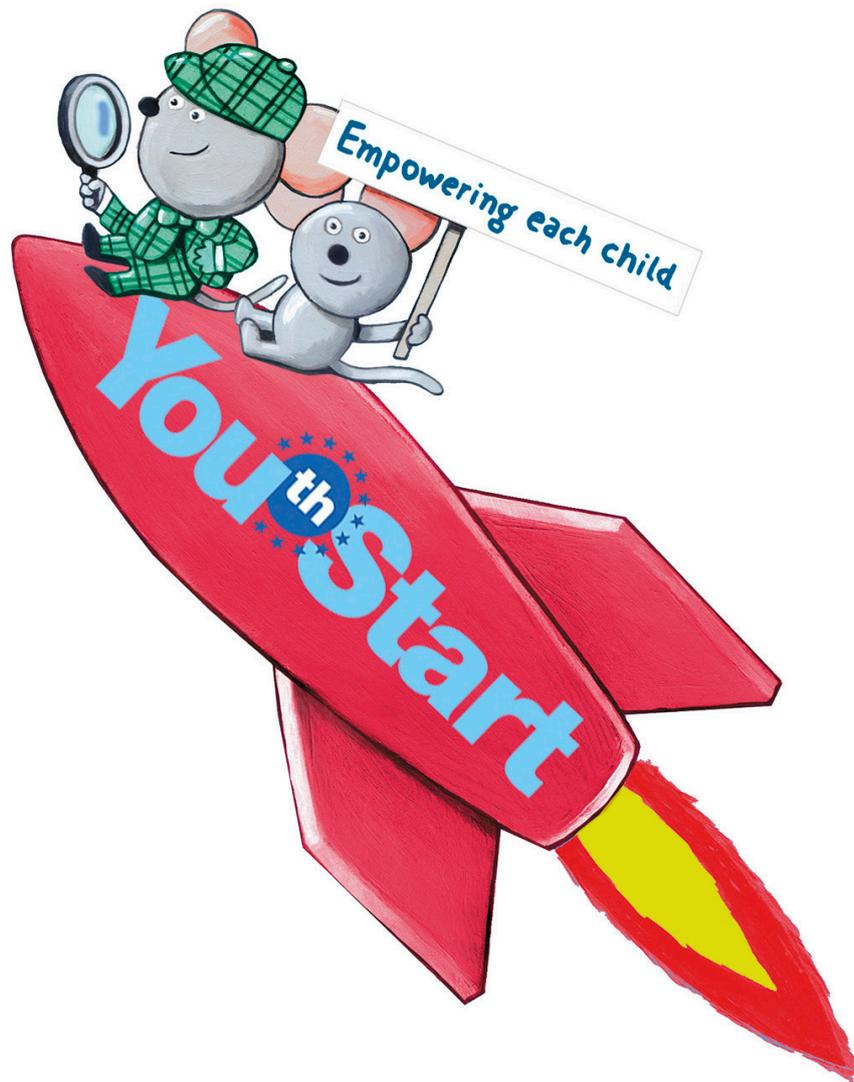




# A1 Perspectives Challenge

## Tracking 20 euros

### Student Manual



**Andrea Bisanz • Gerald Fröhlich • Eva Jambor • Johannes Lindner • Ingrid Teufel**

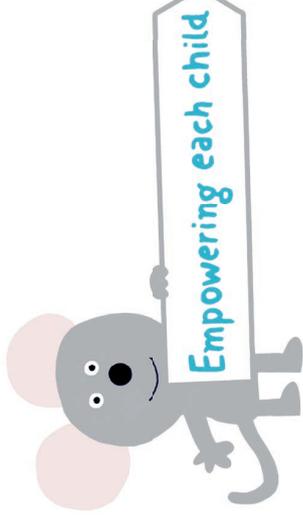
All Challenges of level A1 are also available in a printed version in German.  
You can find them at [www.jedeskindstärken.at](http://www.jedeskindstärken.at) (*Jedes Kind stärken*, volume 1 - 4).



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Bildung, Wissenschaft  
und Forschung





# with the You<sup>th</sup> Start Entrepreneurial Challenges Programme

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

The You<sup>th</sup> 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](http://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 "You<sup>th</sup> 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.

