

Handbook for the Allianz Finance Workout

Training 6: Sustainability



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This handbook serves as a facilitation guide for conducting the Allianz Finance Workout class visits.

Dealing with the moderation guide












In this facilitation guide, there are specific instructions for each slide or worksheet. This includes:

- Time references for the respective slide or worksheet for orientation
- Learning objectives of the respective slide or mental unit
- Interview guide with suggested wording and speaker or presentation notes
- Transitions with suggestions for linking the teaching steps
- Icons for a quick overview of methodology and social forms
- Fields for personal notes and comments in the preparation

Other recurring elements can be found in the legend

- Mirror strokes identify action instructions and describe class activities
- Quotation marks, on the other hand, stand for concrete suggestions for formulation

The bold font stands for key terms that should be mentioned in any case

Allianz Finance Workout – Lecture 	Worksheet student's book 	Slides 	Example Class result 
Group work 	Partner work 	Individual work 	Info sheet 
Class 	Film 	Notebook entry 	

Training 6: Sustainability/Basics

1. Brief Information

Duration min. 2 school hours (90 minutes)


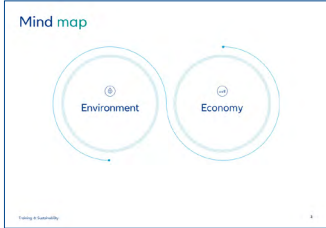


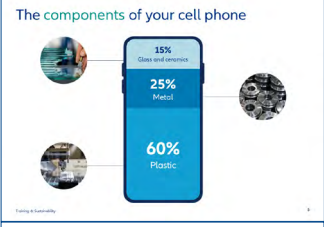

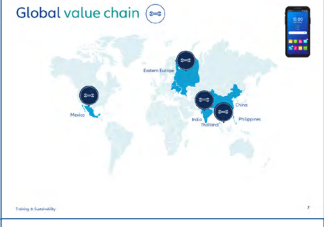
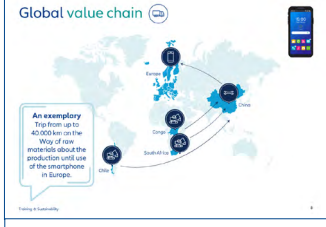
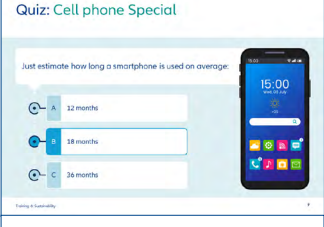

Basics

Topic of the unit	Sustainability
Contents	<ul style="list-style-type: none">• Environmental protection and economic interests – contradiction or compatible?• Life cycle of a cell phone• The global value chain using the example of cell phone lifecycle• Resource scarcity and consumption habits
Target group	<ul style="list-style-type: none">• 7. to 9th grade (depending on type of school and level of knowledge)
Working documents	<ul style="list-style-type: none">• Allianz Finance Workout Facilitation Guide and animated PDF-presentation• Worksheets for students: 1a – 1f: Task and answer and feedback sheet for students• Example class result



Training 6: Sustainability/Basics

2. Presentation overview


 <p>Approx. 2 min.</p>	<ul style="list-style-type: none"> Welcome Presentation <p>01</p>	 <p>Approx. 5 min.</p>	<ul style="list-style-type: none"> Activate and fix prior knowledge <p>02</p>
 <p>Approx. 1 min.</p>	<ul style="list-style-type: none"> Get an overview of the contents <p>03</p>	 <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> Contexts recognize between production, transport and consumption <p>04</p>
 <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> Getting to know the raw materials needed for the production of a Smartphones are needed <p>05</p>	 <p>Approx. 5 min.</p>	<ul style="list-style-type: none"> Getting to know the raw materials needed for the production of a smartphone <p>06</p>
 <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> Getting to know the global production chain <p>07</p>	 <p>Approx. 3 min.</p>	<ul style="list-style-type: none"> Trace the transport route of a smartphone <p>08</p>
 <p>Approx. 2 min.</p>	<ul style="list-style-type: none"> Learn about the lifecycle of use of a cell phone <p>09</p>	 <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> Problems with the disposal of smartphones get to know <p>10</p>

Training 6: Sustainability/Basics

3. Overview worksheets

Training 6: Sustainability/Basic

Task



Mr. Oburumu
Raw material supplier

Initial situation

Mr. Oburumu is the head of a large raw material supplier. The raw material deposits in Africa are currently still relatively high. However, governments have recognized that raw materials will soon become scarce. This leads to rising prices. The intensive mining of raw materials leads to severe environmental pollution. Forests are cut down, rivers and lakes are polluted and animals are driven away. Many people who earn their living with it are also threatened by it.

Initial situation


Mr. Oburumu is the head of a large raw material supplier. The raw material deposits in Africa are currently still relatively high. However, governments have recognized that raw materials will soon become scarce. This leads to rising prices. The intensive mining of raw materials leads to severe environmental pollution. Forests are cut down, rivers and lakes are polluted and animals are driven away. Many people who earn their living with it are also threatened by it.

With a sparing consumption contributes to conserve the scarce resources of the earth and can also save a lot of money.

Training 6: Sustainability/Basic

Worksheet 1a

Reply



Mr. Oburumu
Raw material supplier

Briefly summarize the initial situation in 3 bullet points:

1.
2.
3.

Proposed solutions for GSI: Think about what you want


tion can be made so that prices do not rise too much. Be writes what can be done for the rural population.

1.
2.
3.
4.

Worksheet 1a1f: Tasks and answers

Sample class results > Worksheet 1a

Points for the business plan




Mr. Oburumu
Raw material supplier

- Direct agreements with various governments on raw material extraction (production volume and price)
- Better wages and health protection for the people who extract the raw materials in the mines
- Reforestation of cleared areas by GSI in the affected countries
- Support for agricultural projects and well construction
- School or education for children of mine workers
- Shift recycling of smartphones to the producing countries, this creates new jobs there

Sample class results > Worksheet 1f

Points for the business plan



Ms. Dos Santos
Trade union secretary

- Framework conditions for a better social corporate climate
- Additional benefits for employees: e.g., company pension, health insurance
- Higher wages and more vacation
- Establishment of works councils and trade unions, store stewards in all plants and in all production countries
- Better pay and overtime limits
- Introduction of mandatory break times
- Establishment of gardens for the relaxation and well-being of employees during the lunch break
- Occupational safety, e.g., gloves, breathing mask

Sample class results for worksheet 1a1f

Training 6: Sustainability/Basics

3. Overview worksheets

Teacher

Please tell us what you think!

