



Development of the basic skill of low skilled adults

BLUESS

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1. Preface

Methodology *Development of the basic skills of low skilled people/adults* is one of the intellectual outputs of the BLUESS project. The project aims to create the system tools for basic skills development (literacy) in Slovakia.

Methodology should serve as a support material for the organisations, trainers and facilitators working in adult education in the area of reading, numeracy and digital literacy and is supplementary to the National Reference Basic Skills Framework.

Methodology gathers the experience from organisations abroad, specialised in this area, as well as the practice of the Slovak experts experienced in working with low skills persons with unfinished basic education or other specific features/conditions, which did not allow them to handle skills in reading, numeracy, use of modern technologies, resulting in creating the barrier for them to fully participate in social, family, community or political life.

Methodology *Development of the basic skills of low skilled*, together with the *National Basic Skills Reference Framework* is the first set of materials in SR, which deals with development of adults' literacy. The need to focus at the basic skills topic in Slovakia developed from the adult competencies research (PIAAC) in 2011 – 2012). PIAAC results showed that up to 11,8 % of adults reach only the lowest literacy level and 13,8 % only the lowest numeracy level. Almost a quarter of adults lack „the basic digital literacy necessary for ICT use in everyday life.¹“ In Slovakia there are nearly 170 000 registered unemployed (data from 2019), out of which almost 60 000 represent persons with the lowest education (SKKR 0 – 2). According to the estimates there is a similar number of low qualified not registered at the Labour Office - these are the persons economically inactive, long-term unemployed or some vulnerable groups. Support of basic skills development is therefore an important part of inclusion of inhabitants, which need another support and form of education and skills development when compared to the mainstream society.

The issue of adults' basic skills is also a part of recent policies in the area of adult education of transnational organisations (UNESCO, OECD, World Bank, EU) as well as of particular states. You can find more information in the *Mapping study on basic skills in the Slovak republic* as well as in the *Analysis of the national approaches to basic skills development in certain EU countries*, which are further intellectual outputs of the BLUESS project.

¹ National report PIAAC Slovakia 2013. Adults competencies research

2. Basic skills vs. literacy

The notion basic skills was not officially introduced in Slovakia. In the European context the basic skills are part of the key competences, which EU defined as competences, which, *„all people need for their personal fulfilment, social inclusion, sustainable life style, successful life in a society, which prosper in peace, for managing ones life with a responsible approach to health and active citizenship.²“* UNESCO understands under the notion basic skills *„basic knowledge (it means declarative and procedural), as well as functional aspects of knowledge necessary for studying, work and life. In curricula the literacy and mathematical literacy are considered to be basic skills.³*

Methodological guide, as well as the National reference framework, work with the following three categories of the basic skills:

- **Reading literacy:** the ability to identify, understand, create, express and interpret concepts, feelings, facts, attitudes via oral and written form, via visual, sound and digital material in different contexts.
- **Mathematical literacy:** the ability to develop and use mathematical thinking and understanding for solving the problems of everyday life.
- **Digital literacy** – confident, critical and responsible use of the digital technologies for education, work and active citizens' participation, as well as the interaction with the digital technologies.

One of the requirements of a modern society is the adequate level of the adults' literacy of its citizens. The trust in individual literacy opens many doors for the adults' at work, in personal life and supports skills development in many activities. Mathematical literacy and the basic technological skills are the integral part of literacy in the process of addressing mathematical and digital conditions/situations everyday life brings.

Insufficient level, in any of these areas, creates significant barriers and influences the ability to fully participate in a family, social and community life and is a significant factor influencing the success at the trade market. Beside this, negative experience connected with the low literacy and society expectations can strongly influence self-trust and self- respect.

Stigma, many young people and adults with the limited literacy skills are bearing, can lead to hiding this fact in front of the employers, friends as well as the close family, can result in much bigger problems.

² Council recommendations May 22, 2018 on key competencies of adults education

³ <http://www.ibe.unesco.org/en/glossary-curriculum-terminology/b/basic-skills>

3. Learner in the centre

„Education makes sense, since women and men learn that via learning they can create and re-create themselves, because they are able to overtake the responsibility for themselves as knowledgeable human beings“, Paulo Freire

In comparison to the school education, often focused at the particular subjects, in adult education the focus should be set according to the relevance. The study results have the value for the adults in case they are applicable at work, in personal life, society or another aspects. The effective learning increases if it's in contact with the environment familiar to participants. The relations among students, tutors, training providers are based in general on equality, respecting the tasks, which everybody has in the process of the effective learning process. It is very important to provide learners with the opportunity to take over the responsibility from the starting period and try to support their involvement in all aspects of skills development. Presentation of personal experience and their examining in the broader social context support learners and at the same time provides the material for literacy development. The ability to articulate and evaluate one's own experience in the learning process enables its better understanding and often lays foundation for increased self-respect and self-trust and leads to the success in literacy improvement.

The target groups in the area of literacy development are mainly the adults with low qualifications. It concerns mainly the persons from socially disadvantaged environment and marginalised groups, which left the education system early or did not finish the primary school, but also another persons with personal, health and social obstacles, e.g.:

- Long-term unemployed,
- Persons with a low level of education,
- Physically and mentally handicapped
- Workers older than 50 years,
- Young mothers,
- Roma people,
- Migrants and foreigners with stay permit, asylum in SR.

Adult education is influenced by another factors, which are combination of physical, physiological, psychological and external factors, which influence learner in the learning process. The World Bank document *The Science of Adult Literacy* defined four mutually interlinked factors, which condition the literacy development, but are possible to apply for adult education in general. These factors create the barriers and at the same time the opportunities for training adults:

1. Brain functions

In the course of life human brain changes the ability to react to the external impulses due to lowering the brain plasticity. That's why the lecturers, when teaching the adults, have to choose such methods, which motivate them to actively participate, are long-lasting and contain frequent repetition of the achieved knowledge. At this age, the learners' advantage is a high ability of metacognitive abilities, it means the ability to think about their learning.

2. Learner personality

Adult learner must be in the centre of the training process, while the training may be disrupted by physical and psychical problems, low motivation, as well as frustration from a slow continuation. Another issue, which is important to take into account is the need for permanent and frequent repetition, which serves as justification for the achieved skills development and the active learner involvement during the whole process.

3. Education environment

Lecturer personality, form, method of skills development, the group size, length of training course, use of the study tools, materials and the use of new technologies create parts of educational environment, which form - to a big extend - the whole learning process.

4. Cultural context

Cultural context can significantly influence the programme's success of basic skills development. Adaptation of the content, aims and methods applied in a given context, as well as the community involvement, can support personal motivation of individuals. The gender aspect is also something to take into account. Investment into women literacy act as a "multiplication force", which improves their health, wealth and social results, as well as life of their communities and families.⁴

⁴ The Science of Adult Literacy, Svetová banka, 2020

4. Lecturer task I the adult basic skills development

“The effective basic skills training of adults, which leads to knowledge and skills increase depends on the qualities and skills set of facilitators (MacLeod a Straw, 2010).⁵”

The quality of a teaching and lecturer, to a great extent, influences the success rate of the basic skills development programmes. Adult education in the literacy area stems from the adult education philosophy, which main aim is a personal development and social activity.

The personality of a lecturer is the important factor, he cannot be just a classical teachers, but mainly the mentor and facilitator with a good sense of active listening and mainly empathy. Learner should consider lecturer a friend, who doesn't show him what he doesn't know, but is trying to lead and facilitate this process in that way, so he motivates a learner to gain new information.

The frequent mistake in adult education (not only in the area of the basic skills) and mainly with the low qualified groups, is a supposition, that any pedagogue or volunteer without a proper training and qualification can be a lecturer. „Transfer of education system without a usual school, without a necessary changes, without taking into account the specific features of the target groups rises the risk of education formalisation.“⁶

The lecturer preparation to use an active and context modified methods aimed at the learner requires the time, professional skills and finance. The way the lecturers are perceived by the local community plays an important role as well. Simple said, the teachers require training aimed at adult education in order to have self-trust to teach and use student – centred methods. If possible, the qualified teachers should come from the local community and should be properly rewarded.⁷

Material for discussion prepared by the World Bank in 2020 defined the elements, which should be contained in the lecturer professional preparation in the area of the basic skills.

Elements of teachers training: key knowledge concerning the adult learners

Brain functions

- Important differences and similarities among adult and non-adult learners
- Decreasing the **brain plasticity** – necessity of regular repetition, many examples, active learning, use of hyperbola
- Stress on **metacognition** (knowledge of ones own cognitive processes. Flavell (1979)
- **Phonological** consciousness (differentiation of phonological unites (words, syllables, etc. and the ability to work effectively with them)
- **Morphological** consciousness (ability to differentiate parts of speech, literary and non-literary words etc.)
- **Orthography** consciousness

⁵ Support for the work on policy guidance on basic skills for adults, Európska komisia, 2015

⁶ Lukáč a kol.: Individualizácia edukácie dospelých Rómov z marginalizovaných komunít, Prešov, 2016

⁷ The Science of Adult Literacy, Svetová banka, 2020

Learners personality	<ul style="list-style-type: none"> • Motivation as a key factor, which can be easily supported e.g. via positive feedback, autonomy increase and opportunity choice offer for learners • Advisability, engagingness and relevancy in training programmes to minimize frustration • Clear expectations of the achieved progress and emphasis on continual training • Metacognitive training: think about the training – what worked and what failed, the best strategies
Learning environment	<ul style="list-style-type: none"> • Emphasis on the active learning – creating of own materials, own tests/exams, tasks solution, which learners assign to each other • Repetitive continuing training with ICT use or functional setting aims • Frequent testing (gaining the knowledge from learnt), inevitable difficulties⁸, interrupted learning, use of the real experience, different formats and examples • Access to high quality materials, relevant for learners with the increased demandingness, which support exploration as well as practical use • Support of social learning – in groups and outside the classroom; with classmates, children, colleagues • Use of technologies – e.g. SMS to support the tasks, giving homework, puzzles, etc.
Cultural context	<ul style="list-style-type: none"> • The significance of the local community in support and facilitation of learning. Meaningful involvement in the whole process.

⁸ Vzdelávacie podmienky, ktoré sú ťažké a zdá sa, že bránia výkonu počas školenia, ale ktoré prinášajú väčší dlhodobý efekt pre učiaceho sa. R. A. Bjork (1994) <https://bjorklab.psych.ucla.edu/research/#idd>

5. The process of the basic skills development

„Reading, writing and mathematical skills are not the skills which can be developed only in one "stroke" of motivation and effort; they require patience, diligence and permanent motivation redeem, since there still exist the obstacles, which (we hope) can be overcome“ Dornyei a Ushioda, 2011.

Emphasis on the formal and informal ways of skills development

The most useful teaching methods for adult learners are those ones, which take into account all previous knowledge and experience and have backing in the real life. The important part of learning is the active planning, analysing and application of learning and via a suitable approach to support learners in managing their own learning process. The lecturer/tutor task is to support accordingly learning via his own involvement into the process of achieving the knowledge and skill, analysis and decision making and not only via a simple passing the knowledge followed by measuring their achievements. The difference among adult learners grows with the age and experience. **Adult education programmes have to consider the difference in a style, time, place and learning tempo.**⁹ The important parts of literacy development programmes is to build a trust, support learners' involvement into decision-making on their learning and their support in broader inclusion into the society.

The effective way of teaching the basic skills is their combination with training in another areas and the use of the authentic materials, which make them topics relevant for participants everyday reality – for example the combination of the mathematical, and financial literacy, recent literacy development and some professional skills, etc.

Low skills in the area of reading, counting and the use of the basic new technologies have the direct impact on the exercised work, its effectiveness and productivity, career opportunities, but also personal finance, family and everyday life. The basic skills development, which is realised together with normal work activity or directly at work place, can be motivating for those ones who under normal circumstances do not join any forms of the further training. The improvements of the basic skills is beneficial for employer and employee. The employers, who support the basic skills development at their work place, mention many advantages, such as:

- Increased profit;
- Better work discipline and more stable work positions (keeping working hours, attendance, production aims and relations with customers);
- Decreasing of waste;
- Increased workers attention to the work place environment quality, culture, moral and bigger flexibility.¹⁰

The employers' attitude to the literacy development and their employees support have evidently positive influence on the employees, which can be increased by a positive evaluation from employer's side.¹¹

In the practice what we see abroad a frequent way to solve the literacy development is the tight cooperation between employers and the organisations, which are specialised at work with people in this area, e.g. non-profit organisations, community centres and adult education providers. In Slovakia this space is recently also open for e.g. social enterprises, but also in frame of activation work organised by the local municipalities.

⁹ Literacy and Empowerment, National Adult Literacy Agency, 2004

¹⁰ National Adult Literacy Agency (2006), An Employers' Guide to Basic Skills at Work, Dublin

¹¹ Evans and Waite, 2008; Warner and Vorhaus, 2008; in MacLeod and Straw, 2010

Research proves that involvement of new technologies into the basic skills development helps in keeping the participants involved; similarly the combination of more technologies (television video, mobile gaming, internet) and also providing the students with the opportunity to repeat the lessons in their own pace is crucial.

Motivation and promotion

Motivation factors of the adult literacy development can be seen at 2 levels:

- *Economical*: **higher income** and better employment are the basic motivation for the improvement literacy/basic skills; **new professional identity**, mainly in cases of trainings oriented at the vocational training; **higher effectiveness** in work with a possible promotion outlook.
- *Non-economical*: **self-confidence achievement** (to become a better parent, grandparent and to help children); overcoming shame and taboo, which are typical features when somebody has low skills.

Low skilled people with the insufficient basic skills are often unsure, have the feeling of a personal failure, as well as the shame and they try to hide these shortcomings in front of the others, which creates a significant obstacle with involvement in education. Similarly, often not even the restrictions in quality work opportunities approach or promotion, inability to help own children with the school duties, doesn't overcome the barriers to publicly recognise the need to improve the literacy and look for a course or another support.

Adult education providers often do not know to involve some target groups as well as do not know enough their education needs. They have the tendency to focus at those, who are motivated to improve their skills in further training. Hereby providers, training lecturers need to understand the methods to involve and motivate the potential students to continue in increasing their basic skills.

Overcoming the barriers, motivation and invoking the need to learn is connected with the need of another approach to the training offer e.g.:

- Use of volunteers or experts from another area as training one, which come more often into the contact with learners,
- Combining different kinds of formal and informal activities,
- Use of technologies, where appropriate,
- Adaptation of the training venue and connecting with learners context,
- Use of the international activities for a development of language and intercultural competencies.

Social expectations are the important factors in encouraging or decreasing the motivation in training participation. Friends, family and the closest surrounding make a pressure to adopt to the life style, values and aspirations and these are influencing factor for learners to look at the training as a supposition of the personal development, as well as the level of belonging to a certain social group.