### **The "You<sup>th</sup> 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](http://www.ifte.at) | [www.youthstart.eu](http://www.youthstart.eu)



# A1 Perspectives Challenge

## Tracking 20 euros

*In the Perspectives Challenge you will learn to see things from different perspectives or point of views. You will also learn that you are part of the environment you live in.*

Video explaining the challenge:

[http://www.youthstart.eu/en/challenges/tracking\\_20\\_euro/](http://www.youthstart.eu/en/challenges/tracking_20_euro/)

### 7 steps to the finish line:

- |   |  |         |
|---|--|---------|
|  | 1 Reading                                      | Page 5  |
|  | 2 Answering questions                          | Page 6  |
|  | 3 Gathering information on money               | Page 7  |
|  | 4 Comparing and contrasting goods and services | Page 11 |
|  | 5 Exploring the economic cycle                 | Page 13 |
|  | 6 Understanding businesses                     | Page 16 |
|  | 7 Thinking things over                         | Page 17 |



**I can understand that I am part of my environment.**



## Read the detective story “Tracking 20 euros” 1

Download the “Tracking 20 euros” comic so you can read the whole story. You can find it here:

[http://www.youthstart.eu/en/challenges/tracking\\_20\\_euro/](http://www.youthstart.eu/en/challenges/tracking_20_euro/)



## What is a bank account? 2

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.

The owner of a toy store has a bank account. He deposits the money he earns into his account. The sum in his account is called his balance.

Money is deducted from his balance each time he transfers money from his account to another person’s account (e.g. to pay the rent) or when he withdraws money at the cash dispenser. All of this reduces his balance which means that he has less money to spend.

Read the text carefully. Do you understand what you need a bank account for? Try to explain it to others.





## 1 Answer the questions about the detective story

1. Who gives Julia the 20-euro banknote?

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2. What does Julia do with it?

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3. What does Julia write down before she pays with the banknote?

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4. What does the toy store owner do with the money?

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5. How does the 20-euro banknote return to Julia?

---

What would you do with 20 euros? Talk with others about it



## 2 Answer the questions about the bank account

1. Where does the toy store owner hold his account?

---

2. What is the sum in his bank account called?

---

3. What happens to the sum in his bank account when he withdraws money at the cash dispenser?

---

4. What word do you use to say that someone sends money directly from their account to another person's account?

---





## Where is the money from? 1

Connect the matching boxes.



Give	Uncle Tony was very lucky this week. When cashing in his lottery ticket, he receives 500 euros.
Deserve	On Julia's birthday, her grandmother gives her a 20-euro banknote.
Inherit	Julia's older brother Max works at the grocer for a few hours a week. He is paid 20 euros.
Earn	After their aunt's death, the notary hands Louise and Felix a savings book.
Win	

Talk about your experiences with money with others:



- Has anyone ever gifted you money?
- Have you already earned your own money?
- Do you treat money differently when you have to work for it?

## 2. How does a cash dispenser work? 2

Fill in the correct words from the box.

sum account balance cash card magnetic strip code

With a c\_\_\_\_\_, you can withdraw money from a cash dispenser. In order to do that, you need a bank a\_\_\_\_\_.

The account number is saved on the m\_\_\_\_\_ of the cash card. You must key in a four-digit secret number, also called a

c\_\_\_\_\_, at the cash dispenser. Then you enter the

s\_\_\_\_\_ you want to withdraw. When you withdraw the

money, the sum is immediately debited from your bank account, that is from the b\_\_\_\_\_.



### 3 What makes banknotes secure?

- Take a close look at the front and back of a 20-euro banknote. Where is the number located that makes a banknote unique?

#### The security features of euro banknotes

**Feel:** The banknotes have a **raised print**, which is created using a special printing technique.

**Look:** When you hold a euro banknote up against the light, the **watermark** becomes visible as does the **security thread**, the latter in the form of a dark line.

**Tilt:** In the bottom front lefthand corner of the 5-, 10- and 20-euro banknote, you will notice a shiny number, which is the **emerald number**. When you tilt the banknote, you can see the light moving up and down. Depending on the perspective, the number also changes colour from green to blue.

- Read the text on the security features carefully. You can also watch the following video:  
<https://www.youtube.com/watch?v=NnfBSwdrvOA>



### 4 Money quiz

- Tick the correct answer.

What is the lowest value of a euro banknote?