Date: _____
 School: _____, class: _____
 Event Topic: _____

A. General satisfaction	Fully applicable 1 2 3 4 5
The students learned something for their daily lives through the event.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
I will continue to explore this topic in class.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
I will recommend the class visit to my colleagues.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
B. Preparation and implementation	Fully applicable Does not apply 1 2 3 4 5
The previous coordination process was satisfactory.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Were there any notable incidents during the event? <input type="checkbox"/> No <input type="checkbox"/> Yes	
The Finance Pro was able to engage the students well.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Did the finance Pro advertise? <input type="checkbox"/> <input type="checkbox"/>	
C. Evaluation of the event	1 2 3 4 5 Insufficient
On a scale of 1 to 5, how would you rate the following? <small>Very good</small>	
Mediated content	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Pedagogical preparation	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Assignments for students Materials used	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D. Overall evaluation of the event	1 2 3 4 5
Overall, how would you rate today's lesson with a school grade?	
1 2 3 4 5 6	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
E. Comments and suggestions for improvement	
What did you particularly like about today's event?	

2. What do you think should be improved?	

3. Do you have any other comments?	

Feedback sheet for teacher

Pupils

Your opinion is in demand!

1. How would you rate today's lesson?

Grade 1
 Grade 2
 Grade 3
 Grade 4
 Grade 5
 Grade 6

Statement	Yes	No	Don't know
I enjoyed today's class.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I now know more about money & finance.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The materials were varied and easy to understand.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would like to participate in another Finance Pro class visit.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. The Finance Pro was able to explain difficult questions well.

always often sometimes rarely never

Always
 Often
 Sometimes
 Rarely
 Never

3. What did you learn today? What do you remember?

4. That's what I particularly liked about today's class visit:

5. I thought that was less great:

6. About you

I am one boy one girl and and Years old.

Thank you, that you have participated!

Feedback sheet for students

Training 6: Sustainability/Basics

Time for this section	Cumulative time
2 min.	2 min.

4. Moderation Guide Basis

Slide 1: Welcome



Objective

- Welcome
- Presentation

Interview guide

The mediator welcomes the class and introduces himself.

- My name is ...
- I have been working for ... Years at ...
- I have the following hobbies/interests: ...
- I'm excited to share an exciting topic with you today

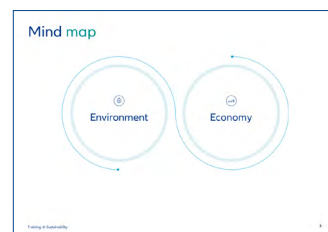


In a globalized world, individual economic activity has a lasting impact on various areas of life and the environment worldwide. We focused on the environment, especially the interplay between nature and the economy. A detailed treatment of further aspects of our actions is useful, but cannot be addressed here due to the limited time available.

In all areas, the unit is limited to explaining basic principles and modes of operation. Since the aim is to impart basic economic education, no specific information is provided on individual product categories, Products or services. If questions arise from teachers or students about specific products, please refer them to independent information sources such as the Federal Ministry of Justice and Consumer Protection, Klicksafe.de or information from Stiftung Warentest.

Transition to slide 2/part 1

- As you can see, today's training is all about two terms

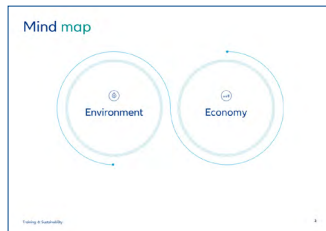


Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
5 min.	7 min.

Slide 2/Part 1: Mind Map



Objective

- Activate and fix prior knowledge

Interview guide

The mediator draws the Mind Map on the board

Step 1:

- Name things that spontaneously come to mind about the environment or the economy
- Students bring suggestions
- The mediator and the students write down their ideas on the board



Step 2:

- Now I write five more terms on the board. You decide in each case whether the word fits to economy or rather belongs to the field of environment
- The mediator writes the following terms on the board between the two MindMaps:
Tree, water, price, globalization, smartphone

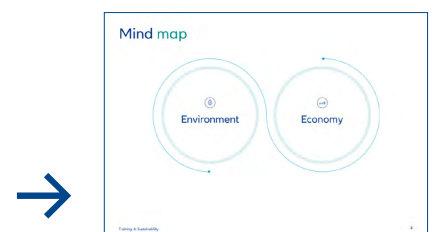
- Students match the terms. The mediator records the students' decision on the board with an arrow in colored chalk (not red!)

Step 3:

- Now I assign the terms once according to my understanding
- The mediator assigns all terms exactly opposite to the students' decision and records his assignment on the board as well, but in a different color!

Transition to slide 2/part 2

And now?



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
5 min.	7 min.

Slide 2/Part 2: Mind-Map

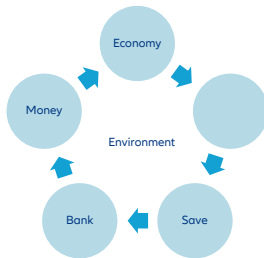


Objective

- Activate and fix prior knowledge

Interview guide

- What do you think of this assignment?
- Give students time to respond now
- We will find out later today why we have such different opinions here



- Please leave the assignment on the board, it will be used again at the end of the lesson (slide 15)

Transition to slide 3

- There are a whole lot of things that link the environment and the economy
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
1 min.	8 min.

Slide 3: What awaits you today



Objective

- Get an overview of the contents

Interview guide

Step 1:

- Let's take a closer look at that today

Next steps:

- Who would like to read the first entry on the slide for all of us?
- One student reads and then passes to the next volunteer



Transition to slide 4

- Once you examine the entire life cycle of a smartphone, you can say, that smartphones are world travelers. What is meant by this?
- Students discuss the statement in class discussion
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	12 min.

Slide 4: Life cycle and globalized value chain



Objective

- Recognize connections between production, transport and consumption

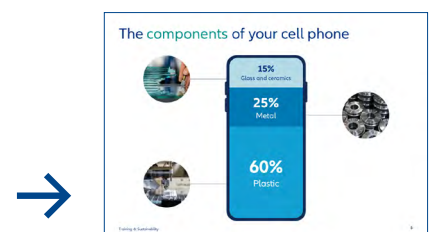
Interview guide

- Let us first deal with the heading and the term appearing in it **“life cycle”**. What does life cycle mean?
 - Students make assumptions
- What might the life cycle of a smartphone look like?
 - Students make assumptions
 - The mediator presents schematically the 5 different life cycle phases and explains that each phase is assigned an icon (symbol for illustration):
 1. Development
 2. Raw material extraction
 3. Production
 4. Use
 5. Disposal
- Is something missing here? How, for example, do the raw materials get to their place of production?
- Students make assumptions. The mediator explains and fades in on the slide: the transport. Step 1: **Development**
- What can you tell me about the first phase? Where are smartphones mainly developed?
- The students express themselves, if necessary, the mediator gives impulses: USA, Canada, mainly industrialized countries. We will now focus on the steps that are very closely related to the environment



Transition to slide 5/part 1

- Let's take a closer look at the next steps
 - Notice: Elements of the slide are animated and build up successively

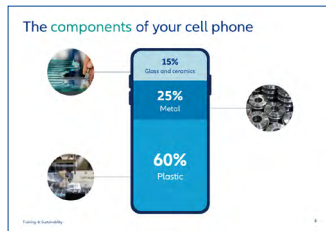


Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	16 min.