The experience from abroad show, that media campaigns can help to eliminate the taboo connected with illiteracy and at the same time inform the potential target groups about the accessible opportunities. Big campaigns in basic skills area help to destigmatise basic skills topic, demonstrate the fact, that many people have need in this area and support the individuals with the needs in literacy area to join and continue in education. Their inevitable part should be assisting in consciousness and understanding development about the basic

skills topic in a broad public, since it can help in eliminating of unrequired stereotypes. The effective feature of these campaigns is learners' involvement in the whole process, but the students must be aware of the possible results connected with presenting in front of the public.

These activities include:

- Informing public on adults literacy and accessible service in this area,
- Effectively organise new participants recruitment for the programs of adult literacy,
- Identifying and overcoming the barriers,
- Creating partnerships at national and international level/formal and informal.
- Introducing the systems of previous education results accreditation.

The effective spread of information and promotion depends on partnership quality, as well as task division among the adult education providers (formal/non-formal), and another institutions. The ideal situation is, if the partnership results in valuable ideas, methods and resources sharing. In many areas adult education providers are a part of the local network, which connects community groups, non-profit organisations, local adult education providers, youth projects, family centres, community centres and public libraries, etc.

Evaluation as a study support

The evaluation of the training outputs is a process of individual knowledge, know-how, skills and/or abilities evaluation, according to predefined criteria.¹² The different evaluation methods in the basic skills area help to improve the learners' progression.

- **Screening** represents the initial evaluation to find out the presence of the education needs in the area of literacy in potential learner.
- **Situationing** identifies the general level the student has reached and assists in deciding on the best education environment for the individual and to prepare the concrete training plan.
- **Diagnostics** identifies the concrete strong sides and shortcomings in training needs area, on the basis of which it is possible to set up the training.
- **Formative evaluation** is the control for learners' progression and the starting point for setting up new education targets, methods modification and material production.¹³

Initial evaluation and needs diagnosis of individuals is a key factor in the process of a quality education provision, which considers learners needs.¹⁴ In adult education it is necessary to set up the appropriate methods to identify the starting point from which the education process starts to evolve, as well as identification and analysis of barriers complicating the process. The initial evaluation is usually realised during the non-formal interview during the first lesson.

Learners should be able to recognise their strong sides, as well as the area for improvements and to consider what progress and success mean for them.

Evaluation, which supports learners in planning and monitoring of their own study is an integral part of student-centred approach.

The soft skills as e.g. self-trust, self-respect, social participation and personal relations should surely be a part of the literacy area evaluation.

Factors, which contribute to the success of basic skills education are:

¹² Cedefop, 2004

¹³ Initial and Ongoing Assessment of Adult, SOLAS,

¹⁴ MacLeod a Straw (2010)

- **Support of need analysis** in relation to the target groups at different levels of education system, and of an education process at individual level as well,
- **Creation of the need for education** – creating and keeping the motivation of the target groups; promotion, campaign, use of social media and new technologies,
- **Social dimension** – overcoming the barriers to learning; support of participation via non-formal education and informal learning; suitable support for disadvantaged,
- **Development of the ability to learn** – creating the personal responsibility for continual education; creating of the individual capacity to learn; support of the determination to learn via provision of high-quality resources and opportunities; including support service,
- **Innovative methodologies adopted to target group's needs** – provide the education, which is based on a broader understanding of the basic skills and account for heterogeneous target groups and their needs,
- **Employers involvement** – strengthening the partnerships; understanding investment benefit into basic skills development; cooperation among the education providers and employers focused at the increase and creation of the opportunities for employment or a change in work position,
- **Strategic approach** - understanding the importance of the basic skills in frame of the wholesome scale of long-life learning strategic aims.

Annexes

Modules on numeracy and reading literacy can be changed in order, but digital literacy has to be used as the third one.

Examples of the lessons for particular skills + links on existing materials

Reading literacy and the ability to work with the text in that way, so the person can pick the important topics from it, which is necessary for the study, is being developed and improved constantly in primary education. Reading literacy is not only one's ability and skill of reading itself, but it is also about the ability and skill to work with the text – understand it.

In many developed countries the notion literacy has much broader sense and today it is understood as a set of knowledge, skills and strategies, which are achieved throughout the whole life, while the literacy development is influenced by the changes in society, economy and culture (Gejdušová, Homolová, Hyplová, 2010).

Reading literacy is the key competence for all education processes of each individual. It has the influence not only on reading comprehension, but also on the way the information is searched, choice of their resources, evaluation or its use, as well as in providing own knowledge. When speaking about the reading literacy requirements, it is necessary to mention the process of reading comprehension.

Improving reading comprehension of the individual can be achieved via:

- a) improvement of the process of reading comprehension of the individuals in that way so they learn to set the aim to understand the text and exercise the procedures of effective text understanding;
- b) use of such pedagogical texts, which help to understand the text through its features and via difficulty develop and improve the individual's competencies. (Gavora, 1992).

It is necessary to facilitate the individuals towards meaningful understanding, since as Lapitka says (2005, p.94) „if reader doesn't capture the meaning of the text, desinterpretation follows. “

1. Reading literacy 1

The individual can read short texts with common topics and is able to look for the information, which is contained in the question.

Understanding of the sentence structure is not required, only comprehension of the words of the basic vocabulary. Individual reads short sentences on the common topics without the stimuli; required information is the same like information in the text; basic knowledge of the vocabulary; the knowledge of text features is not required.

Activity C1.1 Reading comprehension

The exercises for reading literacy start with simple tasks, on the basis of that we will be able to find out the participants level of literacy.

For a trainer it is important to observe the participant, his abilities and also how she/he reacts to the tasks. We observe not only the comprehension of the letters and signs, but also the way he connects them, reads them and understands the written text.

It is important that all participants participate and are actively involved in the process. Ideal form is the individual exercise, which you can find below. In case some of the tasks are more difficult, trainer will consider dividing participants into the groups.

1. Interview: Katka, Zuzka a Peter prepare the celebration

Katka: Its Michal birthday today! Wat do we prepare?

Zuzana: Sandwiches!

Katka: Ok, we can have sandwiches. What should I buy?

Peter: We need sandwiches or baguette, ham, tomatoes, eggs, butter, cheese and cucumbers or red paprika.

Zuzana: We have cucumbers, tomatoes and butter!

Katka: OK. Should I buy mineral water or coffee?

Zuzana: No, you don't have to. But we need juice.

Katka: Is that all?

Zuzana: Hm... Napkins! We need napkins.

Katka: White ones?

Zuzana: Yes, even though I like coloured.

Answer:

Do Katka, Zuzka and Peter buy cucumbers?	Yes	No
Do they need to buy a coffee?	Yes	No
Does Zuzana like white napkins?	Yes	No

Answer:

What do they celebrate in the evening?

.....

What meal do they plan to prepare?

.....

What cheese do they need?

.....
What drink they plan to buy?

.....
2. Days in week

Fill in days in week:

M..... is the first day in a week.

S..... and S..... is the weekend.

S..... and s..... start with the letter S.

3. Read the text and answer the question

Michal and Jana have been married for 10 years. They live in a small house in Zvolen. They have 2 kids. Older Peter is 8 years old and younger Anne is 6 years old. Michal is a bus driver and Jane works as a teacher at primary school. The children have the animal – a dog. His name is Beny and he is 2 years old. Children wanted a cat, but mother doesn't want to allow it.

Where do Michal and Jana live?

.....
How many children they have?

.....
What is the name of the older son?

.....
How old is Anne?

.....
Do they have a cat at home?

.....

4. Line up the words according to the alphabet

Book, pen, car, window, elephant

.....

....

5. Write down 3 words starting with M

.....

....

6. Write down 3 words starting with B

.....

....

7. Look at the TV programme and answer the questions

TV Markíza

14:00 Farma
15:00 Policajné prípady
16:00 Rodinné prípady
17:00 Prvé televízne noviny
17:25 Reflex
17:55 Oteckovia
19:00 Televízne noviny
20:05 Počasie
20:20 Športové noviny
20:30 Horná Dolná
21:40 Farma
23:00 Sestričky

00:10 Kobra 11
01:15 Farma
02:25 Čierny zoznam

TV JOJ

14:00 Slniečná
15:40 Ja, zloduch 3
17:30 Noviny
18:00 Moja mama varí lepšie ako tvoja
19:00 Krimi
19:30 Noviny TV JOJ
20:25 Šport
20:30 Najlepšie počasie
20:35 Nový život
21:40 Slniečná
23:10 S pravdou von
00:35 Vražedné čísla
01:25 Nový život
02:10 Krimi

RTVS 1

14:00 Folklorika
14:25 Bláznivo zamilovaní
15:35 Slovensko v obrazoch

16:00 Správy RTVS
16:25 Svet z vtácej perspektívy V
16:55 Doktor z hôr - Nové osudy
17:45 Duel
18:10 Krátke správy RTVS
18:155 proti 5
19:00 Správy RTVS
19:55 Góly - body - sekundy
20:20 Počasie
20:30 Zlaté časy
21:35 Správy a komentáre
21:55 Sloboda voľby
23:45 Derrick

What time the series Oteckovia starts at TV Markíza?

.....

On which channel they broadcast the series Doktor z hôr?

.....

What time Športové noviny at TV Markíza start?

.....

Circle TV news at each channel

2. Reading literacy 2

The individual is able to interlink 2 or 3 information based on the common criteria, compare them, evaluate the information and elaborate the simple conclusion. He is able to navigate in the digital text and is able to gain the information from different document parts. He is able to read short digitalised or printed texts written in a simple or administrative style and look for particular information, which is identical or synonym of the word stated in the question or command. These texts contain only few contradictory information. He is able to fill in the simple form, understands usual words, understands the sentence meaning and is able to read simple text fluently.

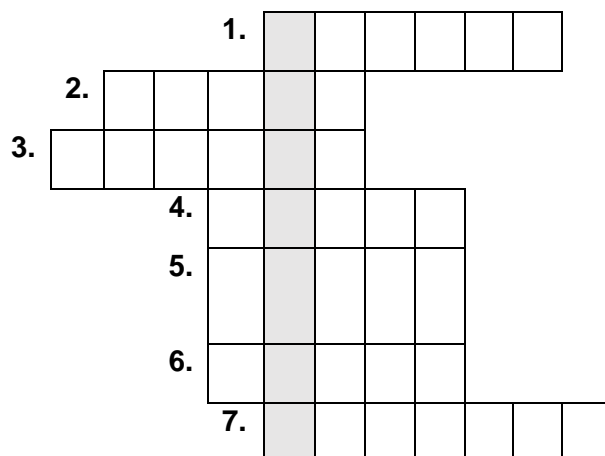
Type of the activity when working with the text (process):

1. Finding and getting the information,
2. Integration and interpretation,
3. Considering and evaluating.

Activity C2.1 Crossword puzzle/ scrabble

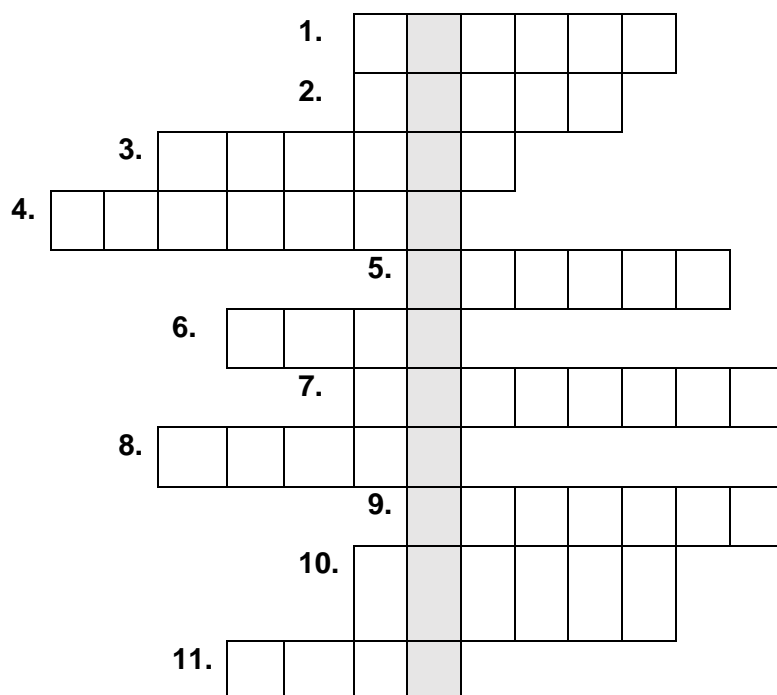
Crossword puzzle

Crossword puzzle 1



1. Little red fruit
2. Upper part of clothes
3. Part of the leg
4. Colour of the sky and water
5. Sharp instrument for hunting wild animals
6. Female name (name day 20.2.)
7. Famous Slovak meat product

Crossword puzzle 2



1. Fruit from trees and bushes
2. Opposite of sweet
3. Parts of bicycle
4. Tool for hammering the nails
5. Musical instrument with keys
6. Opposite of big
7. Part of furniture designed for sitting
8. Sweet thing at the birthday party
9. Vehicle for working in the field
10. Working tool used mainly in the garden
11. Animals swimming in the water

Handling the simple cross word puzzle is a good preposition for moving to more difficult tasks. The lecturer has a wide scale of possibilities to work with the participants and to identify their level during the first meetings.

Crosswords

Another task is focused at working with the selective comprehension and finding concrete letters.

Crossword 1 - towns

B	R	Z	L	V	C	M	S	E	Ú
S	L	O	V	E	N	S	K	O	Ľ
A	N	I	L	I	Ž	O	K	É	C
A	T	I	V	O	Š	E	R	P	Z
B	R	A	T	I	S	L	A	V	A
M	E	T	C	R	K	O	O	R	A
Z	N	E	I	P	A	L	O	U	Ľ
S	Č	Š	B	N	E	M	A	L	M
O	Í	C	E	N	E	Č	U	L	N
S	N	L	Y	R	Z	C	Ú	Ľ	B

Task

- Find the following words: Bratislava, Košice, Lučenec, Martin, Nitra, Prešov, Slovensko, Trenčín, Zvolen, Žilina.
- Cross out triplets of letters: MMM, RRR, OOO, BBB, ZZZ, SSS, LLL, CCC.
- Cross out: UU, LL.

Solve the crossword and from the rest of the letters you will find out the name of the town situated in the eastern Slovakia (13 letters).

Solution – town situated in the eastern Slovakia – Veľké Kapušany.