- 5 euros  
 1 euro  
 2 euro

When you tilt a euro banknote,

- nothing happens.  
 the Emerald number changes colour.  
 the stars start to shine.

In order to identify whether a banknote is real, you should

- tear it.  
 smell it.  
 do the „Feel-Look-Tilt“ test.

When you hold a euro banknote against the light, you can see

- the watermark.  
 a funny dog.  
 St Stephen's Cathedral.



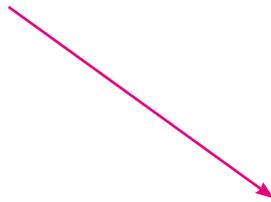
Think about writing the questions and answers above on cards and doing the quiz with a partner.



### Do you already know that? 5

Connect the matching boxes.

- The central bank
- It is forbidden
- Real euro banknotes have features
- Some features
- The shiny emerald number changes colour
- When you hold the banknote up against the light,
- A special light enables you



- which distinguish them from counterfeited ones.
- are easy to check.
- prints the banknotes.
- when you gently tilt the banknote.
- to counterfeit money.
- the stars on the banknote start to shine.
- to see the watermark in the paper.

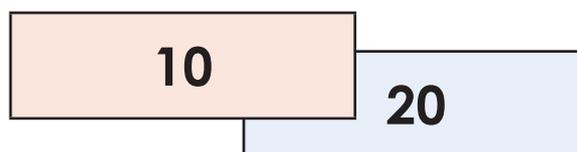
### Designing your own banknotes 6

Cut strips of paper in the size of real banknotes and design your own banknotes. Think of a name for your currency and write it on the banknotes.



Why is it unfair to counterfeit money?

How can you make sure that your money will not be counterfeited?



#### Did you get tired? This exercise will give you an energy boost:

Let both arms hang loosely next to your body. Now swing them back and forth on the right and left side so they form increasing half circles. Breathe out. Repeat the exercise ten times.



(You can find the short video "Dangling arms" and further exercises to „Activate & Concentrate" in the "Mind & Body" section at [www.youthstart.eu](http://www.youthstart.eu)).



## 7 Calculating with money

- How much money does the cashier get from Julia, her friends and her grandmother in total? Write down the formula:

**Entrance fee at the zoo:**

Adults: 20 euros  
 Children: 10 euros



- How much is the entrance fee for the family?

\_\_\_\_\_

The father pays with two 50-euro banknotes. The change consists of three euro banknotes. Which ones?

\_\_\_\_\_



- What did the family order? Write it down and work out how much the father must pay.

**Menu:**

Wiener Schnitzel with chips: €12.90  
 1 pair of sausages, 1 bread roll: €7.50  
 Chicken salad: €8.30  
 1 glass of orange juice: €2.20  
 1 beer: €3.70



\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



### Goods or services? 1

Below is a list of goods and services. Decide whether the example is a good or a service and tick the correct box. Compare your answers with those of your classmates and tell them why you think so.



	Goods	Services
Apple 		
A visit to the cinema or theatre		
Bus ride to school		
Car		
Your doctor visits you because you are ill		
Digital camera 		
Bicycle		

### Who provides the service? 2

Julia's grandmother sells flowers at a flower shop.  
 The restaurant owner serves sausages and drinks to the family at the restaurant.  
 The grocer supplies the restaurant owner with vegetables.  
 The toy store owner sells Max a stuffed animal for his girlfriend Sara.

Each sentence contains a good that can be purchased. And each person mentioned in the sentence provides a service.

Schreibe alle Berufe und Waren auf:



Jobs: \_\_\_\_\_

\_\_\_\_\_

Goods: \_\_\_\_\_

\_\_\_\_\_



### 3 Contrasting goods and services



Think about the things your family purchases every day. Which of these are goods and which are services?



Write down at least four goods and four services in the circles.

**Goods**

e.g. petrol

**Services**

e.g. carwash



Discuss your results with a partner and explain your decision.



What are the people called who perform the services you wrote down? Do they have a job title? Write it down if you know the title.

---

---



Can you think of people working in other jobs providing services? Write them down and talk with others about it .

---

---



## Where is Julia's 20-euro banknote? 1

Put the illustrations in the correct order by assigning a number to each one. It will reveal the journey of Julia's 20-euro banknote as told in the detective story "Tracking 20 euros".