Slide 5/Part 1: Raw material extraction



Objective

- Getting to know the raw materials needed to make a smartphone

Interview guide

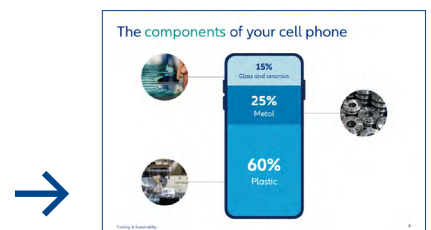
Step 2: Raw materials

- Let us first deal with the second phase, the extraction of raw materials
 - The mediator addresses individual students directly
- How many parts do you think your smartphone is made of?
 - The mediator asks one student and then asks the question to two more students
- A smartphone has several hundred parts and basically consists of:
 - Plastics (around 60%)
 - Metals (around 25%, mostly very valuable raw materials)
 - Glass and ceramics (around 15%)
- Let's take a closer look at the metals. Do you know any that are in your smartphone?
 - Students make assumptions
 - The mediator notes the student answers on the board



Transition to slide 5/part 2

- The list on the following page is information for the mediator. Not all metals need to be named.

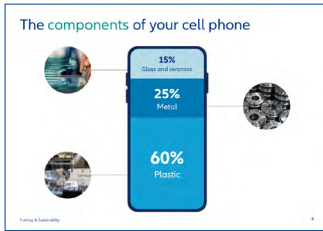


Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	16 min.

Slide 5/Part 2: Raw material extraction



Objective

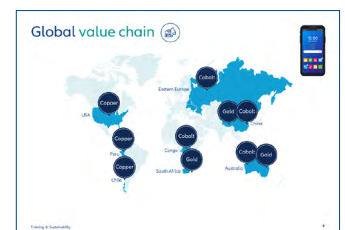
- Getting to know the raw materials needed to make a smartphone

Aluminium	Cadmium	Silver
Antimony	Cobalt	Silicon
Barium	Copper	Tantalum
Beryllium	Manganese	Terbium
Lead	Nickel	Titanium
Chromium	Niobium	Vanadium
Iron	Palladium	Zinc
Europium	Platinum	Tin
Gallium	Mercury	Yttrium
Gold	Rhodium	
Indium	Ruthenium	



Transition to slide 6/part 1

- Since there are a lot of metals (over 30), let's take a closer look at some of them now
 - Notice: Elements of the slide are animated and build successively

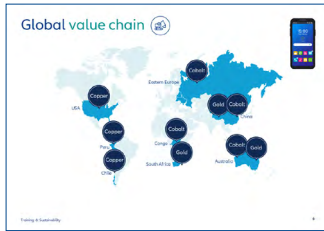


Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
5 min.	21 min.

Slide 6/Part 1: Raw material extraction



Objective

- Getting to know the raw materials needed to make a smartphone

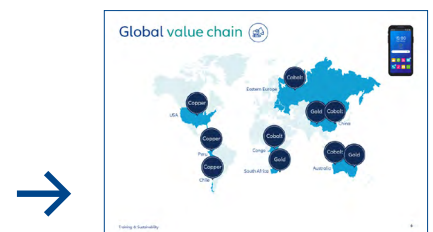
Interview guide

- The mediator picks out 3 metals
 - For simplicity's sake, we'll stick with these three: Gold, cobalt and copper.
 - Who can tell us what function these metals have in smartphones?
 - Note to mediator: Write down the three metals and their function on the board as follows:
 - Gold: Serves as a contact
 - Copper: Very good conductor
 - Cobalt: Important component of the battery
 - We would now like to find out together where these metals come from in the first place
 - Briefly consult with your bench mates and assign the three metals to each country on the world map
 - Afterwards, the mediator resolves by slide:
 - Gold: China, South Africa, Australia
 - Copper: Chile, Peru, USA
 - Cobalt: Congo, Australia, Russia
- (Source: United States Geological Survey, 2012)
- Note to mediator: The above countries were the largest exporters of the metals in 2012



Transition to slide 6/part 2

- Let's now take a look at how these metals are extracted in the first place ...



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
5 min.	21 min.

Slide 6/Part 2: Raw material extraction



Objective

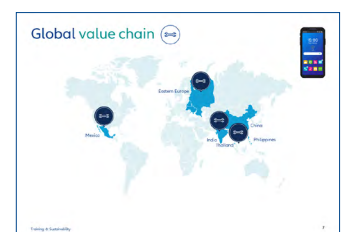
- Learn about the extraction of the raw materials needed to make a smartphone

- What do you think: How are the metals extracted?
 - Students make assumptions. The mediator explains: e.g., mining
- Have you heard of problems with mining (exploration) of raw materials?
 - Students make assumptions. The mediator adds that the extraction of raw materials can lead to environmental problems, such as waste water and air pollution, Forest clearing, fires, landslides, drought, and declining water tables.
- One often hears about the **“finiteness of certain raw materials”**, e.g., crude oil. Can any of you explain what this statement means?
 - Students express. If necessary, the mediator explains that the natural
 - The supply of raw materials is limited, as they cannot grow again or be renewed
- If we consume more and more raw materials and the natural reserves become smaller, what does that mean?
 - Students express. The mediator explains
- The scarcer a good becomes, the more precious, i.e., expensive, it becomes, i.e., the prices for raw materials rise. In the economy, the price arises and changes due to **supply** (stock of raw materials) and demand (companies that need these raw materials). Another example: If you absolutely want to have tickets for a sold-out concert, then you are probably also willing to buy the tickets from the seller in front of the concert hall at a higher price than you would normally have paid in advance.



Transition to slide 7

- Now we come to the third phase in the smartphone’s life cycle
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	25 min.

Slide 7: The production of a smartphone



Objective

- Getting to know the global production chain

Interview guide

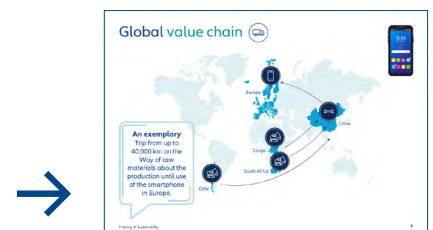
Step 3: Production

- What do you think? Where are the smartphones assembled?
 - The students express themselves spontaneously
 - The mediator resolves by slide
- More than half of smartphones are manufactured in China. Other production countries are India, Thailand, the Philippines, Mexico or Eastern Europe
- Why is manufacturing done in these countries in particular? What reasons could there be?
 - Students make assumptions. If necessary, the mediator explains
- The choice of a **production site** is a key corporate decision and has a major impact on competitiveness, i.e., on the level of costs and profits. When making its selection, the company evaluates so-called hard location factors such as proximity to raw material deposits, skilled labor, the wage levels, the levies, taxes and customs duties, as well as the environment and disposal conditions on site. It also evaluates the **soft location factors** such as image of the region, educational facilities or quality of life. One produces there, where there are favorable Conditions exist to keep prices low for the end consumer or reduce costs for the company, thereby increasing profits for the owners



Transition to slide 8

- The smartphones are now assembled and programmed. The next step follows: the transport
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
3 min.	28 min.