B	R	Z	L	V	C	M	S	E	Ú
S	L	O	V	E	N	S	K	O	Ľ
A	N	I	L	I	Ž	O	K	É	C
A	T	I	V	O	Š	E	R	P	Z
B	R	A	T	I	S	L	A	V	A
M	E	T	C	R	K	O	O	R	A
Z	N	E	I	P	A	L	O	U	Ľ
S	Č	Š	B	N	E	M	A	L	M
O	Í	C	E	N	E	Č	U	L	N
S	N	L	Y	R	Z	C	Ú	Ľ	B

Crossword 2 – vegetables

K	L	F	A	G	H	C	Ú	A
H	O	L	C	Ľ	U	É	E	Ó
N	I	G	C	K	U	Á	Ó	É
E	F	R	E	M	P	B	C	Á
L	R	T	S	R	A	F	I	G
Ž	A	B	N	K	P	C	K	C
R	K	I	A	V	R	W	Ú	Á
T	F	Y	K	A	I	M	E	Z
E	U	H	O	R	K	Y	H	I
P	A	R	A	D	A	J	K	Y

TASK

- Find the following words: cesnak, cibul'a, cuketa, karfiol, mrkva, paprika, paradajky, petržlen, uhorky, zemiaky.
- Cross out the triplets: FFF, GGG, HHH, CCC.
- Cross out: ÚÚ, ÉÉ, ÁÁ, ÓÓ.
- Solve the crossword and from the rest of the words you will find the name of the fruit and vegetable.

Solution – name of the fruit and vegetable – kaleráb, kiwi.

K	L	F	A	G	H	C	Ú	A
H	O	L	C	Ľ	U	É	E	Ó
N	I	G	C	K	U	Á	Ó	É
E	F	R	E	M	P	B	C	Á
L	R	T	S	R	A	F	I	G
Ž	A	B	N	K	P	C	K	C
R	K	I	A	V	R	W	Ú	Á
T	F	Y	K	A	I	M	E	Z
E	U	H	O	R	K	Y	H	I
P	A	R	A	D	A	J	K	Y

Crossword 3 – food

Y	N	I	V	O	T	S	E	C	K
Z	E	M	I	A	K	Y	M	L	L'
B	E	I	L	H	C	R	A	O	Ž
O	K	A	N	S	E	C	S	O	G
Ž	Š	L'	B	E	Á	Ž	L	K	S
A	B	U	H	R	R	A	O	E	V
G	Č	B	O	V	Y	O	É	I	F
Š	F	I	M	F	Ž	Ä	K	L	S
H	H	C	G	O	A	K	Ú	M	Š

TASK

1. Find the words: cesnak, cestoviny, chlieb, cibul'a, korenie, maslo, mlieko, múka, ryža, soľ, syr, zemiaky.
2. Cross out the tripplets of the letters: ŽŽŽ, ŠŠŠ, GGG, HHH, FFF.

Scrabble

The most difficult part of the reading literacy 1 module. In the beginning we propose evocations leading to the basic word „employment“. The discussion on participants' values and on placing the necessity of long-term employment in everybody life. It is necessary to focus at the notion long-term employment, since almost everybody has the experience of rare, short- term work. These are sometime one-time activities, which are not performed regularly.

Scrabble 1 – „employment“

Task

1. Divide the word employment into letters - **e,m,p,l,o,y,m,e,n,t**
2. Try to create as many as possible words from the letters contained in the word employment. You can work individually or as a group. The whole activity can be made as a competition. Where participants will create as many words ass possible within the given time limit.

Scrabble 2 – „Education“

Task

1. Divide the word education into the letters
2. Try to create as many as possible words from the letters contained in the word employment. You can work individually or as a group. The whole activity can be made as a competition. Where participants will create as many words as possible within the given time limit.

Alternative

You can work in a similar way with another words, which facilitators considers appropriate. Of course, also the participants' proposals can be tried out.

Activity C 2.3 Icons, signs

Every day we see many signs, icons. Some of them are well known and thanks to them you can understand the context here and abroad as well. Many icons and signs are not typical, but anyway, they are familiar to many people around the world and are often used. It is very important, in everyday life, to know their meaning, so we can react properly in a certain situation or to understand the situation.

Read the signs you can see in public and link them with the pictures.

Dámy		Vchod		Priestor monitorovaný kamerovým systémom	
Mimo prevádzky		Zákaz vstupu s bicyklom		Zhromaždiisko	
Zákaz vstupu, súkromný pozemok		Zákaz fajčiť		Zákaz vstupu s mobilným telefónom	
Páni		Zákaz pitia			
Tlačíť		Zákaz hasenia vodou			
Toalety		Zákaz dotýkať sa			
Tahať		Zákaz vstupu			
Zákaz vstupu s kočíkom		Zákaz vstupu psom			
Unikový východ / Východ					

Reading literacy 3

Individual can navigate and understand more levels of the text or text in a difficult digital format. He identifies, interprets or evaluates one or more information, which require different levels of deduction. He executes the tasks, which require the understanding of more complex texts or to perform more - level operations. He differs the information, which is not relevant, for the correct answering the questions.

Activity C3.1 Jánska vatra nad dedinou - working with the text / notification

Here the work with the text is important. The task can be done individually, in pairs or in groups. The poster will be provided for the participants (example of the poster).



**Starosta obce Sekerovce nad Hronom
spolu s dobrovoľnými hasičmi obce**
pozývajú obyvateľov obce na
5.ročník podujatia
Jánska vatra

Dátum: **27.6. o 20:00 hod.**

Miesto: **na otočke kopca Klopačka nad
miestnym cintorínom, pri Jonášovej medzi**

Na konci podujatia bude vylosovaná tombola.
Žetón bude v predaji, počas koncertu kapely za **2€** a hlavná cena bude sada góla kľúčov v hodnote **24€**.

Okrem zapálenia vatri, aby sme si uctili naše tradície zahrá aj kapela **HĽANSKE PARISKA**
so skvelými hudobníkmi ako Števo Jendrál, Ďuri Vyšný, Pišta Zámočník a speváčkou Tinou Vyšnou - Zápotockou.

V prípade zlého počasia sa presunie kapela do **Kultúrneho domu**.

Tešíme sa na Vás!

Ján Dolinský, starosta obce

obrázok: zdroj Internet

TASK

After reading the text, answer the questions below. The most important thing is not to find the right answer in a short time but to lead participants to find the correct answers together. Even if it takes time or requires help.

1. What kind of event is organised in Sekerovce?
2. Which rivers flows through Sekerovce?
3. When the event Jánska vatra is happening?
4. Who invites the inhabitants to participate in the event?
5. What time the event starts?
6. Where the invited inhabitants are to meet?
7. What is the name of the field where the event takes place?
8. Which musicians have the same first name?
9. How can you use the price in tombola?
10. Where can you buy a token before the event?

Activity C3.2 Local festival / poster



During this task the facilitator can divide participants according to their level. In case some participant was able to make the previous task individually, he can work alone, in case the support is needed, they can work in a groups. But not more than 4 – 5 persons.

Leave 15 - 20 minutes to study the poster – Invitation for the Festival of Vlachovo.

The participants may take notes. Then we work together to find the answers for the following questions.

1. Which 2 events were happening for Festival of Vlachovo in 2019?
2. When and where the event started?
3. How do you understand the meaning of the craft market?
4. What crafts were presented at the market?
5. Which crafts would you be able to make and which ones would you like to learn to make?
6. What goodies were sold from shepherds hut?

7. Was it possible to meet the World champion in Vlachovo?
8. From which states the performers were coming on Saturday morning?
9. Which folklore groups was from Vlachovo?
10. What Vlachovo heraldry contains?
11. Which church divine service was executed?
12. Who could enter the market and festival free of charge?
13. What time the folklore group from Kosice was performing?
14. Which event was prepared for the children?
15. Which performance was the last one at the Festival of Vlachovo 2019?
16. Where the refreshment was served on Friday evening?
17. How long the performance of the folklore group from Dobšina took?

As a similar activity you can prepare the invitation for the local cultural event in the given region.

Activity C3.3 Why do we need school?

Communication with school

(enrolment, birth certificate, homework, parents association,)

In the beginning we go back to the Scrabble activity and the notions like employment and education. Education will be the starting point for the part *Why do we need school?* Every participants will have the chance to express his relation to school, his experience around it. He will be led to critically think about the fact how the skills and knowledge, he could have achieved or not achieved, could help him to do something differently in life. This part of evocation is crucial.

Everybody should have the opportunity to express their experience from school. Why did she/he have such relations and what was crucial for his school attendance? Which subjects

he liked and what he remembers up till now? Which teacher he is thankful for what he knows now? If there is a chance to start attending school again, which subject he would try to learn better and more? What he would like to study, what young people know now but what he/she was not thought at school then?

Listen actively and follow what are the participants' internal and external motivators.

1. Which schools pupils from village/town attend?
2. What types of schools do we know?
3. What do we need for kindergarten enrolment?
4. Where do I get the necessary documents? (Register Office, Town Hall, health insurance, ...)
5. Hand out the posters. You can use the prepared ones or from the concrete region. This activity is advised to make individually. Most of participants are or will be parents.



Question: What did you learn from the poster?

<https://www.kocovce.sk/zapis-deti-do-1-rocnika-zs-oznam/mid/243133/.html>
<https://www.sobotiste.sk/oznamy/zs-sobotiste-zapis-do-1-rocnika/>



6. Facilitator can start the discussion on the typical enrolment process, which is stated on the posters, or go to website:
7. It is possible to lead the discussion on personal experience, which participants have from times when there was no school in the region; to discuss the problems occurred and the ways how they solved it.
 Task: Fill in the enrolment document for the 1st class
8. What do we know?
 - a. How the school year is divided?
 - b. What is the school agenda for?

- c. How the holidays are divided?
- d. How do we communicate with school?
- e. What is the role of parents' associations?
- f. How do we solve the problems at school?
- g. What is the role of family in education and child development support?

TASK

Study in groups the school agenda in your region. What does it contain and who is it for?
What rights and duties the child has and what parent has?

Questions

1. What information can I find in the birth certificate?
2. Where the birth certificate is issued?
3. Why do we need birth number?
4. What do I need for the child enrolment?
5. Why my ID is important?
6. When the biological parent doesn't have to be at enrolment?
7. Can the grandparents communicate with the school?
8. What is important in the school agenda?
9. How do I get the homework, in case my child is absent at school?
10. How the school is interlinked with the social departments?

We advise, in case of participants' interest, to allocate some time also to the following topics:

School education system in

- Institutions and offices responsible for pupils education
- Links between the particular offices (education, social affairs, health, ...)

Kindergarten and its role in child development

Basic education

- Types of schools in the region
- Special schools and its role
- Centres of psychological and pedagogical guidance

Links for another information:

Activity C3.4 Offices, State, Official forms

This activity is aimed at overall participants' overview with the focus at the map orientation, the ability to read information and be able to work with them accordingly. This activity is the link between reading, mathematical and digital literacy.

In case of online test use it is necessary to secure ICT equipment.

We advise you to write the particular answers to the questions on the flipchart.



1. What can you see on the map?
2. Which part of you live in and which region it belongs to?
3. Which town is the region seat in the region you live in?
4. Line up according the regions from the smallest to the biggest to the number of inhabitants. (Wikipedia resource)
5. Which districts are located in your region?
6. To which region your town/village belongs to?
7. Does your village/town have the street names? If not, how will we find out who lives where? What is the difference between the village and town?
8. What can you arrange in the town, but not in the village?
9. How many inhabitants has your village/town, district town and the region seat?

Activity C3.5 Bank, Post office, Insurance company, Hospital

What are they for? When to use them?

How to read and understand them?

In the beginning the participants will get to know the text. The activity is suitable for smaller groups, pairs and individuals. The aim of the tasks is to develop reading with understanding via reading strategies, to explain the purpose of the bank statement and to name the data, we can find on it.

Use here any bank statement.

Read the text:

1. Bank statement is the summary of all transactions, which were executed by the bank on your account in the period after the last statement. The most usual frequency is if the statement is issued monthly. Bank statement of the credit account or usual account records when and how much you:
 - withdrew the cash or paid via ATM,
 - paid from your account with standing order or via clearings.

It also records any payments made in credit of your bank account. These payments can include e.g. your salary, cash. The statement informs what was happening at your bank

account and enables you to have control over your bank transactions. On the basis of data in the statement you are able to ask and clarify any uncertainties.

2. The intervals of the automatic sending the statements differ with different banks. They can be sent every month or quarterly, twice a year or according to another arrangements. If you need a copy or urgent delivery of statement, you can book this service, but count on it that it will be charged. The fee will be deducted from your account, since it was made especially for you and it's not an automatic service included in your account.
3. Bank statements of particular banks are not the same. You will find out what the bank code is, every bank has its own code and it is necessary to get them known so you can understand your statement perfectly, so you know how certain types of transactions are marked like e.g.:
 - credit transfer;
 - standing order;
 - ATM withdrawals;
 - deposit and withdrawal.
4. You can find out that the bank deducted from your account the service fee, which you used since the last statement. Your bank is obliged to inform you about the fees, which will be charged for services like providing account current, etc. Check if the amounts are in line with tariff scale. It is useful to keep a record about the regular deductions stated on your bank account and it is also useful to keep the latest tariff scale, which the bank has sent to you. You will find out there what fees are charged.
5. In case you find the mistake when checking your account, contact, as soon as possible, your bank. Contact them in a written form and keep the copy carefully. In case you want to raise some issues don't send the original bank statement, always send a copy. The bank must check and if the mistake is on their side, it is inevitable to make correction. If the mistake was made by the bank, the bank fees were charged improperly, they have to correct the situation and pay you back the amount.

Task

Answer the questions:

- a) What is the topic of this article?
- b) How many paragraphs are in the text?
- c) What is the purpose of the bank statement?
- d) Explain the key phrases – e.g. record of all transactions, control, and payment with card.
- e) How often does the bank send the bank statements?
- f) What can we find in the bank statement? What information is provided in the bank statement?
- g) What can we do if we find the mistake in the statement?
- h) Name 2 reasons why it is necessary to check the statements.
- i) Is it correct that the bank has to inform you about the fees, which will be charged for its services?
- j) Are the bank statements the same from all the banks?
- k) Copy or urgent mailing of the bank statement is free of charge.

Another important aspect when continuing in the topic is verification of the terminology knowledge related to the bank environment. We recommend the tasks/ activities below and through the discussions find out the level of knowledge.

Task - Connect synonyms:

- | | |
|--------------|----------------|
| a.) Balance | 1. information |
| b.) Turnover | 2. refund |
| c.) Order | 3. mortgage |
| d.) Data | 4. movement |
| e.) Loan | 5. surplus |
| f.) Payment | 6. commission |

Task – link the expressions:

1. permanent order
 2. encasement
 3. fixed-term deposit
-
- a.) money in the bank for a certain time of period
 - b.) the same amount of money which is due in regular intervals
 - c.) not the same amount of money, which is withdrew by the beneficiary in regular intervals

Source: Júlia Fekiačová, Secondary Vocational School, Tokajčka 24 v Bratislave

Task – Fill in the following words in the table:

deposit, card, data, turnovers, loan, balance, payments, orders

1.from account ➤ DOMESTIC ➤ ABROAD	Home page	ACCOUNTS	CARDS	CLIENT
2. ABOUT ACCOUNT ➤ TURNOVERS ➤ ORDERS FROM INTERNET BANKING ➤ ACCOUNT CARDS	Account: 00000-3863354789 Client: Ing. Jožko Mrkvička Actual 6.....: 1050,00 €			
Operations ➤ STANDING ORDER ➤ AGREEMENT WITH ENCASHMENT ➤ FIX-TERM.....				
Requirements ➤ CREDIT 4..... ➤ CASH 5.....				
		Statistics <hr/> Date and time of the last login 7.03.2019 8:03:35 7..... from the last login: 3 8. from internet banking: 1 Due payments: 1		

	Due encasements: 2 <hr/>
--	---

- 1 Payments
- 2 Data
- 3 Deposit
- 4 Card
- 5 Loan
- 6 Balance
- 7 Turnovers
- 8 Orders

Source: Univerzita Komenského v Bratislave z roku 2011; Krížom – krážom. Slovenčina. B1. str. 116-117.