1

## So funktioniert Wirtschaft 2

Connect the matching boxes and read the resulting text. You will learn how a simple economic cycle works.



When someone works for a company,

With the money they earn,

The money is paid to companies

Companies use this money to pay

they can pay for goods and services.

which sell the goods or offer the services.

the people who work for them.

they receive money in their bank account.



### 3 The economic cycle

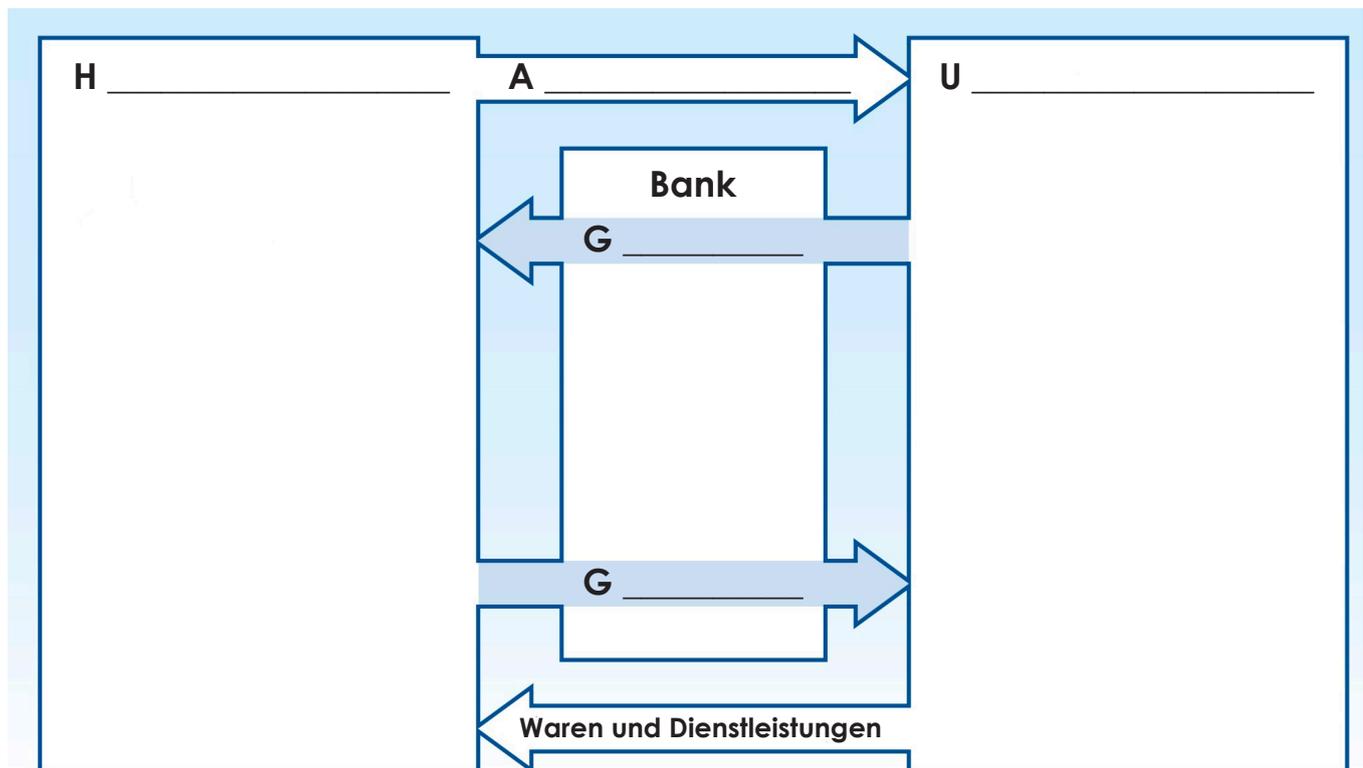


The illustration below shows a simple economic cycle. This cycle includes a goods flow and a monetary system. One receives goods (= manpower, goods and services) in return for money.



Insert the words into the right space: **companies**, **money**, **households**, **manpower**.

The solution can be found on the poster "This is how the economy works".



Read the following examples carefully. Insert the people and the companies into the correct box in the economic cycle.

