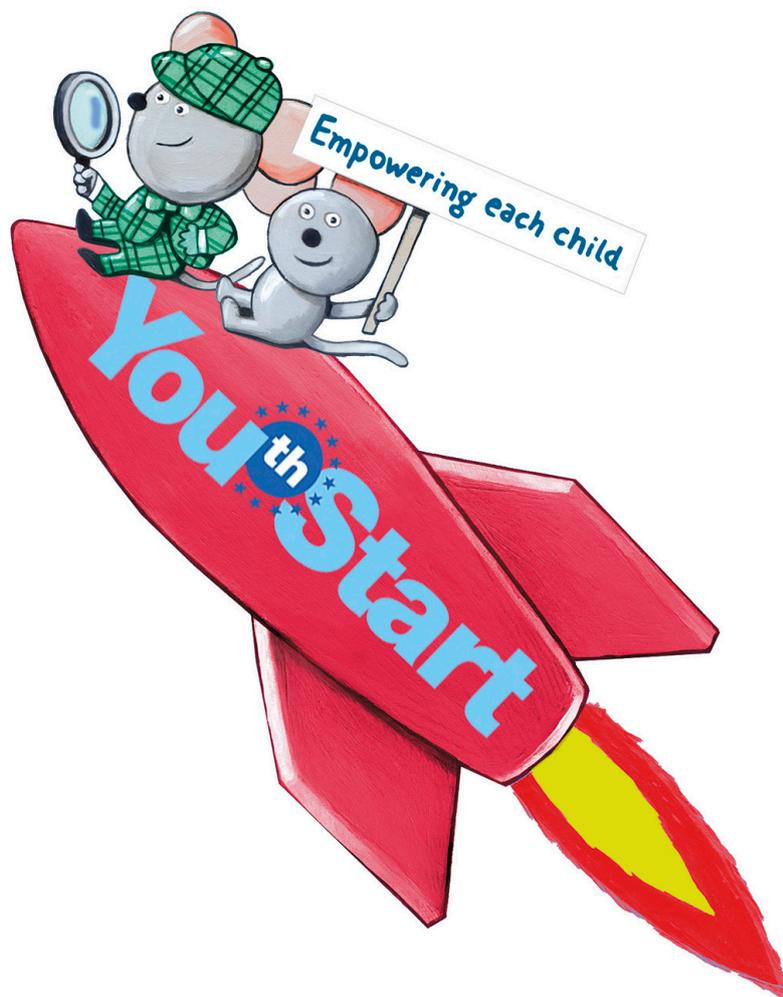




A1 Perspectives Challenge

Tracking 20 Euros

Teacher Guide



Gerald Fröhlich • Eva Jambor • Andrea Bisanz • Johannes Lindner

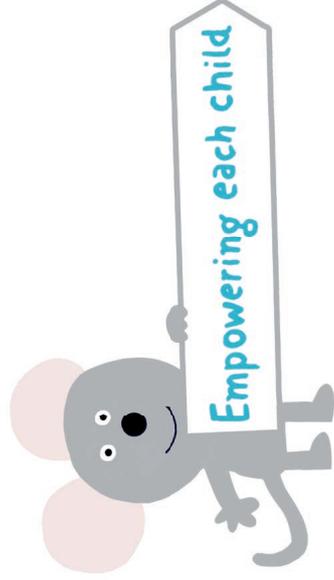
All Challenges of level A1 are also available in a printed version in German.
You can find them at www.jedeskindstärken.at (*Jedes Kind stärken*, volume 1 - 4).