Slide 8: Global transport



Objective

- Trace the transport route of a smartphone

Interview guide

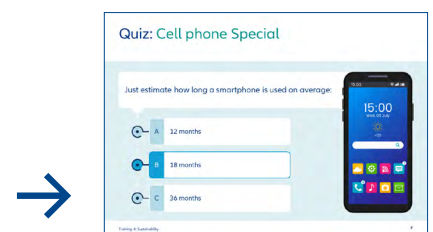
Step 4: Transportation

- How does the smartphone get to you in the first place?
 - Students make assumptions about modes of transportation
 - If necessary, the mediator will explain
- Smartphones are mainly shipped to Europe by container ship
- When you finally hold the new smartphone in your hand, how many miles do you think it has already covered?
 - Students make assumptions
- After the raw materials have been mined in Africa or Chile, the smartphone is assembled in China and then sold in Europe – this is how individual components of a smartphone travel over 40,000 kilometers on their way to the customer, which means they travel once around the equator
(Source: NZZ Online, January 9, 2011, retrieved May 25, 2011)



Transition to slide 9

- Let's take a look at how it looks like with the use of the smartphone ...
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
2 min.	30 min.

Slide 9: The quiz – Cell phone special



Objective

- Get to know the useful life of a smartphone

Interview guide

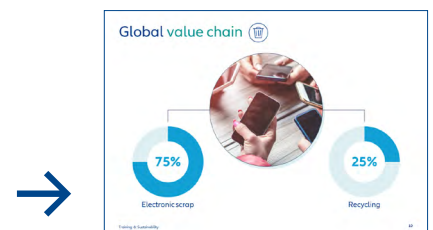
Step 5: Use

- Approximately how long do you use your cell phone before you get another new device?
 - Students express
- I have a quiz question about this
 - The mediator pops up the question and 3 answer choices, a student reads aloud
- Just estimate how long a smartphone is used on average. Is it A) 12 months, B) **18 months** or C) 36 months?
- So, now vote: Who is for A?
 - The mediator counts the hands and records the intermediate result on the board. Proceed in the same way with B and C. Subsequently, the mediator resolves



Transition to slide 10/Part 1

- Now we come to the last step in the "life" of a smartphone, which few people think about, but which is also very important
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	34 min.

Slide 10/Part: Disposal



Objective

- Learn about problems with the disposal of smartphones

Interview guide

Step 6: Disposal

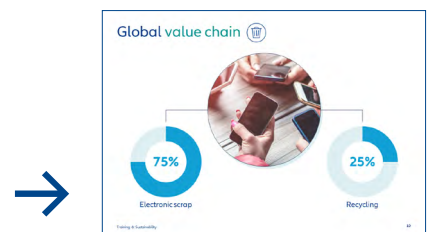
- What happens to the "old", discarded smartphones?
 - Students make assumptions. The mediator gives impulses if necessary: further use as a used cell phone, recycling, landfill
- Who knows the term e-waste? What do you think is behind it?
 - Students make assumptions. If necessary, the mediator explains: e.g., old, discarded computers, printers, smartphones, televisions and refrigerators
- Just estimate how much e-waste is produced in the world every year?
 - Students make assumptions
 - Solution: according to a recent study, around 42 million tons of e-waste were generated in 2014. Almost one third comes from the USA and China. In absolute terms, Germany is "number one" in Europe with 1.8 million tons. (1 ton = 1 small car)

(Source: <http://www.bmubkids.de/aktiv/aktuelles/zahlderwoche/zahl/42millionentonnenelektroschrott/>)



Transition to slide 10/Part 2

- Now let's take a look at how smartphones are disposed of



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	34 min.

Slide 10/Part 2: Disposal



Objective

- Learn about problems with the disposal of smartphones

Interview guide

- What proportion of old smartphones are disposed of properly?
 - Students make assumptions. The mediator explains
- Around 25 %
- What does proper disposal actually mean?
 - Take the old smartphones to the recycling center or return them to the provider so they can be recycled
- Why is it so important to recycle smartphones?
 - Students make assumptions. If necessary, the mediator explains
- Our smartphones are veritable stores of raw materials. The raw materials used for the production are finite, i.e., they do not grow back and new deposits have to be explored. For this, in turn, you need the appropriate finances and environmental conditions



Transition to slide 11/Part 1

- What happens to the large remainder of non-recycled e-waste is, of course, something we also want to deal with ...
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	38 min.

Slide 11/Part 1: Disposal



Objective

- Learn about problems with smartphone disposal

Interview guide

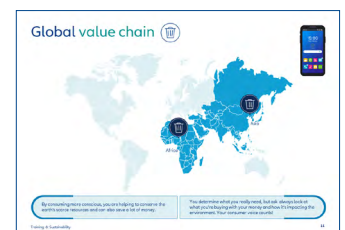
- What do you think happens to the other 75% of smartphones that are not disposed of or recycled properly?
 - Students make assumptions. The mediator explains
- Many devices end up in household waste, which not only destroys recyclable materials but also releases pollutants. Much of the e-waste is also illegally exported abroad. Developing countries are abused as huge landfills.

(Sources: <http://www.greenpeace.de/themen/endlagerenvironment/green-electronics> <http://www.taz.de/l65875/>, <http://www.computerwoche.de/management/compliancerecht/1887693/>)
- Where is e-waste “disposed of” abroad?
 - The mediator solves by slide
- As you can see, smartphones are mainly disposed of in Asia and in Africa



Transition to slide 11/Part 2

- As you can see, the journey of the smartphone, when you have discarded it, is far from over
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	38 min.

Slide 11/Part 2: Disposal



Objective

- Learn about problems with the disposal of smartphones

Interview guide

- Can you imagine why so much e-waste is disposed of abroad?
 - Students make assumptions. If necessary, the mediator explains
- The recovery of raw materials from smartphones is quite complicated
- Due to their chemical peculiarities, many of the raw materials used can be difficult to separate again. The necessary procedures and stricter environmental requirements are associated with high costs in many countries. For this reason, countries are more frequently sought where recycling is carried out under less environmentally and socially acceptable conditions can be carried out
- What are the consequences of illegal disposal for the environment and for people?
 - If necessary, the mediator provides impulses here
- Air pollution from transportation and improper waste incineration, higher
- Health costs due to poisoning caused by improper working conditions or disposal, etc.
- As you can see, many factors play a role in the “life” of a smartphone



Transition to slide 11/Part 3

- Even though smartphones bring us many advantages, there is a lot to discuss in terms of production and use
- Also do this for the smartphone manufacturer



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	38 min.