- Tom works at a hairdresser.
- Mia gets a haircut at the hairdresser.
- On her way home, Mia buys ice cream at an ice cream parlour.
- Luigi, the owner of the ice cream parlour, has an employee. His name is Riccardo, and Luigi transfers Riccardo's wage to his bank account every month.
- Riccardo buys new bicycles for his two children at a sports shop.
- Mr Peters works at the sports shop. Next week, he and his daughter will take the train to go on holiday for a week. They will stay at a small hotel.



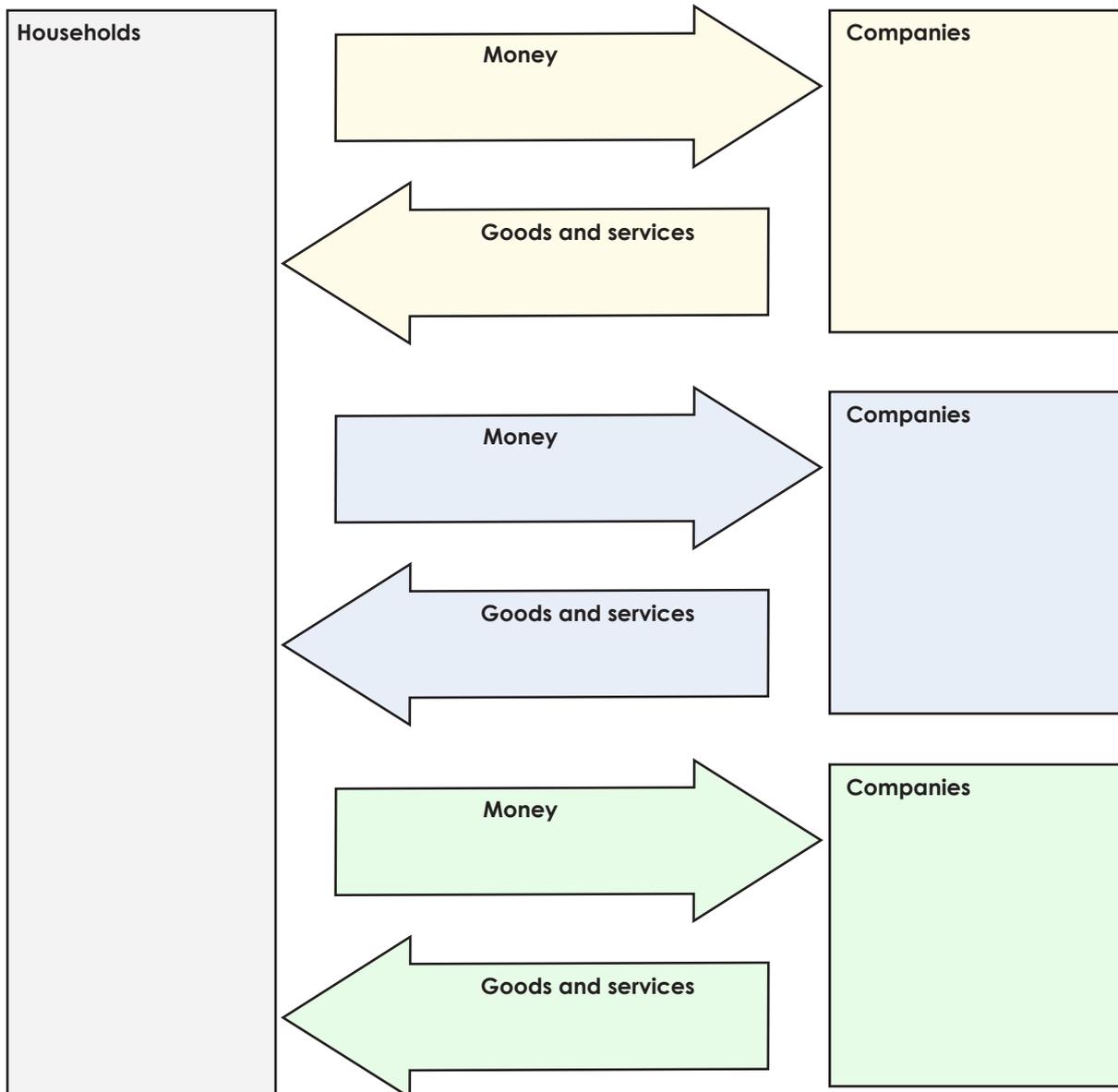
## I am part of the economy 4

Even as a child you are part of the economy. You get money you can use to buy things you would like to have. Your parents pay for most of the things you need. They probably allow you to decide with them sometimes.