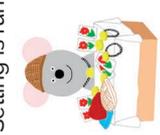
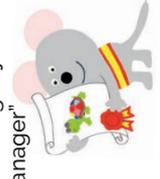
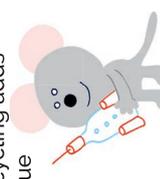
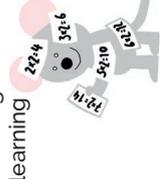
Co-funded by the
Erasmus+ Programme
of the European Union

 **Bundesministerium**
Bildung, Wissenschaft
und Forschung





with the Youth Start Entrepreneurial Challenges Programme

<p>LET'S DEVELOP AND IMPLEMENT YOUR IDEAS!</p>	<p>DON'T BE AFRAID TO TRY NEW THINGS! ALSO ENCOURAGE OTHERS!</p>	<p>USE YOUR IDEAS TO HELP OTHER PEOPLE!</p>
<p>IDEA CHALLENGE Get your ideas moving forward! Let's create value!</p>   <input type="checkbox"/> <input type="checkbox"/>	<p>HERO CHALLENGE You're my role model</p>   <input type="checkbox"/>	<p>BUDDY CHALLENGE Empower others!</p>   <input type="checkbox"/>
<p>MY PERSONAL CHALLENGE What's it worth?</p>   <input type="checkbox"/>	<p>LEMONADE STAND CHALLENGE Selling is fun</p>   <input type="checkbox"/>	<p>MY COMMUNITY CHALLENGE Solving problems together</p>   <input type="checkbox"/>
<p>REAL MARKET CHALLENGE Becoming a "junior manager"</p>   <input type="checkbox"/>	<p>EXTREME CHALLENGE Assessing oneself</p>   <input type="checkbox"/>	<p>OPEN DOOR CHALLENGE Discovering clues</p>   <input type="checkbox"/>
<p>START YOUR PROJECT CHALLENGE I'm off to a flying start!</p>   <input type="checkbox"/>	<p>PERSPECTIVES CHALLENGE Tracking 20 Euros</p>   <input type="checkbox"/>	<p>DEBATE CHALLENGE Let's talk to each other!</p>   <input type="checkbox"/>
<p>BE A YES CHALLENGE This is good for me</p>   <input type="checkbox"/>	<p>TRASH VALUE CHALLENGE Recycling adds value</p>   <input type="checkbox"/>	<p>EXPERT CHALLENGE Learning holistic learning</p>   <input type="checkbox"/>
<p>VOLUNTEER CHALLENGE I can volunteer</p>   <input type="checkbox"/>		

The Youth Start Programme "Empowering each child" promotes the self-initiative and entrepreneurial spirit of children at the primary school level. All teaching materials are available at www.youthstart.eu. A mindfulness programme with video clips is provided in the "Mind & Body" section.



Challenges with a **yellow icon** instruct the children in entrepreneurial thinking and acting. **Pink** stands for personal development: these challenges focus on empathy, teamwork and self-confidence. **Green icons** indicate that social competences are trained: the children learn to assume responsibility for themselves, others and the environment.

Empowering each child ...

... refers to the title, the goal and the content of a practise-oriented, holistic learning programme which was developed for primary school children. Bigger and smaller challenges form the key element of the programme. They function as learning prompts from three key areas that play an important role in empowering our children:

- entrepreneurial thinking and acting,
- personal development and
- social commitment.

Each key area is assigned a different colour to help differentiate between them. A diagram of the entire programme is included on the previous page.



Empowering each child is part of the “Youth Start Entrepreneurial Challenges” Programme which aims to foster personal initiative and the entrepreneurial spirit of young people. It was developed in Austria for both primary and secondary school students, and it has been translated into six languages.

In the **A1 Perspectives Challenge** (“Tracking 20 Euros”) the children explore the workings of the economy and what role they play in an economic cycle based on a detective story.

This Teacher Guide contains explanations of the exercises.

The “Youth Start Entrepreneurial Challenges” Programme supports children in developing their potential.

This was proven by a scientific field study which was carried out from 2015 to 2018 in Austria, Slovenia, Portugal and Luxembourg with about 30,000 children and teenagers. The research results demonstrate that by working with the programme in primary school, the children’s self-esteem is improved and teamwork, creativity and lateral thinking are fostered. The children learn empathic communication and how to be sensitive to their own and others’ needs, and they improve their vocabulary.