Slide 11/Part 3: Disposal



Objective

- Learn about problems with the disposal of smartphones

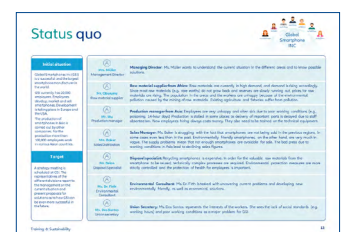
Interview guide

- The mediator displays the Allianz Finance Workout Tip "By consuming more sparingly, you can help to conserve the earth's scarce resources and also save a lot of money"
- The mediator blends the Allianz Finance Workout Tip. You decide what you really need, but always ask what you buy with your money and how it affects the environment. Your consumer voice counts!
- Using the global value chain, you have now seen that you leave your mark all over the world with your purchases in Germany



Transition to slide 12/worksheets 1a to 1f

- Now you're here as participants in the strategy session of the Global Smartphones Inc, one of the largest and most successful smartphone manufacturers in the world

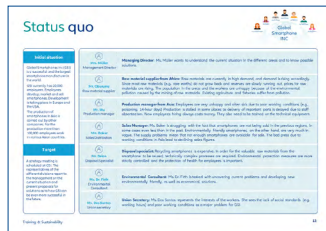


Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
16 min.	54 min.

Slide 12/ Worksheets 1a to 1f: Strategy session



Objective

- Understanding complex conflicts of interest
- Prepare for the discussion

Interview guide

- First, can someone explain what “status quo” and “strategy” mean?
Strategy is the long-term direction of a company, while also incorporating short-term goals
 - Students express
- Who would like to read the first text aloud for all of us?
 - A student reads aloud
- Now you know the general situation description of the company and the participants of each stakeholder group. We form 6 groups, each group will take on the role of a different person or group within the company for the annual meeting and represent their arguments. On your worksheet you will find several questions
 - The mediator divides the class into six groups and assigns each group a worksheet 1a1f
 - Note for the mediator: the role of the management (Ms. Müller) is performed by the mediator or the teacher
- Please read the respective point of view carefully and work out answers to the questions together. You have 10 minutes to do this
- When you are ready for the meeting, designate one of your group to attend and represent your views
 - The mediator will provide assistance to the various groups if needed. There is also an example class result for the mediator for your information



Transition to slide 13/part 1/role play

- Now I ask the representatives of each group to come forward, the strategy session begins!
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
24 min.	78 min.

Slide 13/Part 1/Role Play: Strategy session



Objective

- Understanding complex conflicts of interest
- Participate in a discussion and work out a decision together

Interview guide

- Now we hear the arguments of the representatives. Everyone else, please listen carefully. Note down the main arguments that are exchanged

When all representatives have presented their points of view, you can ask questions

- The representatives from the groups present their situation

Group representatives will present in the following order:

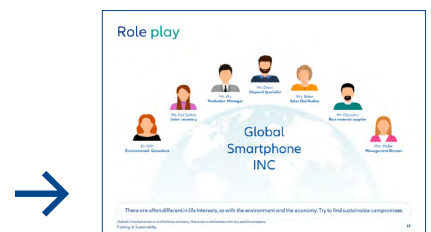
1. Mr. Chaka – raw material supplier
2. Mr. Wu – Production Manager
3. Mrs. Bauer – Sales Manager
4. Mr. Basco – Disposal specialist
5. Dr. Pelayo – Environmental Consultant
6. Mrs. Martini – Trade Union Secretary

- After that, the plenary discussion will be opened
- If necessary, the mediator provides impulses: Do you have any further questions for the representatives of different groups? Do you guys have any other suggestions on how to handle the situation?



Transition to slide 13/Part 2

- Now the management has the floor, they start with the business plan
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
24 min.	78 min.

Slide 13/Part 2: Strategy Session



Objective

- Understanding complex conflicts of interest
- Participate in a discussion and work out a decision together

Interview guide

- The mediator or teacher assumes the role of management, turns to the business plan, and briefly summarizes the proposals for the class. If necessary, he again points out the interdependencies of the proposals and tries to present a reasonable compromise
- The mediator blends the Allianz Finance Workout Tip “There are often different interests in life, as there are in the areas of the environment and the economy: Trying to find sustainable compromises.” one
 - In the role play you have seen that it is not so easy to bring all interests and ideas together. A compromise is good when it is accepted by all



Transition to slide 14

- Back from the globalized world to you
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
3 min.	81 min.

Slide 14: Your consumption behavior



Objective

- Develop awareness of the problem of resource scarcity

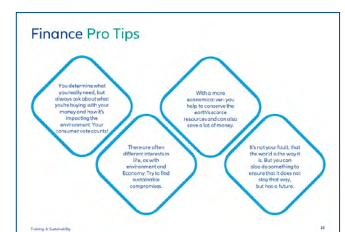
Interview guide

- What do you pay when you buy a smartphone in the store? Do you really get this for free?
 - Students express
- I maintain that the smartphone is more expensive. I'm talking about costs that you don't see on the price tag, but that exist – and that you have to pay, too. What might those costs be?
 - Students express
 - If necessary, the mediator gives impulses in the direction of environmental damage
- How can you go about buying to find out?
 - Students bring suggestions (ask vendors or retailers, write to the manufacturer, start recycling drives, etc.)
- What can you do personally in your everyday life to act in a more environmentally friendly way and be more conscious of finite resources? How can you get involved in protecting the environment?
 - Students express themselves, e.g.,
 - Use smartphones/electrical devices longer
 - Recycle old, unused equipment
 - Switch off electrical appliances – do not leave on standby
- The mediator blends the Allianz Finance Workout Tip "You can't help it that the world is the way it is. But you can also do something to ensure that it doesn't stay that way, but has a future" and explains this one



Transition to slide 15

- And now the most important things again at a glance

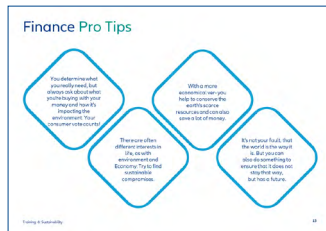


Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
4 min.	85 min.

Slide 15: Allianz Finance Workout Tips



Objective

- Relating old knowledge to new knowledge
- Summary

Interview guide

Step 1:

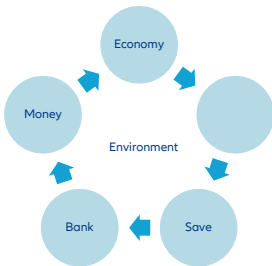
- The mediator fades in the Allianz Finance Workout Tip
- Who would like to read the first tip for all of us?



One student reads and then passes to the next volunteer. Step 2

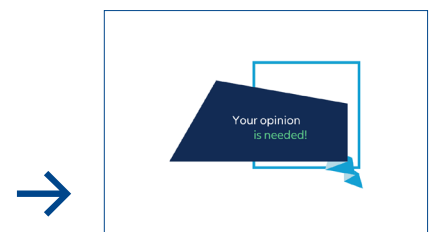


- The assignment of the terms from the MindMap from the beginning is now discussed again
- We heard lots of interesting things about the environment and the economy. There are certainly other terms we should add to our MindMap around the environment and the economy. What else can you think of? Let's look at our term mapping from the beginning of the lesson again in detail. Is it possible to assign the terms as I did?