Post office transfer orders

Post monetary services are services through which we send out the money in cash to the receiver according to the address details stated on the document, or are being used as a supplementary documents for shipments.

It is possible to send the money via following ways:

- cash - cash
- cash- bank account
- bank account - cash.

What kind of transactions is possible to execute this way?

- payments for services or goods (e.g.. electricity, mobile, instalments)
- payment for salary
- cash on delivery
- cash for an life situation (in case of emergency situations, help for foundations etc.)

Advantages:

- can be send to anybody (citizens or companies)
- can be send in or abroad
- you have the receipt about sending the money
- you can use for regular payments, one off payment or sending overpayments
- acceptance is confirmed by the receiver or is registered by the receiver bank
- in case you don't want or cannot use the cashless financial operations
- guarantee of money delivery

Disadvantages:

- cash is not send directly to the receiver, he is notified and receiver has to come in person to get it the at designated place
- if the cash is send to the bank, the allocation to the bank account can take few days

- cash transfers are more expensive compared to cashless transactions
- cash transactions usually require personal contact with provider of monetary service and filling in the accompanying documents

Cheques

Activity C.8 Household Family budget, encashment, saving the water, saving when cooking, buying contract, lease contract, mobiles, etc.

Family budget is the plan of financial economy at home. Creating family budget provides the opportunity to get the control over the family financial situation and lowering the risk of useless spending and creating possible debts. Via family budget it is possible to find resources, reserves and savings (and to get ready for unexpected expenses). The principles of family budget creation means summarisation of all income and expenses of the family, categorised in particular sections. Their mutual comparison secures the balance among the income and expense and enables family budget adaptation to the real life conditions. To process the family budget we just need pencil, paper, calculators, and computer as well. But to make it effective, it is necessary to keep the rules which we set. Creation of the family budget is the basic preposition of the financial responsibility/literacy.

Family budget of Slivka family looks as follows:

Family income		Family expense	
Work income	€	stable	350 €
Ms Slivková	480 €	loan	120 €
		encashment	180 €
		insurance	50 €
Mr Slivka	550 €	controlled	520 €
Social income child benefit	45 €	food	300 €
Income for garage lease	50 €	car	60 €
		household	100 €
		other (clothes, entertainment...)	60 €
Total income	1 125 €	Total income	870 €

TASK – answer the questions:

1. How much money family saves monthly? ($1125 \text{ €} - 870 \text{ €} = 255 \text{ €}$)

2. What is monthly salary of Mr. Slivka?
3. What is other family income beside the work income?
4. Is the income mentioned in the table regular or irregular?
5. Can you find out what the irregular income could be? (e.g. selling motorcar, bank interests, win, heritage...).
6. Which expense is stable in Slivka family? What does it mean stabile expense? (lecturer will explain the notion "stabile income")
7. Which are controlled expenses in Slivak family?
8. Try to explain controlled expense? (lecturer explains the notion controlled expense, which are inevitable and to a certain extent increase our life standard. It includes expenses on food, telephone, clothes, repairs, fuel, travel, entertainment...their amount is influenced by the requirements of a given family).
9. What do you think what kind of expenses can Slivkova family have? Lecturer will lead participants to realise, that there exist also one-time expense: buying the car, electrical appliances, holiday, etc. We can also influence here the amount of the expense.
10. On the basis of what can Slivka family set up their family budget? (Family budget can be set up on the basis of the income and expenses. When comparing these two, we can picture the following situation:
 - The income is higher than expense – **redundancy** has been created,
 - The income is lower than expense – **deficit** has been created.

ATTENTION – when setting up the family budget, we include only net income. One-time income is not included into the budget.

Task- saving

Household expenses grow from time to time – when paying for the electricity we need to spend more money. We pay more for the gas, electricity, water and in most places also for a garbage. That's why it is good to know few tips, which we can try out now. Maybe you use some of them, others are difficult to realise at home, but you can find a lot of them, which in the end save your annually spending. It is possible to save the money in the whole household, we prepared for you some tips how to save when cooking.

Read the text:

6 TIPS HOW TO COOK MORE EFFICIENTLY AND CHEAPER

1. LESS IS SOMETIMES MORE, EVEN WHEN COOKING

You can save the money even when preparing the boiled eggs. Its enough if you put on the bottom of the pot a small amount of water – eggs will boil in the steam. It works also with the broccoli or potatoes.



2. COOKING ON THE GAS

It is cheaper and you save the nature. Energy loss is, thanks to direct combustion, smaller and the gas can be easily regulated.

3. DO NOT HEAT UP THE OVEN BEFOREHAND

Even if it's written in recipe instructions, in most case, preheating is useless (the exception: especially the dough). If you turn the oven off before the baking, you can use the rest of the heat without spending the electricity.

4. POT LID IS NECESSARY

Lid on the pot can reduce the energy spending to 1/4. The best are pressure cookers, which save another 50 % of energy.

5. USE MICROWAVE ONLY FOR SMALL THINGS

Try to heat two lunches together and you use more energy than cooker. You use too much energy also when defrosting in microwave. That's why take out the food from the freezer in a good time before cooking and let it defrost at a room temperature.

TASK

ANSWER THE QUESTIONS:

1. How much water is enough to put in a pot when we boil the eggs?
2. Cooking at what appliances is considered to be the most economic/cheapest way?
3. How can we use the rest of the heat when baking in the oven without spending electricity?
4. Why it's good to cook with the lid on the pot?
5. When the water reaches the boiling point in the quickest way?
6. Is it appropriate to defrost the food in the microwave? Why?

Saving water

Not only the expense on heat and electricity represent the essential expense in our households, but also the water spending has remarkable potential from the point of saving. Saving water has, of course, also broader ecological dimension and is closely connected with electricity savings. That's why it is good to know simple advice how to reduce the water spending at home. If we want to reduce the water spending in our household, we don't need to make any extreme restrictions. It is enough to adopt few easy principles.

Task – read the text and answer the questions:

3 WAYS HOW TO REDUCE THE WATER CONSUMPTION

1. Almost 160 litres of water is wasted through the dripping faucet, that's why it's important to change the damaged sealing. When you have to wait longer till the warm or cold water starts, up to 8 -12 litres of water is wasted.
2. Try to observe if your toilette is not leaking. You can save a lot of EUR annually. The most suitable solution is to have the toilettes with double flashing, in case you use this system regularly. If the difference is at one flashing 3 litres, you can save up to 15 litres of water in household with 1 member.
3. Cheaper showering is the showering when you use only 1/3 of hot water. A good assistant for a small money is sealing O circle, which reacts to the water pressure when changing its shape in shower unit. You can save when using it up to 6 – 9 litres in a minute without losing the usual comfort.

Choose the right answer:

How can I save the water?

- a.) I rather take shower then bath
- b.) I will use the neighbours water
- c.) I wash the dishes in the dishwasher

How much water is wasted because of the dripping faucet?

- a.) 120 litres of water

- b.) 150 litres of water
- c.) 160 litres of water**

When waiting for the warm water we can waste uselessly up to:

- a.) 8 to 12 litres of water**
- b.) 5 to 10 litres of water
- c.) 6 to 11 litres of water

The suitable solution when saving the water in the toilette is:

- a.) System of the triple flushing
- b.) System of the double flushing**
- c.) System of one flushing

ENCASHEMENT

You surely encounter in a life also the situation, when your mobile operator will propose you to make encashment payment, or the flat owner proposes you to pay the rent via permanent order. What these payments mean and what is the difference between them? It is very important to know these notions and the differences between them, so you can have your finance under the control and be able to make good decisions for particular service use in the different situations.

Task – read the text and answer the questions

Encashment versus standing order – do you know the difference?

If you instruct the bank for setting up standing order, it means, that a certain amount of money will be deducted on a regular basis from your account (e.g. every month). The amount of the money will be sent to the beneficiary account, which you will designate beforehand. The amount of the payment is always **the same**.

In case of encashment you don't define the amount of the payment. It is made by the company, which you are going to pay to. In this case you don't send the money to the company, they withdraw it from your bank account.

In which situation you use encashment?

Encashment will make your life easier in that case, if you know that you have to make payments to some company on a regular basis, but **you don't know beforehand what the amount will be**. You can gain the warrant that the payments **will not be delayed and you will cover exact amount, which is necessary to reimburse**. The following payments are optimal for encashment:

- energy: gas, electricity, heating,
- public media,
- telephone,

- insurance for car or real-state,
- food in school and company canteen,
- education at primary art school, language school, etc.

Tasks:

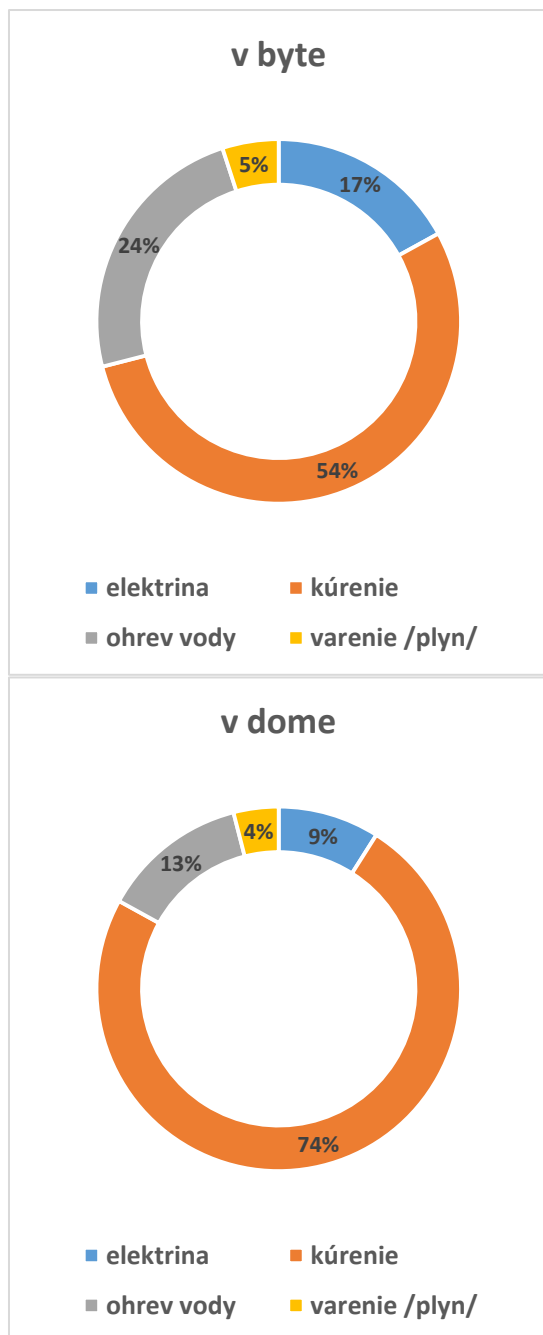
1. Name everything which can be reimbursed via encashment.
2. Explain what the difference between encashment and standing order is.
3. Name the company where we pay via encashment.
4. In case of encashment the order for payment is made by the account holder?
5. The amount of payment, in case of standing order, is always the same. Is it true or not?
6. Regular interval may mean once a month, one in 3 months and once annually. Is it true or not?
7. What do you pay via encashment and what via standing order?

TASK– energy

Some of the participants live in the houses, the others in the apartments. It's good to know who and how much spends on what energy and realise the difference between living in the house and apartment.

Average annual spending on energy in the households looks as follows: (statistics from 2016):

(In: Zelená domácnosť alebo konajme 3E – ekonomicky, environmentálne, eticky. Ministerstvo životného prostredia SR, Slovenská agentúra životného prostredia, 2016).



Task – answer

1. The electricity is more spent in the houses compared to apartments. Is it true or not?
2. What percentage creates heating in the house out of the total energy spending?
3. Flats spend more on boiling on the gas compared to houses. Is it true or not?
4. We spend more on heating in houses compared to apartments. Is it true or not?

5. What do you think, why is it necessary to heat less in the apartment compared to houses?

The important part of the activity is the analysis of the codes and symbols. Participants' personal experience and its use in a practical life.

Task can be enlarged to more symbols and code, which participants know and see in everyday life. In case of internet availability it is possible to give tasks which will include searching on internet, which can increase digital literacy.

Activity C10 EMPLOYMENT, SEARCHING FOR A JOB

The right procedure when looking for a job and avoiding the mistakes, which occur in the process, is to increase participants interest to get a job. High level of unemployment and few other important factors increase competition among the applicants for available job positions. The interview results depend very strongly not only on personal candidate assets, but also on the ability to handle the whole process of applying for a job. It is very important, so the applicants know the terminology connected with the process, understand which documents are important when contacting the offices, what is the follow up.

TASK

Connect the expression, which has the same meaning.

- | | |
|------------------------|--|
| 1. Maternity leave | a.) work illegally |
| 2. Work abroad | b.) agency, which helps unemployed to find a job |
| 3. Unofficial job | c.) temporary address for a short time |
| 4. Personal agency | d.) permanent address, which doesn't change often |
| 5. Voluntary service | e.) work outside (country) |
| 6. Labour Office | f.) office, which registers unemployed |
| 7. Permanent residence | g.) time, when somebody takes care of a child and doesn't work |
| 8. Temporary residence | h.) agency which helps the students and unemployed to find a job |

Task – line it up according to the timeline

1. Work in a company
2. Get a new job
3. Get money from the Labour Office
4. Register at the Labour Office
5. Go for an interview
6. File a dismissal
7. Look for a job

Task – choose the documents, which we need at the Labour Office

Identification card, birth certificate, invoice for the electricity, leaving exams certificate, language course certificate, diploma, CV, driving licence, insurance ID, certificate on residence from alien police, lease contract.

Source: Authors: Krížom, krážom. Slovenčina B1. Univerzita Komenského, Bratislava, 2011. p. 20-21.

Mathematical literacy

The aims of mathematical literacy teaching is to:

- know and effectively use the different source of income
- know long-term management of the finance,
- understand the consequences of the economy decisions,
- learn and decide during ever-changing conditions.

The individual should have had the skills to apply the basic mathematical principles and procedures in everyday context at home and at work and to understand and evaluate the sequence of arguments, ability to develop and use mathematical thinking in order to solve different problems in everyday situations. PISA understands mathematical literacy as the ability to distinguish and understand the role of mathematics in the world, to make reasonable evaluation, to use mathematics in a way that corresponds to the life needs of the constructive, interested and thinking citizen. (OECD PISA National report, 2006, p. 20).