We wish all the children many inspiring learning experiences working on this challenge!

Eva Jambor and Johannes Lindner, editors

www.ifte.at | www.youthstart.eu

Content:



A1 Perspectives Challenge: Tracking 20 Euros

Competences	page 6
7 steps to the finish line	page 7
Working with the comic: lesson plan	page 11
Unit planner	page 19



A1 Perspectives Challenge

Tracking 20 euros

The students perceive themselves as part of the economy and society. They do so by tracking a 20-euro banknote where they meet the main market participants, assemble a simple economic cycle and learn about the security features of euro banknotes. .

7 steps to the finish line:

- 1 Reading
- 2 Answering questions
- 3 Gathering information on money
- 4 Comparing and contrasting goods and services
- 5 Exploring the economic cycle
- 6 Understanding businesses
- 7 Thinking things over



Core competence for the challenge:

I can understand that I am part of my environment.



Big idea behind the challenge

There are many different main actors in a modern economy. The challenge for the students is to identify the market participants and to assemble a simple economic cycle. The children will learn this through the context of an age-appropriate story ("Tracking 20 euros"). In addition, the security features of euro banknotes are discussed. At the end of the challenge, students should be able to perceive themselves as part of the economy and society.



Explanatory video for this challenge

http://www.youthstart.eu/en/challenges/tracking_20_euro/

Entrepreneurial competences according to the reference framework

www.youthstart.eu/en/whyitmatters/ (Competence-oriented learning)

- I can fulfil my tasks on my own or in a team even when it gets tough.
- I can work with others.
- I can understand that I am part of my environment and take on the responsibility to fulfil my tasks.

Language objectives

I can identify the main factors in a free market and describe the process of a simple economic cycle.

I can describe how to identify real and counterfeited money.

Assessment

The students can compare and contrast goods and services. (Individual work)

They can draw a simple economic cycle. (End of unit self-reflection)

They can identify and explain security features and distinguish between real and counterfeited money. (Individual work/end of unit self-reflection)



The students use a questionnaire for self-assessment and another questionnaire to reflect on their own work throughout the challenge.

Preparation for all steps

Hand out the student manual containing the exercises for the individual steps to all children. Complete the exercises in the manual with the children. **The titles of the exercises shown below are marked in pink and labelled "E".**

Also, download the "Tracking 20 euros" comic. All materials needed for the challenge can be found here:

http://www.youthstart.eu/en/challenges/tracking_20_euro/



Reading



Preparation:

Provide the children with the „Tracking 20 euros“ comic.

Prepare a PowerPoint presentation with pictures from the comic. Download both here: http://www.youthstart.eu/en/challenges/tracking_20_euro/



E1: Read the detective story “Tracking 20 euros”

The lessons are based on the questions that arise while going through the story “Tracking 20 euros” using the PowerPoint presentation (find details in the “Lesson plan for working on the children’s book”)

In the story, 8-year-old Julia receives a 20-euro banknote on her birthday. The children are asked to think about what she can do with the 20-euro banknote and to draw their ideas.

Finally, Julia and her stuffed animal Lewi the mouse follow the path of the 20-euro banknote step-by-step and find out how it circulates between the various market participants. The story also covers the security features of banknotes.

Hand out the “Tracking 20 euros” comic and ask the children to read the story at home by themselves or read it together in class.

E2: What is a bank account?

The children read the text: What is a bank account?

Answering questions



E1: Answer the questions about the detective story

E2: Answer the questions about the bank account

Ask the students to write down the answers (at home or in school) to the questions in their manual about the story and the short text “What is a bank account?”, then discuss in class.

Gathering information on money



The children gather information on money and learn about the security features of euro banknotes. They design their own banknotes and calculate with money based on examples from the detective story.

Discuss with the children why it is unfair to counterfeit money.

E1: Where does money come from?

E2: How does a cash dispenser work?

E3: What makes banknotes secure?

