



Life-skill development

Teacher's handbook



Erasmus+





Qualitas T&G MENAT
Tanácsadó és Szolgáltató Kft.



MODUL 4

RESPONSIBILITY, RESPONSIBLE DECISION MAKING

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	Knowledge	Ability	Attitude	Autonomy and responsibility
4. responsibility, responsible decision making	He recognizes the information needed to make a decision, its credible sources. He is able to verify information and select relevant and credible sources from conflicting information.	The student makes the right decisions for the situation.	The student is confident and dares to make her own decisions.	The student is responsible for the consequences of his/her decisions,

1st part

Introduction

Gossip-game, rules

What do you think has more value in the life of a businessman today: a state-of-the-art machine line or information that can give the company an advantage over its competitors? What would a football club president choose: the best player in the world in his team or that he knows what tactics his opponents are playing with?

Conversation about what they think is important. Why is information important?

The term 'information' can be interpreted in many ways, meaning information, news, message, references. In general, however, we consider data, news as information that is relevant to us (important, related to our lives) and that has reduced the lack of knowledge, that is, we have not known so far.

There are many ways to access information. All of our senses: our eyes, ears, nose, mouth, and our skin, constantly ply us with information about the world around us.

Think about it, how many kinds of information are perceived at this moment through your senses. From the light outside, you know what time of day it is, your skin senses the temperature, so you know it's hot or cold, you can smell the lunch you're preparing with your nose, and if you bite into an apple, you know from the taste whether it's ripe or immature.

I have to say that we also need more complex information in our daily lives, which we must also consciously seek. It's not enough to want to watch a good movie, we need to know in which cinema it is played, at what time, how much the ticket costs and it can also be important, how to get to the cinema.

However, the information is not always clear or we do not always process it as it was originally born. There is direct misleading information that shapes our thinking in a way that is good for the person or

organization that publishes the information, that is the influencing information. And it also happens that we don't understand the information because we don't have the right background knowledge to add.

In the next game, you can learn about the distortion of information.

The Gossip-game

Students should be lined up in the classroom or, if it is too small, in the hallway. It is important that we have to play this game in a quiet place. Students line up one after the other, the order can be optional. The teacher should stand behind the last student and touch his/her shoulder.

(When a student feels touched over his or her shoulder, he turns around.)

When a student turns around, the teacher whispers in his ear, softly but intelligibly, the pre-fictional text. The text should be at least 8 words (one sentence) and preferably not a well-known quote or phrase, but some unexpected text. The teacher writes the text on a sheet in advance and puts it in an envelope, puts it on the table (blackboard) Eg "There is nothing more beautiful than a seven-spotted ladybug on a sunny meadow." It is important to have a text whose words are known to students, not a foreign term or a complicated technical term.

The text can only be told once to the student who is facing the teacher. After the teacher has whispered the text in the student's ear, he steps back and the student turns, touches the next student's shoulder and whispers in his ear what he has heard, understood from the teacher's words. It is very important that the text can be told only once during each transfer of information and that each student must pass on what he or she understood from the text whispered to him.

By the end of the line, the text will probably no longer resemble the original snippet in any of its elements.

When we have finished, ask the last student to tell the class aloud what he or she understood from the text, what he or she thinks the information is. Then compare this with the original text in the envelope.

At the end of the game, discuss with the students what happened, why it happened, how the information was distorted. It is very important to draw a parallel between information distortions, half-information, rumours and the phenomenon experienced in the game in real life.

Group formation at random, forming teams of 4 people. (If it is not possible to form teams of 4 people, we should work with teams of 3 people).

2nd part

'12 months'

EXERCISE 1

In the project today, each team gets into the skin of a fictional family. You get the basic characteristics of families from your teacher.

Lottery of families: 1 person from each team comes out, draws from the serial numbers placed in the box in advance, the drawing order is decided by dice rolling (everyone rolls 2 dices, they are drawn according to the size of the thrown numbers). The characteristics of the drawn family model are given to the teams on a sheet.

Look at the characteristics of the family, and discuss within the team what the life of the family might be like.

For each family, you will find their usual monthly income, their fixed (compulsory) expenses, and their extra expenses.

They cannot change their income and fixed (compulsory) expenses, but the extra expenses can be changed from month to month. Based on their living situation, families can get 'good points' ('red points') that come from the extra activities.

Eg. If a family regularly goes to the theatre, cinema (to relax), it means 1-1 'good points' for each member of the family, so for a family of 6, 6 'good points'.

You will find a table on the next page / link.

In the workbook or online:

https://docs.google.com/spreadsheets/d/1PbBejnoUe3fuFyJKzQyBfsPJ_3OM4ec7fqwTeyKlq_s/edit?usp=sharing

If it is used online, the teacher should prepare the table in the number corresponding to the number of groups on that platform. (can be copied from the link)

Based on the available data, complete the table according to the initial state.