Transition to slide 16/feedback sheet

- Finally, I would like to know how you liked it



Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
3 min.	88 min.

Slide 16/Feedback sheet: Your opinion is requested



Objective

- Give feedback
- Evaluate teaching unit

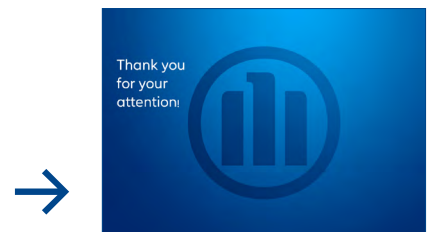
Interview guide

- The mediator goes over the feedback sheet with the students and answers questions
- Students complete the feedback sheet and give the detached feedback sheet from the student notebook to the mediator
- Thank you very much for your great cooperation!



Transition to slide 17

- Then the mediator says goodbye to the class
- That's it for today

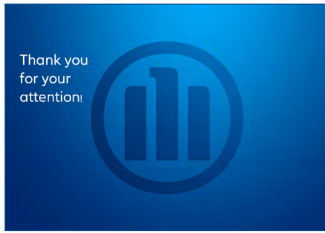


Notes

Training 6: Sustainability/Basics

Time for this section	Cumulative time
1 min.	90 min.

Slide 17: Adoption



Objective

- Unit completion
- Results

Interview guide

- I hope you had as much fun today as I did
- I thank your teacher for the class time and support
- If you enjoyed it, you can ask your teacher to invite us again soon



Tips for the end of the lesson

- Discuss with the teacher if they or their colleagues are interested in teaching more sessions
- Actively ask the teacher for their comments or suggestions for improvement



Notes

Training 6: Sustainability/Basic

5. Sample class results

Sample class results > Worksheet 1a

Points for the business plan



Mr. Chaka

Raw material supplier

- Direct agreements with various governments on raw material extraction (production volume and price)
- Better wages and health protection for the people who extract the raw materials in the mines
- Reforestation of cleared areas by GSI in the affected countries
- Support for agricultural projects and well construction
- School or education for children of mine workers
- Shift recycling of smartphones to the producing countries, this creates new jobs there

Training 6: Sustainability/Basic

5. Sample class results

Sample class results > Worksheet 1b

Points for the business plan



Mr. Wu

Production

- GSI defines framework conditions/rules of the game according to which the awarding of contracts to production companies is regulated, in particular working conditions and health protection
- Working time: 40 hours per week, 5 days work, 2 days off, breaks
- Vacation: 28 days a year
- Protective clothing for workers and training in the proper handling of toxic substances
- Regular health checkups for the workers
- Mr. Wu reviews compliance with these rules once a year. Companies that violate this will no longer receive new orders from GSI
- Mr. Wu suggests that GSI set up its own production in a central location in Asia, rather than employing many different production companies in many countries

Training 6: Sustainability/Basic

5. Sample class results

Sample class results > Worksheet 1c

Points for the business plan



Mrs. Bauer
Distribution

- Investigate smartphone sales opportunities in Brazil, Russia, India and China
- Start with the country where there are the best chances for sales, other countries follow later
- Finding a new strong distribution partner. The distributor is paid according to the sales figures (depending on turnover)
- Redistribution of the marketing budget. Saving in the countries, have stable sales and use money for marketing campaign in the new country to save costs
- New commission model for employees in the old markets already active (Europe, USA, Australia). Pay less commission as before on smartphones sold

Training 6: Sustainability/Basic

5. Sample class results

Sample class results > Worksheet 1d

Points for the business plan



Mr. Basco
Disposal

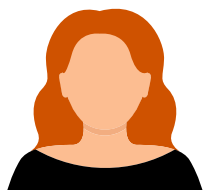
- Establishing our own recycling company, where the valuable raw materials in smartphones can be better recovered
- Offer to customers to take back old cell phones and smartphones free of charge and dispose of them properly
- Contact with environmental organizations and various governments about GSI's recycling activities
- Film on GSI's website about recycling efforts so the public can learn about it and participate

Training 6: Sustainability/Basic

5. Sample class results

Sample class results > Worksheet 1e

Points for the business plan



Dr. Pelayo

Environmental Consultant

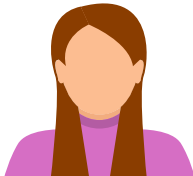
- Making smartphones from new environmentally friendly materials
- Less and environmentally friendly packaging
- New ways/processes in production and disposal to save costs
- GSI will take over the disposal of smartphones in the future
- Eco-Index (5 points rating: Raw materials, production, packaging and delivery, use, disposal) for smartphones develop and publish on website of GSI – for comparison for buyers

Training 6: Sustainability/Basic

5. Sample class results

Sample class results > Worksheet 1f

Points for the business plan



Ms. Martini

Trade union secretary

- Framework conditions for a better social corporate climate
- Additional benefits for employees: e.g., company pension, health insurance
- Higher wages and more vacation
- Establishment of works councils and trade unions, store stewards in all plants and in all production countries
- Better pay and overtime limits
- Introduction of mandatory break times
- Establishment of gardens for the relaxation and well-being of employees during the lunch break
- Occupational safety, e.g., gloves, breathing mask

Training 6: Sustainability/in-depth

1. Brief Information

Duration min. 1 school hour (45 minutes)









Deepening

Unit theme	The three pillars of sustainability
Contents	<ul style="list-style-type: none">• Sustainability as a concept• The three pillars of sustainability• Cost structures of conventional and sustainable production
Target group	<ul style="list-style-type: none">• 7. to 9th grade (depending on type of school and level of knowledge)
Working documents	<ul style="list-style-type: none">• Allianz Finance Workout Facilitation Guide and Animated PDF Presentation



Training 6: Sustainability/in-depth

2. Presentation overview

 <p>Training 6: Environment and economy</p> <p>The three pillars of sustainability</p> <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> • Activate prior knowledge <p>01</p>	 <p>What does sustainability actually mean?</p> <p>"Sustainable development is development that takes into account the needs of present generations comes without compromising the ability of future generations to meet their own needs"</p> <p>Approx. 5 min.</p>	<ul style="list-style-type: none"> • Get to know the concept of sustainability and be able to assess the dimensions of sustainability <p>02</p>
 <p>The three pillars of sustainability</p> <p>Social, Environmental, Economic</p> <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> • Getting to know the three pillars of sustainability <p>03</p>	 <p>Costs in T-Shirt production</p> <p>Total costs also include: wages/salaries</p> <p>Approx. 8 min.</p>	<ul style="list-style-type: none"> • Get to know the cost blocks relevant for TShirt production <p>04</p>
 <p>Costs of a discount provider</p> <p>Total costs also include: wages/salaries</p> <p>Approx. 14 min.</p>	<ul style="list-style-type: none"> • Getting to know the cost structure of a discount provider • Get to know the cost structure of a provider that has been audited for sustainability <p>05</p>	 <p>Decoupled costs – costs, that are not included in the pricing</p> <p>Social costs, Environmental costs</p> <p>Approx. 5 min.</p>	<ul style="list-style-type: none"> • Understand that not all actual costs are included in the calculation <p>06</p>
 <p>Finance Pro Tips</p> <p>Approx. 3 min.</p>	<ul style="list-style-type: none"> • Summary and securing results <p>07</p>	 <p>Thank you for your attention</p> <p>Approx. 2 min.</p>	<ul style="list-style-type: none"> • Results <p>08</p>

Training 6: Sustainability/in-depth

Time for this section	Cumulative time
4 min.	4 min.