E4: Money quiz

E5: Do you already know that? E6: Designing your own banknotes

E6: Designing your own banknotes

E7: Calculating with money

Physical exercise for activation:

Dangling arms: This exercise originates from the area of rhythmic and improves breathing and body awareness. You can find the short video “Dangling arms” and further exercises to „Activate & Concentrate“ in the “Mind & Body” section at www.youthstart.eu along with explanations of all the physical exercises and information on their effects.





Comparing and contrasting goods and services

E1: Goods or services?

The students must decide if the products belong to the goods or services category and explain why

E2: Who provides the service?

In the text, the children identify all jobs and services mentioned

E3: Contrasting goods and services

Here is how you can introduce the topic:

"Think about the different things you and your parents purchase. Petrol for the car? A carwash? Eating at a restaurant? Going to the zoo? Which of these are goods and which ones are services? Why?"

Write at least 4 different products or services into the circles and explain why they are a good or a service.

If you need extra space, draw additional circles onto a separate sheet of paper."

Ask the children to fill in the circles individually or in pairs listing at least 4 different products and services.



Exploring the economic cycle

E1: Where is Julia's 20-euro banknote?

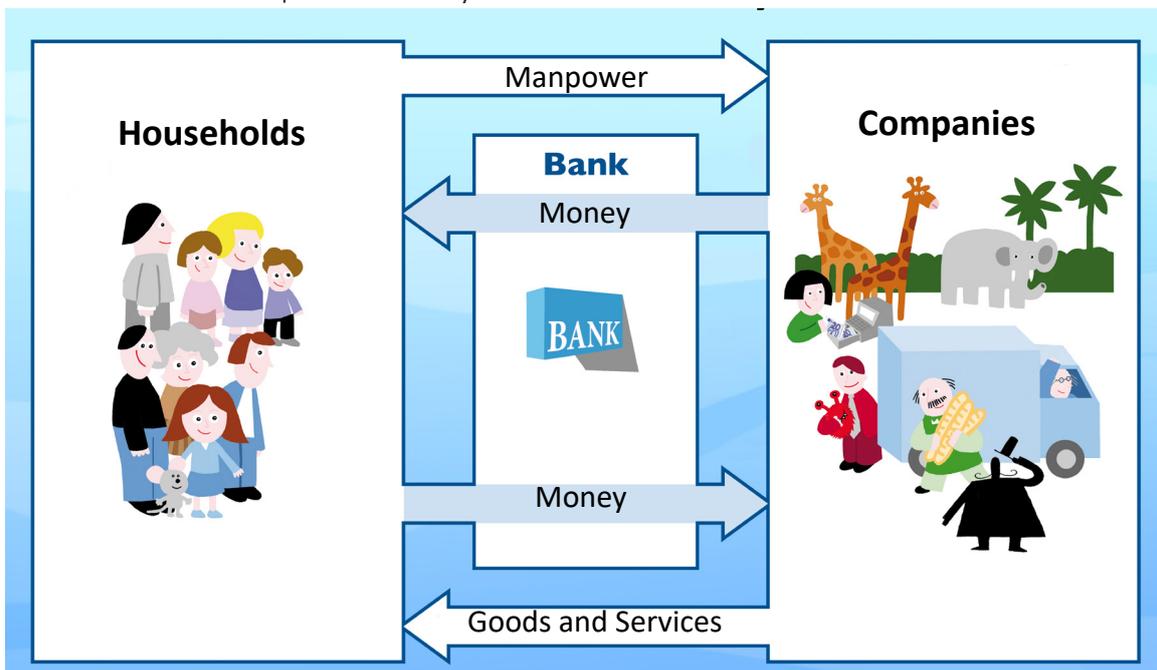
The children track the 20-euro banknote from the detective story once again and are reminded of the stops during its journey.

E2: This is how the economic cycle works

The children connect the matching sentence parts. The resulting text explains the process of a simple economic cycle.

E3: The economic cycle

Working with the poster „This is how the economic cycle works" (see slide 23 of the PowerPoint presentation)





1. Ask the children who they recognise on the poster.
2. What do these people do and how do they earn their money?

[First, talk about the households (= individuals, families).]