EXERCISE 2 – The simulation game

In this game, we cover 12 months, or one year, when families have to make decisions every month based on the available information. Each month is a round, where the family faces a situation and has to respond to it. **Every choice can also affect the family's income, expenses and 'good points' from the next month.** You have to record the effects of your decisions in the table and mark your decisions in text on the given situation sheet.

The aim of the game is to reach the family's goal by the end of the 12th month, which you will also find in the description of the families.

'Good points' have a special role in the game. If you increase your family's 'good points' at least 20% from your starting point, your family's income will also increase by 10% from next month because family members will be happier, more motivated and they will work harder. However, if the number of 'good points' falls to half of the base, the family's fixed expenses increase by 25% due to the family members 'malaise', discomfort, and the resulting illnesses.

Think about the different interests and wishes of the family members and discuss them with the team!

The teacher has to be sure that the students understand the expressions: income, expense, 'good point' and a short discussion about these factors in a family's life is necessary (5 minutes).

Each round (1 month in the simulation) is 10 minutes long (Control the time, use a visible counting tool, e.g. a digital clock and/or an audio-visual sign, e.g. a horn or bell).

During the 10 minutes, the teacher gives the situation to every team. When the teams receive the situation, they cannot ask for additional information. They have to make decisions on their own.

The teacher shall go around and watch the work of the students, especially their calculation. If there is a mistake in the calculation, it is important to be corrected.

Before the first month's situation the lottery game description has to be given to the teams.

The situations are planned with the following order:

1. Discount Holiday
2. Insurance
3. Moving
4. Developing talent
5. Iphone
6. Pandemic
7. Christmas
8. Environmental disaster
9. Further training
10. Taking out a loan
11. Unemployment
12. Inheritance

After the 12th month, the teams (families) check their decisions and their calculation and indicate their results. The teams should write on each situation paper their decision and the calculation (to make the process visible and controllable).- 30 minutes

3rd part

Closing, assessment and presentation

EXERCISE 3

By the end of the game, each family had to make 12 decisions in 12 situations while evaluating and interpreting information, and considering the financial and other needs of the family.

Discuss within your teams how you rate your performance in the simulation game.

(group discussion, the teacher needs to facilitate with questions)

EXERCISE 4

Answer the following questions in the workbook. The group-members (family) have to discuss the answers together, but you can also describe your own individual opinions if they differ from the opinions of others.

1. How difficult did you find the simulation?	
2. Did you achieve your goal?	

3. What were the 3 most difficult decisions to make during the game?	
4. Is there a decision that you would make differently afterwards? If so, why?	
5. To what extent did each member of the family agree with the decisions?	
6. Were all family members involved in the decision making process?	
7. How did you feel yourself in the role of your family?	

EXERCISE 5

Choose a situation from the 12 you find interesting and make a poster about it (digitally or on paper). Make it available to the other teams (hang it on the wall or upload it to the common surface of the class). Briefly (2-3 minutes) present the selected situation.

When presenting, think about the following aspects:

- why did you choose that situation?
- how did you solve it?
- what do you think about the situation and the decisions you make?
- do you think your decisions are correct afterwards?

CHRISTMAS

Dear Family,



Christmas is coming, which is a celebration of love for us. Unfortunately, nowadays there is an increasing emphasis on giving presents. It can be a problem how much money we donate from the family budget for presents. If every member gets what they want, it can be a serious expense.

Our older child needs a new laptop which costs 600 euros. However, the family only spent 1000 euros on Christmas presents. It means that everyone gets 250 euros. If they buy the laptop they have to sacrifice their own desires.

What happens if the family decides to spend 2400 euros this year so that everyone can get what they want?

You have to make a decision!

- 250 euros for presents per person
 - the child gets the laptop, the others get less (1 goodness point for selflessness)
 - you raise the budget to 2400 euros to have everyone a rich Christmas (2 goodness point for this decision)
-

DEVELOPING TALENT

There is an unexpected opportunity in family life.



The coaches of a famous club notice the handball player girl/football player boy. They have been following the child's career for a few weeks and the family is giving an offer to take him/her to their academy 250 km away.

He/she is a good student but this is not the most important point of view in the academy.

In the first year the costs related to dormitory and sport equipments will be taken over by the academy, but:

- the family has to spend a large amount of money on meals and travelling (250 euros/month)
- in the second year the performance decides and the athlete can receive a significant scholarship (500 euros/month) and in addition all his/her expenses are covered.
- the child can travel home once a month because there are league matches on the weekends.