1.1 Mathematical literacy 1

The individual can solve very simple tasks situated in a concrete, well known context with the explicitly formulated mathematical context and which require the knowledge of the basic operations like counting and consolidation. He can make the basic arithmetical operations with the integers or money and understands the basic space illustration.

Activity M1.1 Numbers

The following 3 tasks are designed for the participants who have the problems in communication with the simple mathematical tasks. In case, that participant's literacy reaches higher level than the basic one, please continue with more demanding tasks.

Did you know, that numbers - one, tens, hundreds, thousands and even millions are compounded from the numbers 1 to 10?

The key skills is to learn the number from 1 to 10 and to understand how they are used in reading bigger numbers.

1 2 3 4 5 6 7 8 9 10

If you want to know the numbers from 1 to 10, you need to know more than only count. You need to know:

- How the numbers look like,
- Write down all numbers,
- What value the numbers have.

Maybe you already know these numbers, then it is excellent. But anyway, it may happen that you get confused with the numbers. Before we move to more complicated tasks and to make sure, that you know how to handle the numbers from 1 to 10, try this exercise:

Write into the boxes numbers from 1 to 10.

--	--	--	--	--	--	--	--	--	--

Write into the boxes with numbers missing numbers from 1 to 10.

1	2	3	4	5	6	7	8	9	10
1	2	3	4		6	7	8	9	
1	2		4	5		7	8		10
1		3		5		7		9	
	2		4		6		8		10
1	2	3				7	8	9	



Answer the questions.

Which number is before the number

7?

Which number is before the number

4?

Which number is before the number

6?

Which number is before the number


9?

Values of these numbers



It is important to know the value of all numbers, to understand the money system

We can demonstrate the value of numbers in a simple way on the dots – on the cube or domino.

If you throw the cube and this appears , it's number 3.

Let's have a look at the value of all numbers.



Days and months

When you plan your day, what can really help you is to know/define the time from the clock or watches. First of all it is important to understand the time – days, weeks, months and years in general.



Write them down to exercise it.

Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	
Sunday	

1 year has 12 months.



Write them down to exercise this knowledge (also with the numbers).

Number Month Number Month

1.	January		
2.	February		
3.	March		
4.	April		
5.	May		
6.	June		
7.	July		
8.	August		
9.	September		
10.	October		
11.	November		
12.	December		

Numbers of days in a month



Seven months have 31 days.

Four months have 30 days and one has 28 days.

To remember number of days in each month the nursery rhyme can help you.

November, April and September has 31 days.

February is the only one to have 28,
all the others have 30 days.

You the nursery rhyme to help you fill in how many days each month has.

1.	January	31
2.	February	
3.	March	
4.	April	
5.	May	
6.	June	
7.	July	
8.	August	
9.	September	
10.	October	
11.	November	
12.	December	

To know the date is useful from many points of view, e.g. when we use the calendar or diary, agree on meetings, fill in the forms or plan the holiday.

Date consists of 3 parts.

15.	October	2020
↓	↓	↓
day in month	month	year

What number the month October has? Look at the previous page. The date mentioned above could be written in this way: 15.10.2020.



Write down the dates in numbers.

1. I have worked in this company from March 16, 1998 till June 10, 2020.

16. 3. 98 till _____. _____. _____



One day

We went through days, weeks, months and years. Now we look at the parts of a day.

One day consists of 24 hours.

New day starts at 12 pm (midnight) and the morning slowly comes, followed by the afternoon, the evening and night till midnight.

During the day two time 12 hours pass.

First 12 hours pass till the morning.

Another 12 hours pass from afternoon till night.

morning

12 o'clock	midnight
1 o'clock	
2 o'clock	
3 o'clock	
4 o'clock	
5 o'clock	
6 o'clock	
7 o'clock	
8 o'clock	
9 o'clock	morning
10 o'clock	
11 o'clock	

afternoon

12 o'clock	afternoon
1 o'clock	
2 o'clock	
3 o'clock	
4 o'clock	afternoon
5 o'clock	
6 o'clock	
7 o'clock	
8 o'clock	
9 o'clock	evening
10 o'clock	
11 o'clock n	



Tick the right answer for the breakfast, lunch and dinner✓.

Time for..... is usually around

8 o'clock in the morning

☐

8 o'clock in the evening

☐

Time for is usually around

1 o'clock midnight

	<input type="checkbox"/>	
		1 o'clock afternoon
	<input type="checkbox"/>	
Time for is usually around		9 o'clock morning
	<input type="checkbox"/>	
		9 o'clock afternoon

Mathematical literacy 2

The individual is able to solve the tasks with the basic numerical operations in the usual concrete situations and with the mathematical content, explicitly formulated in a short text with a minimum of distractive moments. He is able to process one-step or simple mathematical operations like calculation, consolidation, and basic arithmetical operation, understands the simple percentage and is able to search for the units or usual graphical and space patterns.

Activity M2.1 Working with money

Monetary operations have been changing over years. From the exchange of valuable products for everyday use things or food. The actual situation of the market economy supposes the competency to work with money and their value. Even though the era of the contactless payments is more and more actual not only in the cities, but also in the villages, the basic parameters of the financial transactions come from handling the basic mathematical operations.

To verify the basic knowledge of the actual financial currency we use simple tasks. We recommend when doing these, to try to find out not only the level of calculation skills, but also the effectiveness of task understanding, the actual time for solving the task and correctness of the result.

These introductory information is important for another work on the tasks and possible participants division according to their level and the ability to solve the tasks.

EVOCATION

The introductory, evocation part can be used for the screening of the general knowledge, via the questions on EURO currency.

Recommended questions:

1. What currency we use in....?
2. What currency did we use before Euro?
3. What currency use our neighbours in the Czech Republic, Hungary or Austria?
4. Where in Europe we can pay with Euro?



<https://sk.wikipedia.org/wiki/Euroz%C3%B3na>

5. Assign the symbols to their terms

<p>\$ € ¥ £</p>	<p>a) Yen (yen) b) Libra c) Dollar d) Euro</p>
-----------------	--

Activity M2.2 – numeration, subduction, basic comparisons

This task can be done by the individuals, pair work or group work. The basic thing is to find out the level of work with the basic units of the currency.

The task can be realised with:

- The real coins
- With coins samples
- Without visuals. This alternative provide us with the information on the participants' imagination level.

Task:




Find out how many ways we can pay the amount 10 cents,

- if we have 5 cents, 2 cents and 1 cent coins?
- if we have only 2 cents and 1 cent coins?
- if we have 5 cents and 1 cent coins?



The participants can write down the alternatives into the table. The sum may vary, pair or groups can have in task definition different amount (e.g. 42 cents, 75 cents, 18 cents etc.).

In case the group or individuals are, concerning calculation abilities, at the higher level, it's possible to give them the task without aids (coins, samples). The condition is that the format of the answer must be in the sum of cent coins.



Solution: if we have 5 cents and 1 cent coins

Possibilities			

Solution: if we have only 2 cents and 1 cent coins

Possibilities		

Solution: if we have 5 cents and 1 cent coins

Possibilities		

Adopted from

Authors: RNDr. Mária Debnárová, Miloš Horniak, Marián Meluš: FINANČNÁ GRAMOTNOSŤ PRE ZÁKLADNÉ ŠKOLY, INOVATÍVNOSŤOU ZVYŠUJEME EFEKTIVITU VZDELÁVANIA




Activity M2.3- numeration, subtraction, basic comparisons

In how many ways you can pay 15 EUR at the shop?



1. If we have 5 EUR notes and 2 EUR and 1 EUR coins?
2. If we have only 2 EUR and 1 EUR coins?
3. If we have only 5 EUR notes and 1 EUR coins?

The alternatives can be written in the tables. The sum can be changed and each participant, pair or group can have a different amount in the task definition (e.g. 52 EUR, 75 EUR, 18 EUR etc.).

Solution: If we have 5 EUR notes and 2 EUR and 1 EUR coins

Possibilities			

Solution: If we have only 2 EUR and 1 EUR coins

Possibilities		

Solution: If we have only 5 EUR notes and 1 EUR coins

Possibilities		

Adopted from:

Authors: RNDr. Mária Debnárová, Miloš Horniak, Marián Meluš: FINANČNÁ GRAMOTNOSŤ PRE ZÁKLADNÉ ŠKOLY, INOVATÍVNOSŤOU ZVYŠUJEME EFEKTIVITU VZDELÁVANIA

Activity M2.4 – Shopping - numeration, multiplication, comparison

Shops and supermarkets fight for their customers via quality, prices or benefits or sales. The sale shopping becomes the part of our customer behaviour. We live in a global economy and so many brands appear on the shelves of the different supermarkets and shops.

Evocation

There are two shops in our neighbourhood, which offer goods and food from the same suppliers.

Task:

1. You don't have too much time, decide in which shop you will do shopping and why.
2. You have time and you can visit both shops. How much would you pay, if you decide to buy goods in a:
 - a. Cheapest way
 - b. More expensive way

	Bread 1 kg 2 kg	Milk 3 pcs	Eggs size M 1 package /10 pcs	Onion 1kg 2 kg	Pork meat 1 kg
shop 1	3,18 €	2,07 €	1,19 €	4,30 €	4,90 €
shop 2	2,38 €	1,47 €	1,39 €	3,80 €	4,29 €

Alternative task

Before the training go to the local shops and look at what assortment they sell. Choose some kind of food they sell in more shops and you can repeat the assignment with another assortment.

It is more acceptable for participants if they find the actual prices for goods. Our methodology can predict the price increase or vice versa, not to mention the sale in particular shops.

Another alternative is (if situation allows) to send the participants to the local shops in the neighbourhood. Divide participants into the groups and give them the list of food, they can find in the shop. The list can be adopted according to the actual conditions – availability of the particular item in the shop. It is important to define also the units (kg, package, etc.) so the participants will compare similar products.

	Shop 1	Shop 2	Shop 3
Coffee Nescafé Classic 200g			
Juice 1 litre			
Mineral water 1,5 litre			
Cheese XXL 200 g			
Tea green/black 30 – 40 g			
Fish in mayonnaise 140 g			
Family biscuits 130 g –			
Toilette paper MAXI 30 m			

Beer 0,5 litre 10%			
Ham 100 g			
Nutrition for babies 190 g			
Total			

After you find out the price of the particular items, the groups compare the most profitable buy in the given shops and it is also possible to make an alternative, when they try to find out, where the given item is the cheapest and then they calculate the value of the buy.

In the end they compare all four values (final amount of the shopping in the shop 1, then in the shop 2 and 3, the final amount of the cheapest items). This situation may show how much they can save during one shopping, if they make an overview of the goods price in particular shops.

The practice shows, in the similar activities, which in spite of the fact, that participants which are not employed and have no job experience, do not use the opportunity to do shopping with the aim to minimize the expense. Also one situation repeats a lot – when they always buy the plastic bags during each shop visit, so in the end they spend much more.

Activity M2.5 – Shopping - numeration, multiplication, comparison

The practical task, which we can agree on with the participants the day before - to look for the information for another day, they can do after the training is finished.

The experience from the smaller villages is, that the shops are open only during limited time, mainly in the morning, when the goods is distributed. The agreement with the participants can be as follows – before arriving to the training they can visit the shops and find out the information. Of course, not to cause any suspicion in the shop, they will explain in the shop what purpose their visit has and they will e.g. buy the tea and coffee for the training.

In case you don't have more shops around to compare, you will use the information from e-shops or food delivery in the region.

Find out and compare the price of the shopping in 3 different shops:

3 litres of milk, 1 butter, 2 pieces of bread, 20 dkg of ham, 30 dkg of Eidam cheese, 2 kg of the apples, 1 kg of bananas, 3 kg of potatoes, 15 pieces of roll, 2 pcs of 1,5 l bottled water, 1 kg of crystal sugar, 3 kg of flour, 10 pieces of eggs.

Price of the food in the shop:

Food	Price / €	Price for shopping
1 litre of milk		
1 butter		
1 bread		
20 decagrams of ham		

30 decagrams Eidam cheese		
1 kg of the apples		
1 kg of bananas		
1 kg of potatoes		
1 roll		
1 bottled mineral water /1,5 litre/		
1 kg of crystal sugar		
1 kg of flour		
1 egg		
Total		

Activity M2.6 – propositional logic – numeration, multiplication, comparison, choice of the correct answer

The problem in decision-making is, in many cases, the time factor. Not everybody is able to imagine and visualise and you need to wait longer for the answer. The moment in education, which blocked many pupils was exactly the pressure for the immediate answer - without having the opportunity to analyse, imagine, and find solution and answer.

People from nationally mixed regions are the special case. The teachers consider the questions clear, but the pupils first has to translate the task into his language, find synonyms, solve the task and translate it back into, it means more time required.

And when he does not get/understand it, he will not answer in the expected time limit, he feels unsuccessful and resigns. He stops trying, which leads, in many cases, to aversion to the subject or teacher. Development of calculation skills starts to stagnate and where new knowledge should add on the previous knowledge, there is nothing to build on.

The lecturer task, in this case, is to gain the trust and respect. The participant needs to gain self-assurance in decision making. In case of uncertainties the aim is not to provide him the right answer, but through the questions lead him to the solution.

In the beginning of the part on fractions and percentage we advise you to repeat the basic notions on the example of pizza. The drawing of a pizza on the flipchart is enough.

100%		- the whole pizza
50%	1/2	- half of a pizza
25%	1/4	- a quarter of pizza
	1/6, 1/8, 10%, 20% etc.	



Some examples to decide – True or false $\frac{1}{2}$ of pizza is more than $\frac{2}{3}$ of pizza

- The shopping of the same goods for 85 € is more beneficial than the shopping for 59 €
- In the shop, where I did shopping I paid $\frac{1}{6}$ from 42 € = I paid 7 €
- The shopping for 725 € was cheaper than shopping for 752 €.
- At the shop I spent $\frac{1}{3}$ of my savings, which was more than $\frac{1}{2}$ of my savings.
- More preferable shopping is: 3 chocolates from 2 € compared to the same 4 chocolates for 1€.
- For 7 bars of chocolates for 6€ I paid 38€.

The correctness of the statement can be discussed individually, in pairs or in groups. The important thing is to analyse participants opinion and to realise the content of the statement. If necessary, draw or write down the contents of the statement. The participant should have reached the decision individually and then be able to reason it.

1.3 Mathematical literacy 3

The individual is able to solve the tasks successfully, which require searching for mathematical information and text notions, where they are placed in a usual context and their mathematical content is quite explicit and visible and the text does not contain distractive elements. Task solution can require 2 or more steps, e.g. calculation of the integers, percentages and fractions, simple measurement and visualisation in the space, understanding simple data and statistics in the text, reading tables and graphs.

Activity M3.1 – Family income and expense – numeration, subtraction and comparison

The example in the table is just a sample and should provide the participants with the idea on expense and income of the household. It is the financial point of view at the household economy and the most important notions are income, expense and mainly the difference.