How does Julia's grandmother earn money? *[She works in a flower shop.]*

How does Max earn his money? *[He works for a grocer.]*

What are goods and what are services?

[You can physically touch goods (e.g. a stuffed animal), you cannot physically touch services (e.g. a clown performance).]

Which goods and services do businesses offer? What do businesses get in return for their goods and services?

[Zoo: You can visit the zoo, but you have to pay an entrance fee.

Restaurant owner: You get food and drinks and pay money for it.

Grocer: He delivers vegetables and in return is paid by the restaurant owner.

(Goods/Services and money can also be exchanged between different businesses.)

Owner of a toy store: Sells toys for money.

Puppet theatre: You pay an entrance fee and see a show in return.]

[Summarise the economic cycle using Max as an example:]

Max works for a vegetable wholesaler and receives money because he gives his labour in exchange. With this money, he is able to buy a stuffed animal at the toy store. He then trades his money for the stuffed animal.

3. Why do we need banks for the economic cycle to work?

Has anyone ever had experience with a bank before? How so?

[e.g. a savings book, your parents' account, cash dispenser and cash card, deposit your money from the piggy bank at the bank, World Savings Day ...]

What is a bank account? *[An account is something similar to a savings book.*

The money you may need daily access to stays in this account, e.g. to pay for your purchases. Money can be deposited into as well as withdrawn from a bank account. This process works without cash – you don't always have to have banknotes or coins at hand.]

What can you use an account for? *[You can save money in your account for a short period of time or transfer it to a different account, so you don't always have to pay for it personally and directly.]*

[Thus, banks play an important role because they make the exchange of money much easier and more efficient. It would be inconvenient to always have to carry banknotes and coins with you.]

[Banks help with payments, but they also offer other services. You can save money at a bank and earn interest (extra money). You can borrow money from the bank, and then you must pay it back with interest. You can also get financial advice from the bank.]

E4: I am part of the economy

The students insert facts into their simple economic cycle.

I am part of the economy: The students imagine how they play a part in the economy and draw businesses they either buy goods or services from (or from which their parents make purchases for them).



Understanding businesses

E1: How does a company work?

Note: To complete this step, children will first need to watch the video “How does a company work?”

(<https://www.youtube.com/watch?v=k53oujLQxcw>)

The students will watch the video first and then fill out the worksheet. Compare the answers in class.

If possible, invite entrepreneurs to your school for the children to ask them about what they do. Visit companies located close to the school.



Thinking things over

E1: How well can you do that already?

The children fill in the questionnaire on self-assessment. Prior to that, explain the four symbols.

E2: Questionnaire for “Perspectives Challenge Detectives”

Use the questionnaire for “Perspectives Challenge Detectives” to reflect about and to discuss the entire challenge once more.



Lesson plan for working with the comic

The presentation consists of 24 slides and was created to help tell the story from the comic. The slides are text free. All necessary information for the story is available in the lesson plan below and is included as notes in the PowerPoint presentation. The notes on didactics are merely suggestions.

Slide	Didactics
	<p>Today I am going to tell you a detective story called "Tracking 20 euros."</p>
	<p>This is Julia. She is eight years old. She lives with her parents and her older brother Max. Her best friend is a stuffed animal, Lewi the mouse.</p> <p>Julia and Lewi have a big secret. They can talk to each other and no one can even tell!</p> <p>These two will be accompanying us through the entire detective story.</p>
	<p>Julia is celebrating her eighth birthday. Many friends have come. Who can naturally not be missing? Exactly: Lewi the Mouse [Ask the students where Lewi is hiding in the picture.]</p> <p>As soon as Grandma's work in the flower shop is done, she hurries to Julia's birthday party. Julia gets lots of presents. As a special surprise, Grandma gives her a 20-euro banknote.</p> <p>This a 20-euro banknote plays a very important role in our story.</p>