3. Moderation guide deepening

Slide 1: Welcome



Objective

- Activate prior knowledge

Interview guide

- The mediator welcomes the students and introduces himself/herself (see instructions in the Allianz Finance Workout Guide, Training 6: Sustainability, Basis)
- To whom does "fair trade" mean anything?
 - Students make assumptions
- Right. That's a seal of approval. It states that a set minimum price has been paid to the producers of the product, such as coffee farmers
- Please name any other seals of approval you know of
 - The students name organic seals, environmental seals (The Blue Angel), safety seals, etc.
- You are well informed, great. Have you ever seen a sustainability label?



In a globalized world, individual economic activity has a lasting impact on various areas of life and the environment worldwide. We focused on the environment, especially the interplay between nature and the economy. A detailed treatment of further aspects of our actions is useful, but cannot be addressed here due to the limited time available. In all areas, the unit is limited to explaining basic principles and modes of operation. Since the aim is to impart basic economic education, no specific information is provided on individual product categories, Products or services. If questions arise from teachers or students about specific products, please refer them to independent information sources such as the Federal Ministry of Justice and Consumer Protection, Klicksafe.de or information from Stiftung Warentest.

Transition to slide 2

- We will now take a closer look at the concept of sustainability
 - Notice: Elements of the slide are animated and build up successively

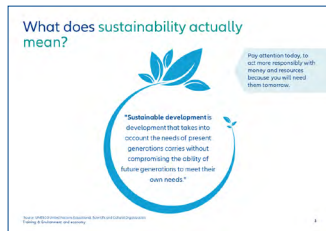


Notes

Training 6: Sustainability/in-depth

Time for this section	Cumulative time
5 min.	9 min.

Slide 2: What does sustainability mean?



Objective

- Get to know the term sustainability and be able to assess the dimensions of sustainability

Interview guide

- You've probably heard the term sustainability before, it's almost a trendy term so to speak – especially in the media and in politics it's often used - but unfortunately not always quite right
- Originally, the term comes from forestry. Sustainable forestry requires that only as much wood is harvested as will grow back
- Who has an idea for a sustainability rule about water? Sustainable use of drinking water requires that ... Keep in mind that drinking water is consumed in private households and in industry
 - The mediator allows various students to speak and then summarizes
- I like your ideas very much! So let me summarize: The word "sustainability" has to do with "longer lasting impact." In the economic sense, it means not only thinking in the long term, but also acting sustainably in concrete terms, e.g. using air, water and raw materials today in such a way that people in the future do not have worse living conditions than we do
- UNESCO has established the following definition for the term sustainability
 - The mediator asks a student to read aloud and explains the definition if needed
 - The mediator will display the Allianz Finance Workout Tip: "Be sure to use money and resources responsibly today, because you'll need them tomorrow" one and explains it



Transition to slide 3

- Sustainability looks at three different areas
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/in-depth

Time for this section	Cumulative time
4 min.	13 min.

Slide 3: What does sustainability mean?



Objective

- Getting to know the three pillars of sustainability

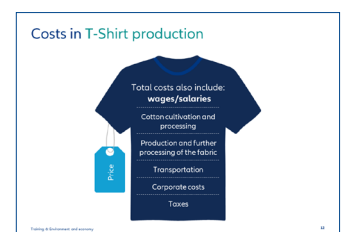
Interview guide

- One speaks of sustainability when the interests of these three areas are safeguarded: environmental (ecological), societal (social) and economic (economic) interests. If you want to act sustainably, you have to take into account these three pillars of the Consider sustainability
- When do you think the societal pillar, the environmental pillar, or the economic pillar is affected?
 - The students assign different aspects to the pillars, e.g.: poor working conditions lead to conflicts, long transport routes and improper disposal lead to environmental damage, the consumption of raw materials results in less being available to future generations
 - The mediator will display the Allianz Finance Workout Tip: “Consider that all your actions have an impact on the environment, society and your wallet” and explains it
- Today, we examine together how differently companies can act. Let’s take an everyday example: the T-shirt. What do you think – how can you tell if sustainability has been considered in the production of a T-shirt?
 - Give students space to speak; likely to be mentioned are selling price, eco and fair trade labels, and advertising



Transition to slide 4

- If a T-shirt costs only €4.95, we have to assume that it was not produced sustainably
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/in-depth

Time for this section	Cumulative time
8 min.	21 min.

Slide 4: T-shirt production costs



Objective

- The cost blocks relevant for t-shirt production get to know

Interview guide

- However, the fact that a T-shirt offered for €4.95 cannot have been produced sustainably is only an assumption for now. In order to get our own picture, we will first look at the costs involved in the production of a T-shirt
- To make sure we don't forget anything, it's best to follow the individual steps of production. Consider this: All of these steps include the cost of wages and salaries in each case



- The students are now given space to speak; step by step, the individual cost blocks are shown
- The mediator will provide explanations of the individual steps, if necessary: Cultivation and processing of cotton (main areas of cultivation are North America and Africa), production and further processing of the fabric (spinning, weaving, finishing, sewing, packaging, etc.), transport (mainly by sea), business costs (advertising, store rents, etc.), taxes (of importance here: VAT)

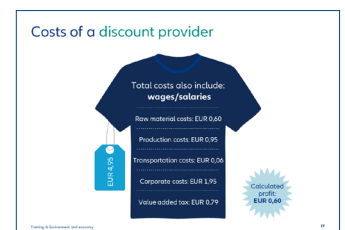
Sources: Buy fair fashion: <http://www.shz.de/nachrichten/ratgeber/fairtradeneuesiegelfuereingutesgewissenid6396326.html>, retrieved 12/14/2015

Globalization. The World Shirt: <http://www.zeit.de/2010/51/BilligeTShirts>, accessed 12/14/2015

The Price Lie: <http://www.3sat.de/mediathek/?mode=play&obj=44502>, broadcast July 25, 2014, 21:00

Transition to slide 5/part 1

- What does the cost structure look like with a discount price of €4.95?
 - Notice: Elements of the slide are animated and build up successively

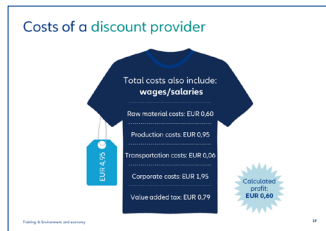


Notes

Training 6: Sustainability/in-depth

Time for this section	Cumulative time
7 min.	28 min.

