising	dott.ssa Flavia Cavallero <b>Federconsumatori Piemonte</b>	
Groceries	Mgr. Božena Stašenková, PhD. <b>Asociácia spotrebiteľských subjektov Slovenska</b>	
Family budget	Mgr. Ing. Renata Horáková <b>Consumer Defence Association of Moravia and Silesia, z. s.</b>	
Consumer rights: Complaints	Mgr. Božena Stašenková, PhD. <b>Asociácia spotrebiteľských subjektov Slovenska</b>	
e-commerce	Konstantia Zogaki <b>Union of working consumers of Greece</b>	
Electronic communications	Mgr. Ing. Renata Horáková <b>Consumer Defence Association of Moravia and Silesia, z. s.</b>	
Air passenger rights	Anastasia Chatzipavlou <b>Union of working consumers of Greece</b>	
Environmental issues	dott.ssa Flavia Cavallero <b>Federconsumatori Piemonte</b>	

Editor:  
**Union of Working Consumers of Greece**







Ioulianou 28, 10433 Athens  
tel.: 210 88 17 730, 210 88 17 784, e-mail: [info@eeke.gr](mailto:info@eeke.gr)