	<p>Julia may decide all by herself what to do with the a 20-euro banknote. She thinks about it very carefully.</p> <p>What would you do with 20 euros? [Gather a few student suggestions.]</p>
	<p>Julia doesn't want to spend the money straight away. She puts the banknote into her piggy bank. She wonders about what would actually happen to that banknote when she spends it.</p> <p>Let's track the 20-euro bill together with Julia and Lewi.</p>
	<p>Julia decides to invite two friends to go to the zoo with her because they all love watching how monkeys and elephants play. Her Grandma and Lewi come too.</p> <p>Lewi whispers to Julia, "Write down the tracking number of the a 20-euro banknote before you buy the tickets. It's the only way to keep track of it."</p> <p>Where do you find the tracking number on a banknote?</p>
	<p>[This is a photo of a 20-euro banknote. Also show them the tracking number on the actual banknote you brought to class.]</p> <p>Every banknote receives its own tracking number which makes it unique. In addition, there are security features on the banknotes so that they cannot be counterfeited. Have you ever seen "fake money" before?</p> <p>Tip: the security-tips are on "Europe series."</p>



FEEL
Europa Series €20 banknote

Special printing processes give banknotes their unique feel.

- 1 Paper
- 2 Raised print

→ COMPARE WITH THE FIRST SERIES €20

LOOK
Europa Series €20 banknote

Look at the banknote against the light. The portrait window and watermark as well as the security thread become visible.

- 1 Portrait window
- 2 Portrait watermark
- 3 Security thread

[With the help of the 20-euro banknote from the presentation and the actual one you brought with you, show the security features of the 5, 10, and 20 banknotes.]

[Feel: Banknote paper, raised print
Look: Portrait window, Portrait watermark, Security thread
Tilt: Portrait window, Portrait hologram, Emerald number]

[Addition security features: Microprint, Standard UV light, Special UV light (UV-C), Infrared properties]

On the larger euro banknotes in the amounts of 50, 100, 200, or 500, the number is also mirrored in two different colours when slightly turned.



TILT
Europa Series €20 banknote

Tilt the banknote. The silvery stripe reveals a portrait of Europa in a transparent window and the emerald number displays an effect of the light that moves up and down.



- 1 Portrait window
- 2 Portrait hologram
- 3 Emerald number



ZUSÄTZLICHE SICHERHEITSMERKMALE
20-€-Banknote (Europa-Serie)

- 1 Mikroschrift
- 2 Standard-UV-Licht
- 3 Besonderes UV-Licht (UV-C)
- 4 Infrarot-Merkmale

Then Julia's 20-euro banknote ends up in the zoo's cash register.



Julia observes a family approach the cashier and pay for their tickets with a 50-euro banknote. What does Julia see? The family receives HER 20-euro banknote in return as change.

Now let's go to the zoo!



Julia, Lewi, her Grandma, and her friends and also other families walk through the zoo and look at all the animals.



The family who received Julia's 20-euro banknote got hungry and sat down to order sausages and drinks at a nearby restaurant



They ask to pay the bill. The restaurant owner takes the 20-euro banknote, and of course it's Julia's banknote.

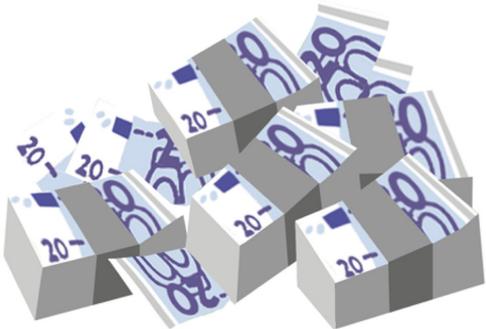


Meanwhile, vegetables are being delivered to the restaurant, and suddenly Julia sees her older brother Max. He has a part-time job with the grocer delivering vegetables.