The prospective coach is very strict and he does not like if somebody complains or has fears. On the other hand it is a great opportunity, because from here on you can get into the age-group team, and at the age of 18 you will also find it easier to get a good contract.

DISCOUNT HOLIDAYS

Are you tired? Are you bored with the weekdays?

We have a fantastic offer for you!

Only now – based on our unique offer – you have the opportunity to have a **memorable vacation** with an unprecedented discount.

Possibility for 7 nights 150 euros per person instead of 250 euros. You can choose the location and the accommodation from our offer. You travel individually. Attention! Our special offer is available in limited numbers!

Apply now!

Let's make a decision! Are you going on a vacation? (release, but you get 2 goodness points for it because you give the family an experience) or stay at home (no release, no experience)!



ENVIRONMENTAL DISASTER

Global warming is changing the climate of our planet. The rate of warming is 0.47 ° C per year, which causes weather extremes. As a result, an unusually large amount of rain has fallen in your area in recent days.

- the rain has passed through the roof structure of people's houses and their apartments are significantly soaked. After assessing the damage, the specialist who has 2,531 EUR made a quote for a complete repair.
- 425 EUR in damage to the equipment,
- the cost of painting is EUR 810. We recommend that you ensure that the condition of your house is constantly monitored next time, and that a certain amount is set aside to deal with emergencies like this!

If you have home insurance, the costs incurred will be reimbursed in full by the insurer. If you are not insured, you will have to pay the above amounts from your savings and monthly income. If you can't fund repairs all at once, plan for the coming months!



FURTHER TRAINING

Dear Mrs.....,

Based on the decision of the Directors you have the opportunity to complete a 2 months further training. After that you will be asked to fill the position of Deputy Head of Department.

In this position we will provide you with a salary increased by 325 euros. What we ask for is to complete a 2 months residential course. The cost of it is 1199 euros which is paid by you.

Think about our offer!

Send your reply until 23rd of the current month.



This situation letter has to be given to the teams in English!

INHERITANCE

Dear Uncle Family,

I regret to inform you that Uncle John, your relative, died in Cleveland (Ohio, USA) at the age of 89 after a long illness. In his will his brother's nephew Mr. Uncle Michael and his family are marked as his only heirs. Under Ohio state law I act as a second attorney in matters of inheritance.

The amount of the inheritance less with the funeral and other expenses (see Appendix 1) is USD 39.565 (at a daily rate of 34.071,99 EUR) which I will transfer to the given bank account after proof of identity (required documents see Appendix 2).

I wish you a lot of wisdom and all the best to use this amount.

Done at Cleveland (Oio, USA), 30/10/2020

Yours sincerely,



Dr. Benjamin Lawye

Insurance

The Care Insurance company offers you the following:

Home insurance

Insurance of the flat or house and full – value insurance of movables: 1% of the value of the family property, per year.

The insurance includes:

- compensation for the flat/house caused by natural disaster (storm, lightning, wind, flood)
- value-following insurance reimbursement of equipment items, electronic devices at purchased value - in case of burglary and natural damage

Employment/earnings insurance

This type provides safety in the event of an accident. The price is 5 % of the family's income. As a result of an unlucky situation we can get extra income. If we become incapable for a longer period the extra income will supplement our lost income (sick-pay)

Think about it! Would you like insurance? If you take it, it will be a financial burden but you can feel safe in the event of unexpected events.

You get 1 -1 credit for each insurance you take out because you are trying to take care of your family.

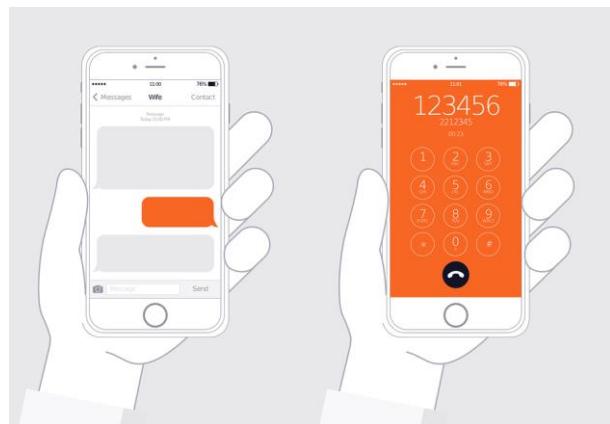
Iphone

A member of the family is celebrating his 14th birthday and he would definitely like to get an Iphone, the latest possible model. The device costs 1500 Euros. Christmas is also coming which would again be a significant expense for the family.

If you buy the phone you will have nothing left so you need to take out a commodity loan which will be an extra expense for the next 10 months.

If you decide to buy the phone, think about whether you will do well with your child if he gets a device of this value. What does he need later? Will you be able to do that too?