Task:

In the table you can see the Ribezla family income and expense for particular months. In which month there was a difference between the income and expense?

month	income (€)	expense		
		rent + energy	food	telephone
January	1245 €	330 €	450 €	56 €
February	1030 €	330 €	417 €	50 €
March	1018 €	330 €	461 €	53 €
April	1412 €	330 €	492 €	61 €
May	1375 €	330 €	430 €	70 €
June	1265 €	330 €	420 €	62 €

The experience in working with this type of task shows that sometimes the participants feel the shame, if they have to present the real income or expense. Because sometime the situations in the regular expense, like debts payment or execution payment, appear and it can cause discomfort in participants.

General mathematical task, which will not be focused mainly at their family budget, may help them to understand the expense scheme of the positive and negative leftovers calculations.

Source: Adela Mervová, ZŠ Grundshule, Gelnica

Activity M3.2 – purchase, comparison of instalments/ purchase, multiplication, sub deduction, working with the text

Interface of the reading and mathematical literacy is very important when searching for the objective facts on the basis of which the participants can decide. Participants' customer behaviour is mostly influenced by:

- The situation they are in (e.g. they quickly need the food for family members and so they are able to spend more on the goods, so here we talk about the situational factor).
- Desire to own the thing/product/service regardless conditions and rules of the purchase (e.g., fees for not paying the instalments, business conditions and a warranty in case of not proper handling, etc.) Here the frequent factor is the pressure of the group and desire for a higher standard, which in many cases is not affordable for the family.
- Feeling, which creates the positive emotions. Here belongs decision on the basis of e.g. colour (e.g. mobile in golden colour is better, even though the model in a white colour is 10% cheaper. T-shirt with flowery design is nicer compared to one-coloured). Of course, these kinds of decisions are not wrong, the questions is, if I have financial aids to cover it.

Situation in the family:

Nad' family needs to buy a new hoover, since the repair of the old one is not worth it and supplies they need are expensive. When looking at the sale leaflet from a certain company father has noticed this offer:

Sale !
Hoover from 34 €
monthly !

Pri kúpe vysávača zaplatí zákazník 4 mesačné splátky po 34 €.

Pri platbe v hotovosti je cena 89 eur



Task:

How much the price of the Hoover will be increased if we buy it in instalments, compared to direct purchase?

This type of task can be repeated with the actual sale leaflets with different assortments. The examples of comparison purchase in instalments and in cash are the black and white technology or the furniture.

Activity M3.3 – goods purchase, instalment purchase, comparison, multiplications subductions

Recently the banks or financial institutions offers are focused at the immediate purchase with the opportunity to pay in instalments. In a way it's a life model setting – to live for instalments, but in many families it is possible to find a strategy not to live in debt. It concerns two completely different strategies and the choice of one of them or combination, in certain periods of life influences remarkably the financial „health“ of the household, as well as the life quality.



Situation in the family:

Ms Očkaiko needs to buy a washing machine and a fridge. Both appliances cost in total 600€.

a) How long will Ms will have to save the money if she puts aside 30 € monthly?

The seller advices to Ms Očkaiko the opportunity to purchase it in instalments.

Ms Očkaiko would have to pay 24 instalments in the amount of 30 € monthly.

b) Which purchase is more beneficial for Ms Očkaiko?

c) What is the price difference in both cases?

In this case we take into the account the net instalment, which does not include the insurance and any other supplementary service.

Activity M3.4 – unit price – partition, comparison, saving at shopping

The goods are sold in the shops in a different packaging. To compare their price, each price label shows the unit price (per piece, per kilogram, etc...).

Detergent costs in the shop:

- a.) 1,4 kg of a package – 4,99 €
- b.) 3,5 kg of a package – 10,79 €
- c.) 0,5 kg of package – 1,99 €

Task

Calculate how much is one kilogram of a detergent for each package.

Which package is more preferable? Give the reasons why?

Write down when it is more preferable to buy a bigger package?

In this task, it is very important to direct the participants to price unit comparison on the leaflets or price labels. Some producers offer the goods in untraditional size, that's why the orientation on the concrete product price can be misleading. What is important is to realise, whether it's a product sold per piece, on the basis of the weight, volume or length.

Activity M3.5 – Products on sale - multiplication, comparison of the savings

The fact if we buy something for a good price or we pay more in another shop depends not only on the shop availability, but also on the information about the actual prices for particular products. They differ from season to season or according to the durability or quality.

The aim of the following task is to verify the ability to look for the same products in the leaflets. The ability have orientation in the flood of data and pictures, as well as to compare the same product.

Task A is universal and we can use it for the different products or services.

Task A

Find 5 same products in the leaflets and write down their price

Compare which price is more preferable.

Is a sale price always the lowest?

Is it more preferable to buy for a sale price?

Task B

Calculate how much money could a family save for 6 months, if we buy for a sale price a mineral water, whose usual price is 0,75 € in the shop, sale price is 0,65 € and family spends annually 202 bottles of a mineral water?

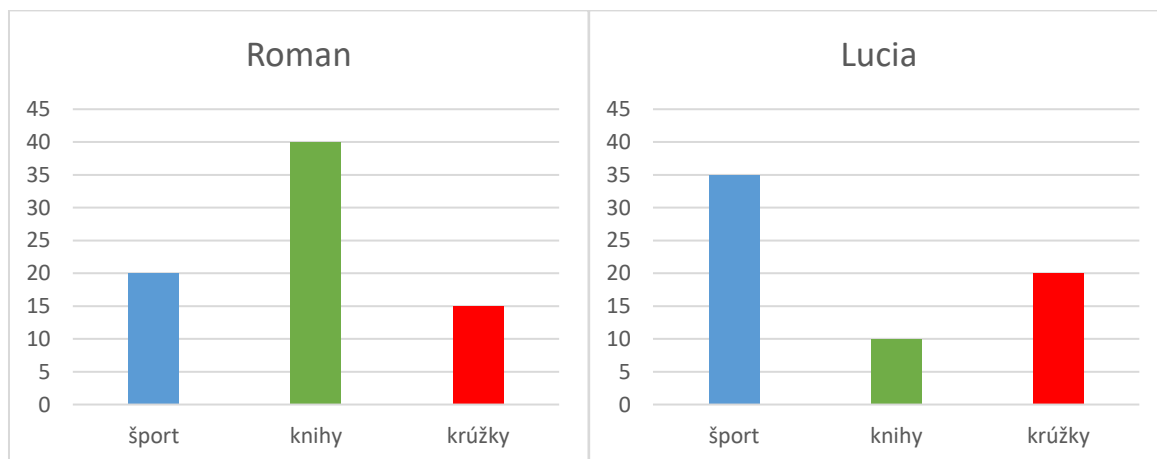
In the leaflets you will find the actual sale price for rice and mineral water, calculate the actual savings for 6 months.

Activity M3.6 – monthly expenses – working with a simple graph, comparison, numeration

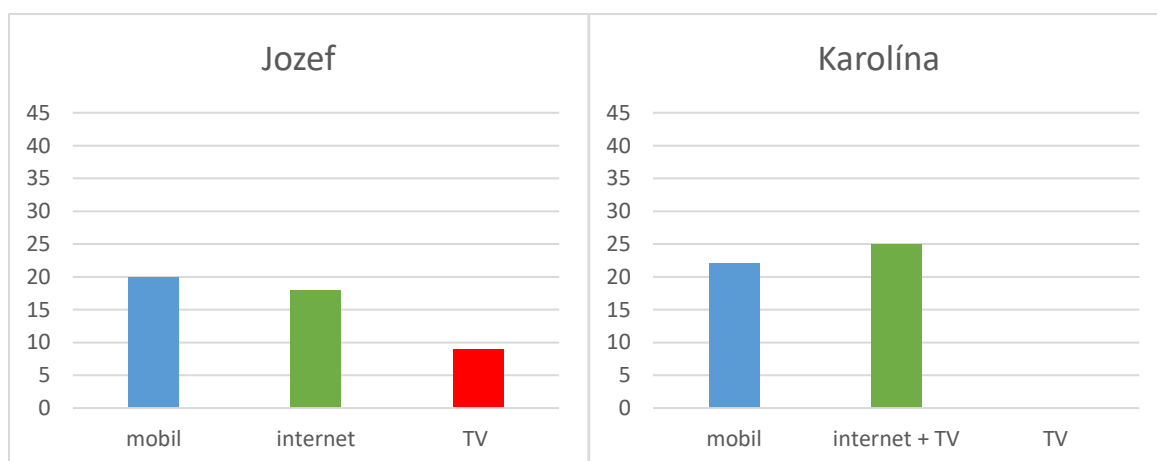
Roman and Lucia followed their expenses during one month for sport, books and courses. They processed this data into the graph.

Find out:

- Who has spent more for a sport?
- How much € they spent for a sport and books together?
- What is the amount of money for all expenses in total?
- Which expense is the lowest one from the both graphs?



In case, that these expenses are not real among your participants, we advise you to modify it e.g. the expense on mobile operator, internet or TV. These expenses in a different forms (credit, package, etc.), are known by most of participants.



Activity M3.7 – family budget – income, expenses, logical thinking, consideration and savings

The family budget include the plan of the household financial economy. Creating and afterwards keeping the family budget means, that you know better your income and expenses, you gain a bigger control over the financial situation of our family, you lower the risk of useless expenses, or possible debts. Summary of the income and expenses in the following table will enable you to get a clearer picture of the family budget.

Source: Mgr. Eva Paňková, Primary school in Košice.

5-member family recorded their income and expenses for a longer time. The table below shows the situation before the crises and after. The crisis in the family can be a long-term If losing the job or the death of the family member.

	Before crisis	After crisis
Parents income	700 € + 800 €	700 €
Savings	2 X 30 €	2 X 30 €
Mobiles	3 X 15 €	3 X 15 €
New electrical appliance	50 €	0 €
Flat	350 €	350 €
Food	300 €	245 €
Remaining amount	695 €	0 €

- Tell us why the income of the family decreased?
- In which item the family had to save the money after the crisis?
- Where is possible to save the money so the family could buy new electrical appliance?

In this task we recommend to go through the real budget and to reflect together on the changes in the household. What is the reason? How should we proceed? What did we learn? What is really important is to get the participants trust, so they can openly to speak about this issue, since many of them can be ashamed of the executions debts, etc.

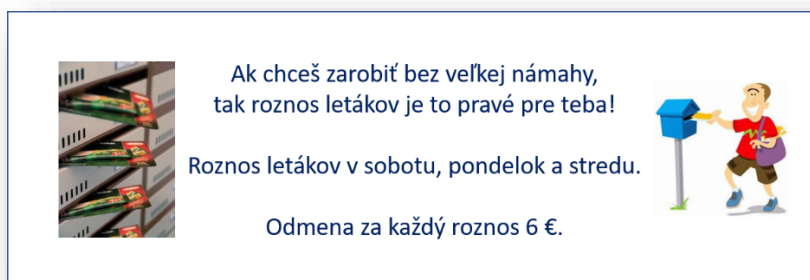
Activity M3.8 – saving, investment, choice of the alternative – comparison

We have to make many decisions in the life. Some of them are concerned with what is optimal and what is not for us. In this case we are going to compare two types of voluntary work and the income which it may bring for the person wishing to save.

Source: Krivákovej, Primary school Palín.

Rudo, the pupil from the primary school decided to buy new quality speakers for 90 €, which he found on this webpage <https://bit.ly/2DN4hnV>. The family agrees, but the condition is to earn the money for that. Rudo found two different offers for a part-time job – distributing the leaflets and walking the dog.

The first offer: „In case you would like to earn some money without a big effort, so leaflets distribution is just the right thing for you! Leaflets distribution on Saturday, Monday and Wednesday. The fee for each distribution is 6 €“.



Ak chceš zarobiť bez veľkej námahy,
tak roznos letákov je to pravé pre teba!

Roznos letákov v sobotu, pondelok a stredu.

Odmena za každý roznos 6 €.

The advertisement features a small image of a rack of leaflets on the left and a cartoon illustration of a person in a red shirt and blue shorts putting a leaflet into a blue mailbox on the right.

The second offer: „We are looking for a kind person with available time to take care of my dog. It is enough to walk him and feed him every day, weekends are included. Daily fee: 3,20 €.“



Hľadám milého človeka s dostatkom času popoludní
na starostlivosť o môjho psieho miláčika.

Stačí vyvenčiť a nakrmiť každý deň aj cez víkend.
Denná mzda 3,20 €.

The advertisement features a central image of a French Bulldog lying on a blue cushion. At the bottom left, there are three black paw prints, and at the bottom right, there is a black silhouette of a person walking a dog on a leash.

- Which of these offers should Rudo choose to buy a quality ear pods as soon as possible?
- How much money would Rudo earn, in case he decides to walk a dog for 2 months?
- How much money Rudo would earn in leaflets distribution for 5 weeks?

Activity M3.9 – Bathroom renovation – numeration, comparison, working with the table

Hire a company to make renovation or try to do it yourself? Many of us surely were in a situation to decide on this. Of course, first of all the financial aspect comes as important.

Source: Ms. Kubejova from Primary school in Štítnik

Task

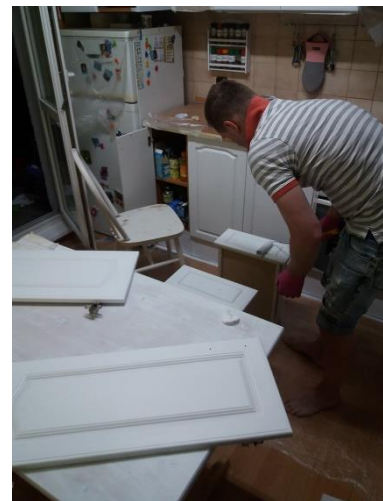
Parents decide whether to hire a company, which will secure the material for wholesale prices and they charge for work 1 700 €, or they will renovate by themselves, afterwards the fathers brother with work for 900 € and a material will have to be bought for retail price.

Recommendations for a lecturer.

It is important that the participants will realise the difference between the wholesale and retail. If not, it is necessary to explain them in a simple way bulk discount, since the below mentioned price unit can be confusing for them.

material	Material price	
	wholesale	retail
installation	200 €	300 €
electro installation	150 €	200 €
scrapper, glue	80 €	100 €
floor	100 €	150 €
tiles	300 €	450 €

- What is the difference between the kitchen renovation by yourself and via some type of the company?
- What is more preferable for Hanak family in renovation – to hire the company or to ask the brother to do it?
- What risks are connected with the possible alternatives of renovation? (financial, personal, timewise, ...)
- After half a year the floor has some cracks. What can they do if they did renovation by themselves? What can they do if the renovation was done by the company?