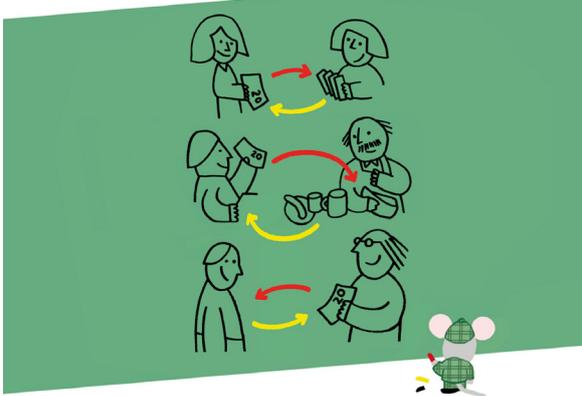


	<p>The restaurant owner takes banknotes out of his big pocketbook and gives them to the grocer.</p> <p>What does Julia see? Her 20-euro banknote is among them.</p> <p>Let's review quickly the journey the 20-euro banknote has been on: [Ask the students to re-tell each situation that the 20-euro banknote changed hands. Support them should they get stuck.]</p> <p>Julia got a 20-euro banknote from her grandma. Grandma earned this 20-euro banknote from her flower shop. Julia then placed the banknote in her piggybank.</p> <p>From the piggybank, the banknote wanders into the zoo cashier. From there, the family transported it to pay the restaurant owner. He then paid the grocer with it.</p>
	<p>Because Julia's brother Max worked so diligently, he gets his daily wage of 20 euros.</p> <p>After a few detours, Julia's 20-euro banknote ends up in Max's wallet.</p>
	<p>Max has a girlfriend Sara and is very much in love with her.</p> <p>He then buys her a gift – a small stuffed animal. He pays for the gift with the 20-euro banknote that Julia received from her grandma on her birthday.</p>
	<p>Julia is curious what will happen now to her 20-euro banknote. She watches the toy store owner take the money out of the register and puts it into a small bag. He closes his shop and walks to the nearest bank.</p> <p>He then drops the money bag into a slot, so that it is safe in the bank.</p> <p>Julia looks at Lewi sadly and says, "Now I will probably never see my 20-euro banknote again."</p>



	<p>At the bank, the money is counted and added to the toy store owner's account.</p>
	<p>The 20-euro banknote ends up among many other 20-euro banknotes stored in a vault.</p>
	<p>A week later, Julia and her father go to see a puppet show. In order to be able to pay for the tickets, her father withdraws money from the ATM.</p> <p>Which people from the story can you recognize in this picture?</p> <p>[Restaurant owner, grocery, toy store owner, Max and Sara, some of the family from the zoo].</p>
	<p>Among these banknotes there is also a 20-euro banknote. Julia takes out the piece of paper with the tracking number of HER 20-euro banknote written on it.</p> <p>She is very surprised. The numbers match and it is really HER 20-euro banknote.</p>



	<p>Julia is happy that she has been able to track her 20-euro banknote. The banknote has spent a week of adventures. What will it experience in the future?</p>
	<p>Lewi has always paid attention. He even made sketches to demonstrate how the 20-euro banknote circulated from person to person.</p> <p>Which part of the detective story can we see that Lewi drew?</p> <p>[Money in exchange for Zoo tickets, food and drinks in exchange for money at the restaurant, money in exchange for Max's labour from the grocer.]</p> <p>Do you think we can track again the entire journey of the 20-euro banknote?</p> <p>Julia got a 20-euro banknote from her grandma. Grandma earned this 20-euro banknote from her flower shop. Julia then placed the banknote in her piggybank.</p> <p>From the piggybank, the banknote wanders into the zoo register. From there, the family transported it to pay the restaurant owner. He then paid the grocer with it.</p> <p>The grocer pays Max for his work. Max buys a stuffed animal for his girlfriend.</p> <p>The toy store owner deposits the money in the bank. The money is counted in the bank and deposited into the toy store owner's account.</p> <p>The banknote lands in the ATM where Julia's father withdraws money. Julia checks the tracking number of the banknote and discovers that it is her 20-euro banknote.</p>
	<p>We are now at the end of the story. I also brought a poster with me so that I can show you how our detective story is connected to the economy.</p> <p>We will now look at this together and understand how the economy functions.</p>

**TRIO Modell for Entrepreneurship**

According to the TRIO Model, a holistic definition of entrepreneurship, the “Perspectives Challenge” belongs to the area of **Entrepreneurial Culture** which is all about personal development: demonstrating initiative, believing in oneself, showing empathy and being a team player as well as encouraging oneself and others.