Below is a drawing showing part of the economic cycle. It only includes one part of the cycle because you do not work yet. Make a drawing of you and your parents in the economic cycle.



Enter the goods and services you and your parents purchase for you. Which companies do you purchase them from? Write them down. You can also add the prices if you know them.





## 1 How does a company work?



Watch the video "How do companies work?" in class:  
<https://www.youtube.com/watch?v=k53oujLQxcw&t=2s>

You will learn that many companies are made up of the following departments: Management, Research, Purchase, Production, Sales and Storage.

Read the questions that are important for these departments:

<p><b>Management:</b> Which decisions need to be made by management?</p>		
<p><b>Research (new ideas for the company):</b> What are some new ideas the company could use?</p>		
<p><b>Purchase:</b> Which goods or services need to be purchased?</p>	<p><b>Production:</b> How will the goods or services be made?</p>	<p><b>Sales:</b> Which goods or services will be sold?</p>
<p><b>Storage:</b> Which goods have to be stored? How do the goods have to be stored?</p>		



Help two companies answer the questions above:

1. **a small bakery which makes biscuits** and
2. **a hairdresser.**

Try to answer all of the questions and write them down. You can work in pairs or in larger groups.

Compare your answers regarding the bakery and the hairdresser with those of your classmates.

Are there any similarities or differences?



As a class, visit different companies that are located close to your school. Also think about inviting entrepreneurs to your school to ask them the questions above.



## How well can you do that? 1

Think about how well you can do the things in the list below and colour in the field under the symbol that fits the best.

Here is what the four symbols mean:



I need a lot more practice at that.



I am good at that.



I can do that a little bit. If I practice, I will get better.



I am very good at that.

I can explain the ways people receive money.				
I can explain what a bank account is.				
I can list the security features of a euro banknote.				
I can explain what a cash dispenser is used for.				
I can compare and contrast goods and services.				
I can list goods and services that are purchased for me.				
I can name jobs that offer services.				
I can draw a simple economic cycle.				
I can explain how a simple economic cycle works.				
I can name the departments of a company.				



## 2 Questionnaire for “Perspectives Challenge“ Detectives

You have worked on the Perspectives Challenge. You have explored the economic cycle and learnt that you are part of it. You can compare and contrast goods and services, and you have thought about what businesses do.

1. What did you learn that is especially interesting to you?

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2. What role do you think you have in the economy?

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---

---

3. Which goods did your parents purchase for you last week?

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---

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4. Which services did your parents purchase for you last week?

---

---

5. Is there anything you would like to know more about?

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Talk with others about it!



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

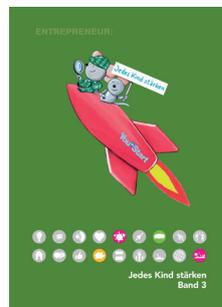
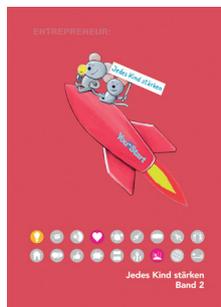
„Empowering each child“ is a holistic learning programme for children at primary school level. It is part of the “You<sup>th</sup> Start Entrepreneurial Challenges” Programme.

All parts of the programme are available as Challenges at competence level A1 (= primary level) at [www.youthstart.eu](http://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 “You<sup>th</sup> Start mindfulness programme”.

Video clip explaining the challenge:

[http://www.youthstart.eu/en/challenges/tracking\\_20\\_euro/](http://www.youthstart.eu/en/challenges/tracking_20_euro/)





### Sources:

Maria Schuh, Brigitta Hellerschmidt, Therese Lein, Renate Neuburg: Mehr haben oder mehr vom Leben haben? Edition polis, Wien, 2008 (Übung „Woher kommt das Geld?“)

Sparefroh TV Unterrichtsmaterialien für die 3. und 4. Schulstufe, Erste Bank und Sparkassen, [www.sparefroh.at](http://www.sparefroh.at) („Geldquiz“ und Übung „Weißt du das schon?“)

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