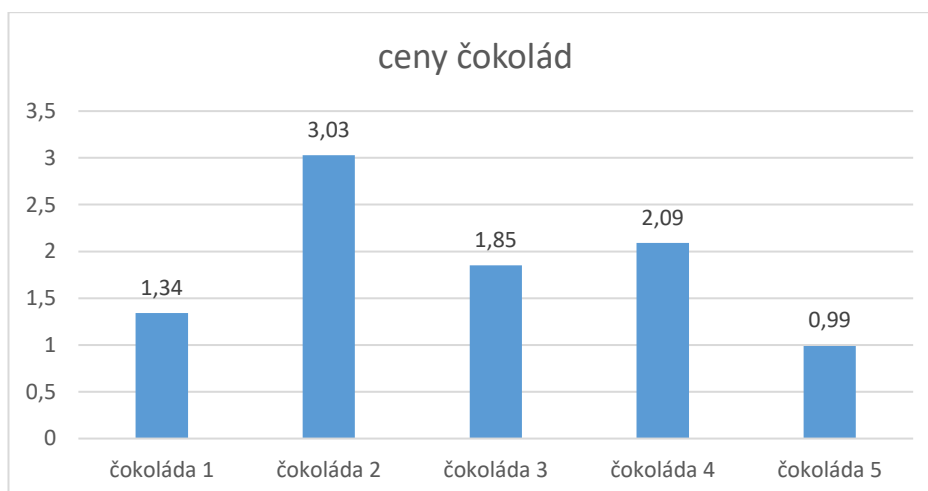
This task is one of the classical situations when we consider the fact that the company is expensive. Which in many cases is true. But beside the calculation, logistics and other issues, hiring the specialists secures the service afterwards (in case of the problems). Here we have the space for the discussion and sharing the experience, the task requires the features of the critical thinking.

Activity M3.10 – price unit, numeration, dividing, working with the graph

Here we have a task, which can be suitable for exercising classical, many times boring, mathematical functions.

TASK

From the leaflet choose 5 favourite chocolates, which participants or their kids like.



1. Calculate the average chocolate price.
2. Add on the table or flipchart the mass (grams) to each chocolate
3. Calculate the chocolate price per 1 kg.
4. Compare the preferences of the purchase of a certain type of chocolate from the cheapest one to the most expensive.
5. How the chocolate prices differ with the above mentioned price for 1kg of a given chocolate type.
6. What are the price labels for, what can of information they provide?

This task can be varied with another assortments, but always it's a new task, which provides them another look at the consumer behaviour and its effectiveness. Of course the product quality is not the issue here.

Activity M3.11 – baking the cakes - price units, numeration, division, multiplications, working with the table

Each family has another recipe for the cakes, which is mostly used and everybody is happy. But let's try to bake something, which is not familiar for the participants.

TASK

Calculate what will be the price unit and how much will be a dosage in a particular cake. Find out the product unite price in the shop before.

Cake- rolls

- 2 pieces of cooking fat
- 1/ 2 kg flour
- 6 spoons of a white yoghurt

- 1 piece of plum jam
- 15 pieces of cookies
- sugar

Recipe

Cooking fat, yoghurt and little bit of salt to process into the dough, put it in a plastic bag and then to the refrigerator at least for 12 hours. Afterwards we cut the dough into 3 pieces and roll it. Then we cut out the quarter shaped pieces – 6 cm. The plum jam will be mixed with the grinded cookies and we continue to put the mixture on the quarter pieces. Then we fold them put them on the lamination and bake it at 180 °C 12 to 15 mins. After baking we sprinkle the sugar.

Cake-roll	Unit price	Price for a dosage
Cooking fat	1 pcs =	
Flour	1 kg =	
White youghurt	1 pcs =	
Plum jam	1 pcs =	
Cookies	1 package =	
Sugar	1 kg =	

The task shows to participants not only the difference in the total amount for e.g. one lamination but also for a piece. Again, it's on lecturer's consideration whether they choose from the price of the particular products the most expensive purchase or the cheapest one, with combination of more shop prices.

The reflection on calculations opens up for the lecturer the opportunity to point out the added value, which baking requires. The purchase of the lamination, baking paper or forms, but also expenditure of the water and electricity. Together with the price for work the participants may understand, why it's more preferable to bake the cakes at home, compared to purchase in the delicatessen.

Activity M3.12 – optimisation in the decision making process - how to do shopping in the most economical way; working with the graphs, visualisation in the space, work with the table, comparison, the choice of the most economical alternative

In the previous tasks we focused at the decision making in the frame of the one segment. The food is necessary for a life and these situations are common for all of us.

In families with children the decision-making on the purchase of a certain product is more demanding and requires combination of more possibilities and goods parameters. Source:

Peter Tóth and Monika Dillingerová from the textbook *Financie v praxi* (ABCedu, p.29) .

Peter created for his sister the graph from the offer from two shops (I and II) of some products, which can be handy.

- a.) Rewrite the price from the graph to the table.

b.) Price, which is more economical for Veronika, circle and count how much.

goods	shop I	shop II	saving
colour			
ruler			
pen			
scissors			
compasses			
crayons			
glue			
chewing gums			
juice			
notebook			

Authors: Peter Tóth, Monika Dillingerová – Financie v praxi, pracovná učebnica, str.29, vyd. ABC edu

Activity M3.13 – bank withdrawal, accounts, working with the table, comparisons

In case when participants were able to handle the mathematical literacy level 2 and you see as a lecturer the space for the improvement and development, you can continue with this task.

Source: Tomáš Girmon from Primary school ZŠ Družstevná pri Hornáde.

TASK

Novak family won 1000 € in a lottery and would like to put the money on the fixed account – 12 months. They made a market research and noted down the findings in the following table:

Conditions	Bank				
	Štvorlístok	Bohatstvo	Šťastie	Nikdy nekrachnem	Zlatá tehlička
Yearly interest rate	1,70%	2,80%	2,30%	1,50%	2,80%
Minimal deposit	300 €	200 €	250 €	300 €	200 €
Obligation to have the account	Yes	No	No	No	Nie
Bonus for 12 months fixation	10 €	0 €	6 €	15 €	1 €

Fee to establish the account	2 €	1 €	3 €	0 €	1 €
-------------------------------------	-----	-----	-----	-----	-----

Which bank is the most preferable?

Author: RNDr. Tomáš Girmon, Primary school Družstevná pri Hornáde

Activity M3.14 - savings, budget, investments

3 grade student at the primary school receives from his parents the pocket money in the amount of 10 € during a school year. Via regular leaflet distribution he can increase his income up to 6 € weekly. Igor uses this money to purchase the mobile credit (5 € monthly), for refreshment (3 € weekly) and for cultural activities (7 € monthly). Lunch, transport, school aids or school trips are covered by the parents.

On the basis of these data:

- Set up personal Igor's budget,
- Decide how much can Igor allocate for Christmas presents in December from his savings and special reward from leaflets distribution 15 €
- Igor decided that he would buy a new rucksack for the summer tourist trips - 50 €. Will he be able to make this purchase?
- Think about the conditions under which he could buy also the shoes for 30 €.

This task is possible to assign to individuals or pairs. Its correct solutions requires a higher level of reading and mathematical literacy.

Activity M3.15 - saving water, multiplication, more complicated calculations



In Vareles family the water is dripping from the faucet – 10 drops in a minute. Try to guess, how much it could be in one year, how much the heating of the spent water costs, if for heating of 1000 litres of water 50 kWh of electrical energy is spent.

The price for 1 kWh is 0,13€.

Approximately 280 drops of water is 1 decilitre of water, it means 2 800 of drops = 1 litre.

Source of the picture: <https://4rooterguy.com/blog/fix-water-leaks-fullerton/>

Activity M.EXTRA – goods on sale, percentage, multiplications, division, addition, comparison, working with the text, table, etc.

In case the participants solved the assignments well and you see the potential as a lecturer in working on more demanding assignments, we offer you another task from the textbook

Financie in practice, authors Petra Tótha, Moniky Dillingerovej, ABCedu.

TASK

Johnny has noticed very good sale when buying the Christmas presents. Look at the price labels and calculate and fill in the missing data.

	Present	Original price in €	Sale in %	Sale in v €	Price after sale in €
mother	Cosmetics package	18 €	25 %		
	Bracelet	35 €	30 %		
father	Socks	8 €		1,60 €	
	Tie	12 €	25 %	3 €	
brother	Game for a PlayStation	28 €		9,80 €	
	Earplugs	19 €		3,80 €	
Sisters (twins)	T-shirt	9 €		1,80 €	
	Perfume	35 €	40 %		

For twins Johnny buys always the same present.

- How much will Johnny pay if he buys for everybody just one present?
- How much he will save thanks to sale prices?
- How much will he pay in €, if he decides to buy more expensive present?
- Calculate how much he would pay if he buys more expensive presents without sale?
- How much € Johnny needs if he wants to buy all the presents on the list?

ASSIGNMENT

In the following table we have durability and the price for light sources.

- Calculate the price for one hour.

Type of light source	Durability	Price	Price for 1 hour of durability
Classical bulb	1 000 hours	1,90 €	
Halogen bulb	2 000 hours	2,90 €	
Compact bulb	10 000 hours	3,90 €	
LED bulb	25 000 hours	8,90 €	

Result

Type of light source	Durability	Price	Price for 1 hour of durability
Classical bulb	1 000 hours	1,90 €	$1,90/1000 = 0,0019$ €
Halogen bulb	2 000 hours	2,90 €	$2,90/2000 = 0,00145$ €
Compact bulb	10 000 hours	3,90 €	$3,90/10\ 000 = 0,00039$ €
LED bulb	25 000 hours	8,90 €	$8,90/25000 = 0,000356$ €

- a) Which of the light sources is the cheapest one when taking into the account the durability? /Solution – LED bulb/

3.1 Digital literacy 1

The individual is able, with proper instructions, to:

- identify their information needs
- find data, information and content via simple search in the digital environment
- find a way to approach this data, information and content and navigate among them
- identify the simple search strategies
- find out the trustworthy and reliable common resources of data, information and their digital content
- identify how to organise, save and gain information, data and content via simple way in the digital environment
- recognise where he can sort them in a simple way in a structured environment.

Activity D 1 – setting up account on Gmail

E-mail address is one of the oldest form of communication on internet, but still popular and the most used one. Many times the first contact between the individual and company, office, school and potential employer or another institution. The first supposition for writing the emails is setting up the account itself. There are many service provider, which are for free.

The first step is to go to www.google.com/gmail/. It doesn't matter if you do it on computer or on a mobile. Click on the blue text „Creating the account“, fill in the personal information.

1. Personal information: name, surname, date of birth. Do not forget to create a strong password and a new email address. Continue with telephone number, after confirming



Vytvorenie účtu Google

Pokračovať do Gmailu

<input type="text" value="Meno"/>	<input type="text" value="Priezvisko"/>
<input type="text" value="Používateľské meno"/> <input type="text" value="@gmail.com"/>	
<small>Môžete použiť písmená, číslce a bodky</small>	
<input type="password" value="Heslo"/>	<input type="password" value="Potvrdiť"/>

Použite osem alebo viac znakov a kombináciu písmen, čísiel a symbolov



Jeden účet. Celý Google len pre vás.

[Prihlásiť sa](#)

[Ďalej](#)

2. The number you will receive in sms is notification with a code, which you insert in the given line. Click verify and it's done!



Víta vás Google

fenyvery@gmail.com

Vaše číslo použijeme na zabezpečenie účtu. Používateľom sa nebude zobrazovať.

Použijeme ho na zabezpečenie vášho účtu

<input type="text" value="Deň"/>	<input type="text" value="Mesiac"/>	<input type="text" value="Rok"/>
----------------------------------	-------------------------------------	----------------------------------

Váš dátum narodenia

[Prečo požadujeme tieto informácie](#)

[Späť](#)

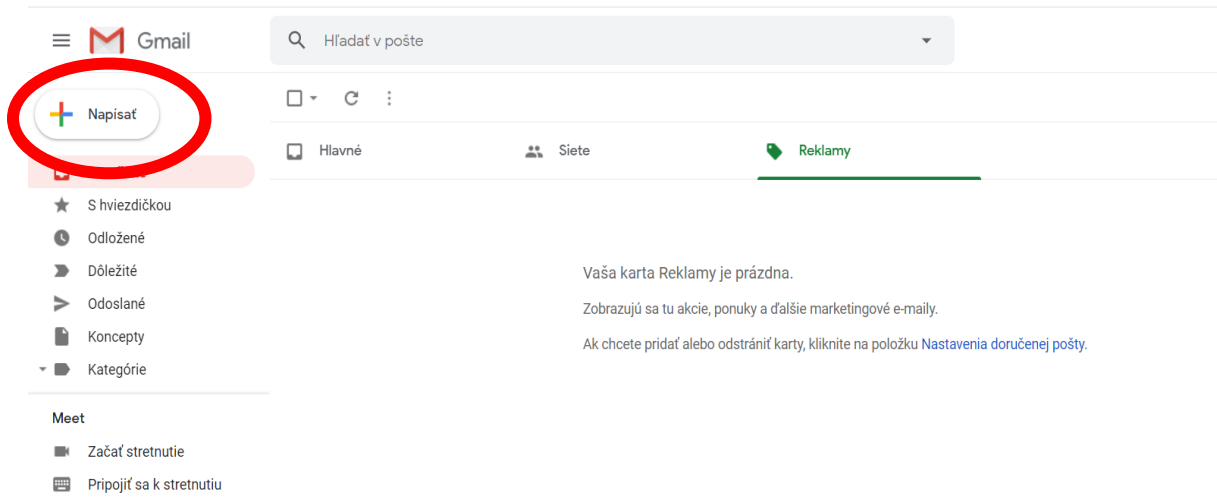
[Ďalej](#)



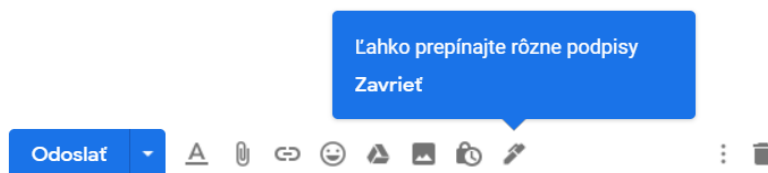
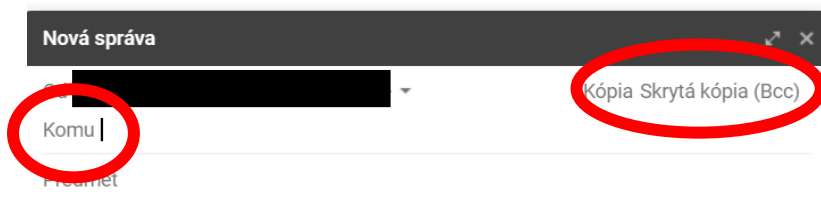
Vaše osobné informácie sú súkromné a v bezpečí

Activity D 2- writing the email

1. Open in the computer your Gmail account.
2. On the left side click on Write +



3. Add addressee in the field To Whom – the one who will receive your email. Another receiver can be add in Copy (Cc) and **Hidden copy** (Bcc). (lecturer explains the difference).