Time / Length of the challenge

At least 5 lessons

Necessary background knowledge

None

Context within the “Youth Start Entrepreneurial Challenges” Programme

All challenges: www.youthstart.eu

The “**A1 Perspectives Challenge**” serves as an introduction to the “**Perspectives Challenges**” of the levels A2 and B1. We suggest to also do the “**A1 Idea Challenge: Get Your Ideas Moving Forward!**” and the “**A1 Idea Challenge: Creating Value**”.

Further materials

<https://www.ecb.europa.eu/euro/html/index.en.html>

Explanation videos

“How does the market work?”:

<https://www.youtube.com/watch?v=5c4XC39pnqs>

“How does a company work?”:

<https://www.youtube.com/watch?v=k53oujLQxcw>

All Challenges of level A1 are also available in a printed version in German. You can find them at www.jedeskindstaerken.at (*Jedes Kind staerken*, volume 1 - 4).

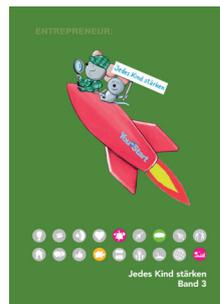
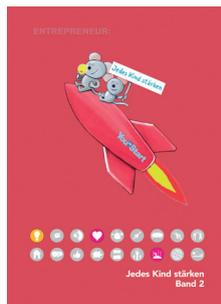
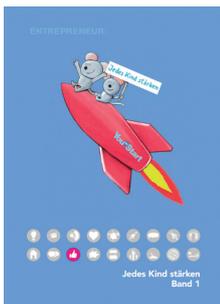
„Empowering each child“ is a holistic learning programme for children at primary school level. It is part of the “Youth Start Entrepreneurial Challenges” Programme.

All parts of the programme are available as Challenges at competence level A1 (= primary level) at www.youthstart.eu including also video clips explaining the challenge.

The “**Mind & Body**” section provides short video clips with physical “activate & concentrate” exercises and the “Youth Start mindfulness programme”.

Video clip explaining the challenge:

http://www.youthstart.eu/en/challenges/tracking_20_euro/





Terms of Use

All material for teachers and students developed as part of the Youth Start Entrepreneurial Challenges Program is subject to a creative commons license. You may share or distribute the material in any format or medium under the condition of correct attribution (credit). You may not use the material for commercial purposes. You may edit the material, but you may only distribute it under the same license as the original material. For license details see <https://creativecommons.org/licenses/by-nc-sa/4.0/>

Disclaimer:

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect 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.

Legal Notice

Editors: Eva Jambor, Johannes Lindner
Authors: Johannes Lindner, Gerald Fröhlich, Andrea Bisanz, Eva Jambor
Translation: Tamara Popilka
Redaction: Maureen Maher-Wizel
Graphic Design: Gabriel Bremer, Dominik Wychera and Raphael Lorenzi (Layout), Helmut Pokornig (cover and illustrations), Lukas Philippovich (overview Youth Start Entrepreneurial Challenges Program), Peter Stromberger (Icons Youth Start), Stefan Torreiter (Smileys), Footprint-Icon by Freepik from www.flaticon.com

© 2019 Initiative for Teaching Entrepreneurship

The Youth Start Team would love to hear from you: if you want to network with national partners and learn more about their offers or support the implementation of the project please write to office@ifte.at.



The implementation of the programme "Empowering each child" at primary schools in the region of Salzburg is supported by the provincial government of Salzburg.