If you do not buy the phone, discuss how to communicate this to your child- adolescents are at high risk of harm. What are the possible consequences? How can you convince him of your opinion? (eg. cheaper device, incentive to collect a little more pocket money....)



Lottery



Dear family,

Have you ever thought how easily you can make your fortune?

Would financial security be important? Is there always an unexpected release? Do you need a better phone? We offer solutions to these things. Play Family Lottery.

- for 50 euros you can play your favourite numbers every month and take part in a draw. If you are lucky you can win fixed amounts every month.
- we pull out 3 numbers from 1 - 10. If all the three numbers are hit you win 1000 euros.

Good luck!

Please note that the lottery can be played at your own risk. We can not return the amount you paid, we do not accept complaints! Gambling can be addictive, you can get help in connection with this from on +00 - 10-1234567 phone number

The amount for the lottery should be included in the expenses every month! In case of prize the amount must be indicated for all savings.

(Lottery numbers are drawn by the moderator at the end of each round – month. Prizes are paid out at the beginning of each new round in the form of a card of different colours (the amount is on it). Every "family" gets into and stops the lottery at any time.

MOVING

The head of the family arrives home on Friday afternoon with the news that he gets an another job from the company. The new position:

- involves a higher salary, would be about three times the current net earnings
- you get a new car
- and other benefits; cafeteria, life insurance

The offer is only valid at the weekend, you have to answer it on Monday.

In addition to the promising details:

- instead of flexible working hours I have to work 10-12 hours a day
- the new workplace is 300 km far and the whole family should move on the other side of the country
- children have to change school leaving their friends and classmates here
- if the other parent works he/she has to give up his/her job
- this change also means that we have to sell or let our flat/house and buy or rent a new one. The property costs twice as much as that in the other city, but the rent is similar to your current place 80.000 HUF per month)



Think If you accept the offer your budget will change from next month as above, but you will lose 2 goodness points because the children will suffer from this.

PANDEMIC

(It will be a flyer the family gets)

Attention!

Due to the explosive spread of the pandemic and its appearance in our residential area, the mayor made the following immediate regulations: as the pandemic is aggressive, spreading in the air, I order curfew in our settlement.

- ✓ in justified cases only one family member or roommate living in a household can leave the house for max. 1 hour (justified case: food shopping, pharmacy)
- ✓ order and strict adherence to rules are monitored by the military
- ✓ if you need any help contact the military



The pandemic causes the following in families' life

- ✓ Due to quarantine the salary in the family will be reduced to 50%
- ✓ During the quarantine period (1 month), previous expenses are reduced to 75%:
 - going to work and school ceases
 - Strictly limited shopping, only food
- ✓ Additional cost
 - The family is at home during the quarantine – increased overhead costs

Pay attention! The changes caused by the pandemic only affect your monthly budgets!

TAKING OUT A LOAN

- The family is facing an important decision because there is an opportunity in their lives. Taking out a large amount of loan can significantly change their living conditions.
- It would be possible to buy a house in which everybody has their own room, a garage, two bathrooms, and a toilet by taking out a 15 year loan at a favorable interest rate of 50.000 euros (1% APR) and to sell the flat.
- The new house would be closer to the school, the workplace and you can go to the city center by bike.
- The loan, of course, puts a heavy burden on the family, the installment would be 300 euros per month. It means that you must limit spendings, buy cheaper products, meals, neither adults nor parents do their hobbies and the vacations will be cancelled for the next 10 years.
- There may also be a risk that they can not always repay the loan. The family earners are all employees and the workplace is thinking about layoffs because of the pandemic situation or the economic downturn.

How do you decide? Do you take out a loan, or not? If yes, the family budget will change from next month as above.



UNEMPLOYMENT

Dear Mr. Smith,

I regret to inform you that our company is no longer able to employ you due to declining incomes which is caused by the pandemic. The subsidiary will be closed and the production will be transferred to our parent company. It is expected that in 2 months we can apply for another job if it suits you. During this time we will not be able to pay your salary. As your job will only be temporarily terminated we will not be able to offer severance pay. Under current law the amount of unemployment benefit is currently 348 EUR which you can claim for at the Employment and Economic Development Centre upon presentation of the relevant certificates.

You may bring civil action against our decision in the court at your place of residence.

Hoping for future successful cooperation:



Eszter Pók

HR referent

SUPREM – SUCCESSFUL PREPARATION MODEL FOR SCHOOLS



INTELLECTUAL OUTPUT 1
EDUCATIONAL PROJECT PORTFOLIO

MADE WITHIN
THE FRAMEWORK OF
2019-1-HU01-KA201-061091
PROJECT

The author of the modul 4
(Responsibility,
responsible decision making)

M-Around Tanácsadó és Szolgáltató Kft.

Maroslelei Általános Iskola

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