4. Add **Subject**. You will write there what the message will be about - brief heading e.g. when you are sending CV you put there the name of the position you are applying for.

Nová správa

Od

Kópia Skrytá kópia (Bcc)

Komu

Predmet

Lahko prepínajte rôzne podpisy
Zavrieť

Záujem o pracovnú pozíciu - šička

Príjemcovia

Záujem o pracovnú pozíciu - šička

Odoslať

Lahko prepínajte rôzne podpisy
Zavrieť

5. Write the message.

Záujem o pracovnú pozíciu - šička

Príjemcovia

Záujem o pracovnú pozíciu - šička

Dobrý deň,

dovoľujem si reagovať na Vami zverejnenú pracovnú ponuku Šička na www.profesia.sk.
V prílohe zasielam životopis, motivačný list, výučný list.

Ďakujem

S pozdravom

Ľahko prepínajte rôzne podpisy
Zavrieť

Odoslať

6. In the below part of the message you click **Send**.

Assignment

1. Write the email to the participant or lecturer, put into Copy your email and inform him, that you would like to meet him. The place of the meeting will be at your home at 6 pm, Tuesday next week. Don't forget to put in the Subject: meeting.
2. Create and send yourself an email. Put in the Copy your lecturer, into subject – Notification and in the email body write down that you cannot forget the important thing – prepare and write down CV.

3.2 Digital literacy 2

The individual can - on the basic level with good instructions:

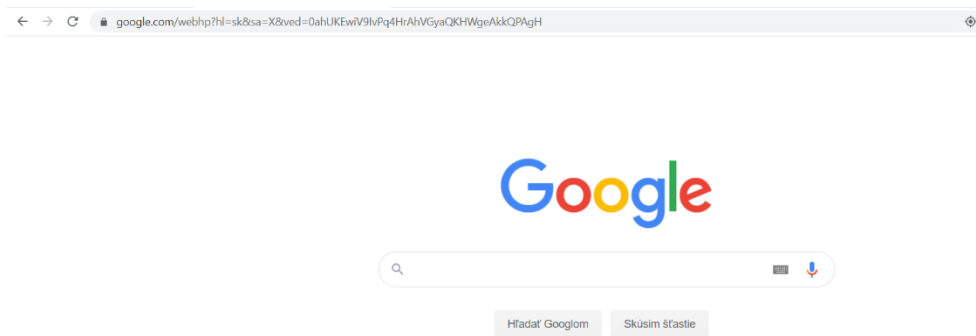
- Chose the simple technologies for interaction
- Identify the proper simple communication tools for a given context
- Identify simple and proper digital technologies for data, information sharing.
- Identify simple procedures of referencing and providing the resources
- Identify simple digital service enabling a participation in a social life,
- Recognise simple and appropriate digital technologies focused at strengthening civil participation in a social life

- Differentiate simple norms of behaviour and know-how when using digital technologies and interactions in a digital space
- Administration of the digital identity

Activity D 3 – searching, data, information and content filtering

There is a lot of information on internet and to find something important can be sometimes impossible, if somebody do not assist you in sorting out all this. The web page www.google.com. Is the basic source for searching necessary documents, in a sec it can provide you a lot useful and relevant results.

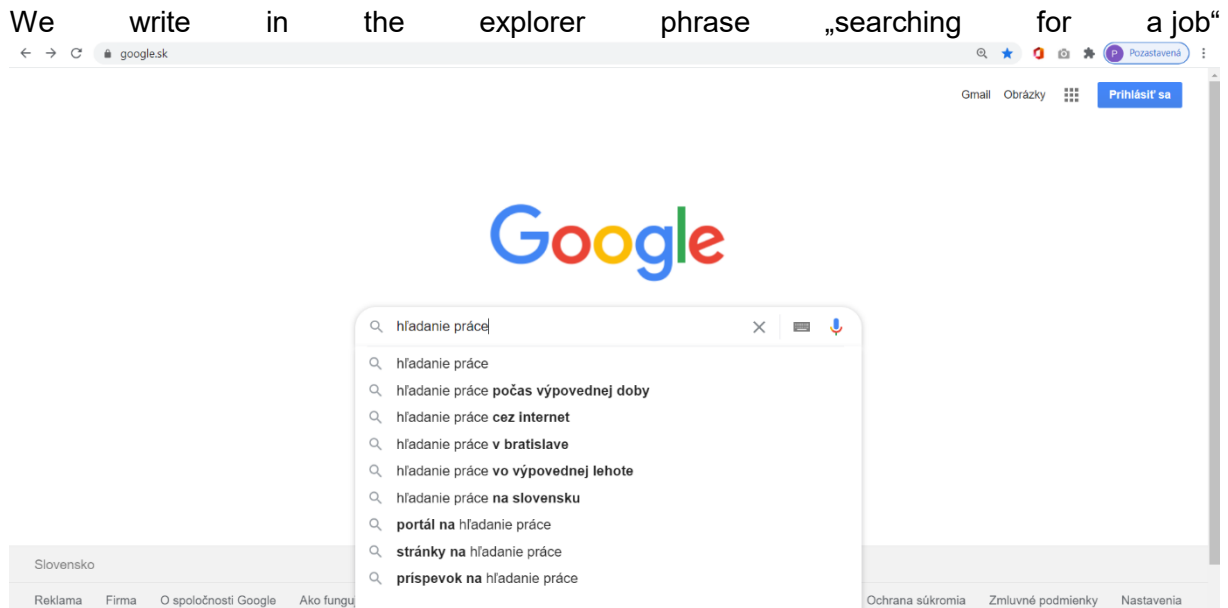
Open web site www.google.com in search Chrome/ Mozilla/Edge.



In the text field insert the necessary **key words** and press ENTER. Lecturer will explain you what key words mean.

Key word – word or phrase, which you put in the search field. In a broader sense it is whatever phrase we need, in order to find what we are looking for. E.G. somebody is looking for a hotel in Bratislava, so you write in the text field: hotel Bratislava, hotely bratislava, accommodation in Bratislava, etc.

Sample searching – looking for a job



When we hit enter a lot of job opportunities appear.

Assignments – searching for information

1. Find the primary schools in your neighbourhood. Find out their address, email, telephone.
2. Find out where the Labour Office is in your district- their address, email, telephone
3. Look for the pharmacies in your region. What is their name?
4. Take a picture of your fridge, copy the picture in the explorer and find out what information you found about it.
5. Visit the web page of your Town Office and find out when it is opened.
6. Find out what banks exist in your town/district and where is their seat.
7. Find out what ambulances are in your hospital in your town.
8. Look for the recipe for the biscuits.
9. Find out what will be on TV channel.....tomorrow.

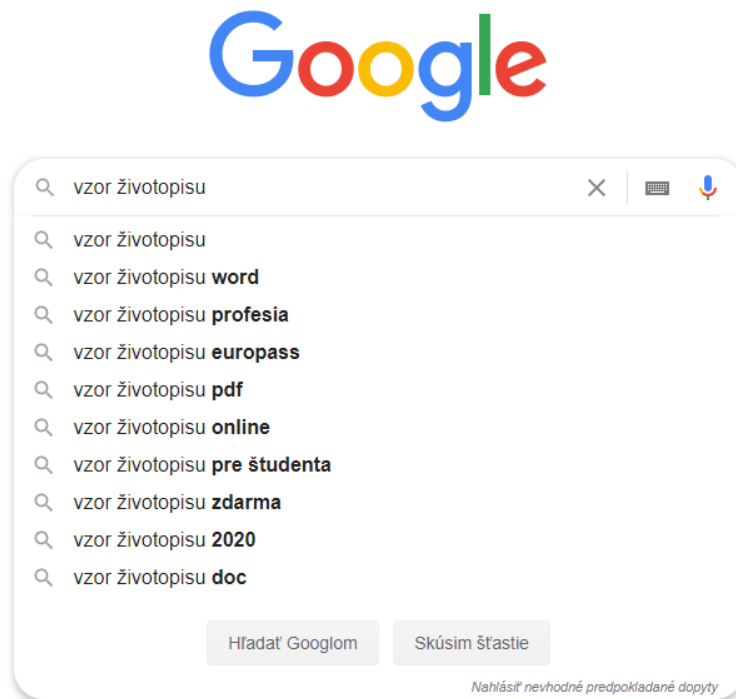
Activity D 4- downloading and saving the files


On the internet it is possible to look for the documents, this ability is very important, since you have to communicate sometimes with the institutions, offices, companies via forms, which you can find on the internet and which is necessary to have. Also the institutions have any kind of documents, notifications in a form of documents with the important communication and information content on the web.

Many times we find the documents which we need to upload and we save to the computer (PC, mobile), read them and accordingly work with them. That is why it is important to know how to find them, upload them and modify the given document. So if you want to save the document first you have to download it.

Assignment – downloading and saving CV

1. Open in computer Chrome.
2. Write down in the text field sample of CV. It will surely show you more opportunities.



3. Go to the website where you want to download the document. After you click on it, the file will be saved to your PC/mobile in downloaded files or will ask you to save it.
4. In case it will ask you to save it:
 - Most of the files: click on the files for download. Or you can do right click on the files and choose "Save as. "
 - Picture: make a right click and the picture and choose „Save as a picture”.
 - Videos: put a cursor on the video and click on Download .
 - PDF files: Right click on the particular files and choose: „Save as “.
5. After this you will be asked where to save the document, you choose where and then you can click "Save".
6. The file will appear in the below part of the Chrome window. When you click on it again it will open.

Google

vzor životopisu word

Všetko Obrázky Mapy Správy Videá Viac Nastavenia Nástroje

Približne 44 900 výsledkov (0,30 sekúnd)

www.fri.uniza.sk > uploads > files > Vzor_zivotopisu > doc

Vzor životopisu - FRI

Vzor životopisu. Ing. Lucia Nováková Mlynská dolina 845 45 Bratislava telefón 09xx xxx xxx e-mail vzor@profesia.sk ... Microsoft Word - expert ...

Podobné vyhľadávania

- Životopis vzor na stiahnutie zadarmo
- Štruktúrovaný životopis sloh
- Životopis na jednu stranu
- Životopis vzor na vysokú školu
- Životopis študenta
- Profesijný životopis vzor

www.zivotopisonline.sk > zivotopisy-vzory-zadarmo

Životopisy Vzory Zadarmo - Životopis vzor

Tento formát ukladá MS Word, ktorý je ale plateným programom patriaci do kancelárskeho balíka MS ... 1) CV **Vzory životopisov vo Wordu zadarmo** na stiahnutie.

www.hrvpraxi.sk > download > onlibhr > strukturovany_zivotopis > doc

Vzor štruktúrovaného životopisu v slovenskom jazyku

Štruktúrovaný ŽIVOTOPIŠ. Titul. Meno Priezvisko adresa Ulica ... Microsoft Office (Word, Excel, PowerPoint, Access) – expert. Internet (e-mail, www) - pokročilý.

support.microsoft.com > sk-sk > office > vytvorenie-životopisu-pomo...

Vytvorenie životopisu pomocou šablóny - Podpora pre Office

Do vyhľadávacieho poľa zadajte slovo „životopis“ alebo „sprievodný list“. The search word, Resume, is highlighted on the New document screen. Dvakrát kliknite ...

www.unipo.sk > files > docs > fhpv_studium > svk > vzor_zivotopisu_1 > doc

Vzor životopisu

www.hrvpraxi.sk/download/onlibhr/strukturovany_zivotopis.doc t, ktorý obsahuje informácie o vzdelaní, doterajších ...

strukturovany_ziv...doc Vzor_zivotopisu (1).doc Vzor_zivotopisu.doc

Assignment – downloading and saving of documents

1. Find the Labour Office in your town website, then the samples of forms, documents and download it into your computer „Requirement for a child allowances“.
2. Find on the primary school website, your child attends, the form: „Application for lunches“ and download it to your computer.
3. Find on your town office website „Requirement on issuing the confirmation on tax payment“ and download it to your computer.
4. From Social insurance download the documents „Requirement for retirement“
5. Find on the internet and download a sample of „Lease contract“
6. On the post office website find the forms and download the document.....

3.3 Digital literacy 3

The individual can

- Define ways how to create and modify the content in defined and usual forms,
- Describe usual aspects of the cultural generational diversity, which we have to take into consideration in the digital content
- Express himself via usual digital means

Activity D 5 – searching for information on internet – life situations

In case you are interested in a job and you will go for a job interview, a certain salary is offered to you. During the job interview you talk about the gross salary. But how much money will go to your bank account? It is the difference what amount of money is in the contract and how much money you get. There exist so called salary calculator. Thanks to it you will be able to calculate how much money you get in reality – net salary.

Gross and net salary are two different sums of money. For calculating the actual price you get, you can use calculator for a net salary.

Links and examples how to do it:

Sample assignments – salary calculator

Try to calculate your net salary in case you are offered 700 € gross during the job interview, and having 2 kids

Activity D 8 – searching for information - travel

Traffic schedule is a transparent system, where you can simply find bus or train connection. Nothing is easier than to find the right connection or combination of both. The most actual information can make our life and travelling much easier, especially when you live in a distant place.

It is enough if you have few information at hand, where you want to start your journey and when you want to get off, date and approximate time. In a while all the information is accessible. You can use these websites:

Assignments - travel

The lecturer will prepare few situations for a travel from the place the participants are and combination of different reason of travel and afterwards will guide the participants how to find it and what to do to get the required information.

Assignment – travel:

1. Look for the connections via which you can get from point ... to point..... You can use more connections. The date of leaving is 7am.
 2. Find out if it is possible to get the direct connections if you travel from.... toFind also alternative connection.
 3. Find all connections from your town/village to your district town there and back, which will go the next Monday. You travel there because of the doctor visit, the appointment is at 11am and you stay there approximately 2 hours. After the doctor visit you plan to go home immediately. How much will the journey cost?
-

Activity D 9 – administration of the digital identity, digital etiquette

Digital etiquette is a set of rules, which should be followed by the internet user. The actual version of netiquette is to be obliged on the internet. Their rules are summed up in The Computer Ethics Institute (computerethicsinstitute.org) as follows: „Don't waste the work of the other people, don't use the computer to harm the other people, don't use or create the software copy, which you didn't pay for and don't appropriate the intellectual output created by someone else. ...“

The lecturer should go through at least the basic rules concerning writing and sending the emails or behaviour on the internet with the participants

1. Don't send out useless information. On the other side of the computer may sit a busy person with a slow internet.
2. Try do use the grammar, don't make yourself to look illiterate, the information loses their validity if written in a bad grammar.
3. Do not publish untrue information, at least not intentionally.
4. Try to answer in the discussion forums the questions only in case we know the answers, if possible.
5. Vulgar words do not belong on internet.
6. Always write down the email subject. The greeting at the beginnings and in the end is a must.
7. In case you received the email „Send it to another 10 persons.....“ ignore it
8. If you answer the email, leave the original message there.
9. If you need to send out the email to more than 1 email address, fill in one address to TO and the others in the copy or hidden copy. This is a good protection against the virus spread in computers.