Slide 5/Part 1: Cost structure of a discount provider



Objective

- Learn about the cost structure of a discount provider

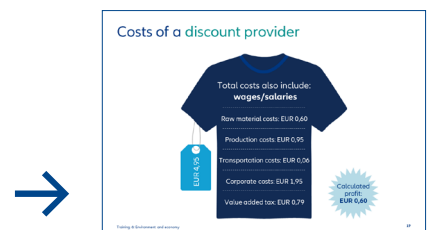
Interview guide

- Who of you can tell me what a discounter or discount price is?
 - Students are likely to mention company names, “cut-rate”, “cheap prices”, and the like
- What do discounters have in common? What is generally the hallmark of a discount store?
 - Students make assumptions: simple, limited assortment, branded products are rare, sometimes there are private brands, simple presentation of goods (e.g., in carts tons), low sales prices
- Quite right: Of course, the main characteristic of a discounter is the permanently low sales prices. What do you think: How does the discounter manage to offer even good quality goods at very low prices?
 - The mediator directs conjecture to the fact that, above all, rigorous cost-cutting is taking place. Step by step, it fades in the individual cost blocks.
 - **Note on transportation costs:** Shipping a container from Asia to Europe costs just over €2,000. Almost 34,000 T-shirts fit into such a container.
- If we now subtract the costs from the sales price, we are left with €0.60. This is the profit that the discounter calculates.



Transition to slide 5/part 2

- You can imagine that suppliers who pay attention to sustainable production have to calculate with much higher costs
 - Notice: Elements of the slide are animated and build up successively



Notes

Training 6: Sustainability/in-depth

Time for this section	Cumulative time
7 min.	35 min.

Slide 5/Part 2: Cost structure of a provider paying attention to sustainability



Objective

- The cost structure of a company based on Get to know sustainability audited provider

Interview guide

- For comparison, let's now look at the costs incurred by a company that produces sustainably. Notice: A company's statement that it produces sustainably is not enough on its own. The company must disclose its production steps and have them audited if necessary
- In our example, a sustainably producing company sells an equivalent T-shirt at a price of €19.95
 - The mediator shows the cost blocks step by step. Direct comparison: Raw material costs + production costs + transport costs => slightly more than four times compared to the discounter (€1.61) Company costs => almost five times those of the discounter (€1.95) Calculated profit => less than half of the discounter (€0.60)
- How do you guys rate the cost here?
 - Students express. If necessary, the mediator makes it clear that the calculated profit in this example is noticeably lower than in the case of the discounter, although considerably more money is invested, i.e., the economic risk is greater



Transition to slide 6

- The costs for sustainable production are higher, we see that clearly. But is there such a thing: the calculation of all costs in terms of sustainability?



Notes

Training 6: Sustainability/in-depth

Time for this section	Cumulative time
5 min.	40 min.

Slide 6: Decoupled costs



Objective

- Learning to understand that not all costs actually incurred are included in the calculation

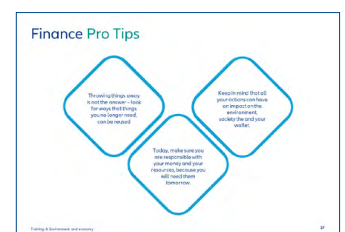
Interview guide

- It is true that higher prices do not automatically guarantee sustainable production. But the higher price in our example is probably close to the “real cost”. Our example company therefore presumably safeguards environmental, social and economic interests
- Now a tough question: Who then pays the costs in the discount price example?
 - Students make assumptions. At the latest, students can also be expected to address disasters like the one in Bangladesh in 2013. Note to mediator: At 24. April 2013, the Rana Plaza complex collapsed. Presumed reason: illegally erected floors and too heavy machines. 1138 textile workers lost their lives
- Price advantages in T-shirt production are often only possible if, for example, the safety of the workers is not protected: if construction defects are ignored, if fire protection equipment is missing, etc. The lack of investment in safety entails a great risk: Human lives are in danger! In some cases, a terrible price is then paid
 - The mediator directs the conversation to the aspect that not all costs incurred are included in the calculation
- But even in other cases, not all costs actually incurred are taken into account in the calculation. This is called decoupled costs. This becomes very clear in the case of social costs and environmental costs. Can you give examples of this?
 - The mediator leaves room for conjecture: Social costs (child labor, miserable living conditions, subsidies, etc.), environmental costs (water consumption, pesticides, waste disposal, etc.). Students can also be expected to address their own role as consumers, in which they influence by deciding whether or not to make a purchase
 - The mediator will display the Allianz Finance Workout Tip: “Throwing away is not the answer – look for ways that things you no longer need can be reused” one and explains it



Transition to slide 7

- And now the most important things again at a glance

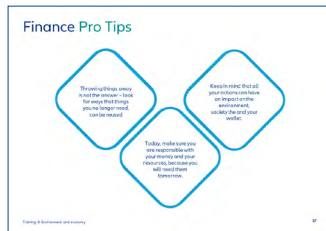


Notes

Training 6: Sustainability/in-depth

Time for this section	Cumulative time
3 min.	43 min.

Slide 7: Allianz Finance Workout Tips



Objective

- Summary and securing of results

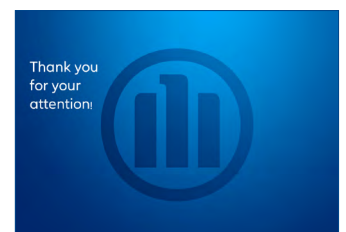
Interview guide

- Who would like to read the first Allianz Finance Workout Tip for all of us?
- One student reads and then passes to the next volunteer
- The mediator provides guidance on further lessons on:
 - Introduction
 - Consumption
 - Budgeting
 - Saving & Investment
 - Risk protection & insurance literacy
 - Sustainability
 - Digitalization



Transition to slide 8

- Then he says goodbye to the class
- That's it for today

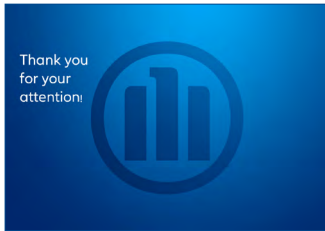


Notes

Training 6: Sustainability/in-depth

Time for this section	Cumulative time
2 min.	45 min.

Slide 8: Conclusion



Objective

- Conclusion

Interview guide

- I hope you had as much fun today as I did
- I thank your teacher for the class time and support
- Thank you very much for your great cooperation! If you enjoyed it, you can ask your teacher to invite us again soon

Tips for the end of the lesson

- Discuss with the teacher if they or their colleagues are interested in teaching more sessions
- Actively ask the teacher for their comments or suggestions for improvement



Notes

Training 6: Sustainability/Advanced

1. Brief Information

Duration min. 1 school hour (45 minutes)


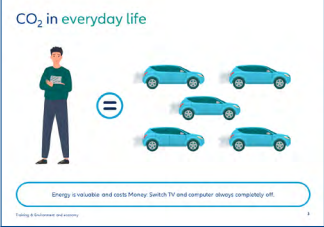
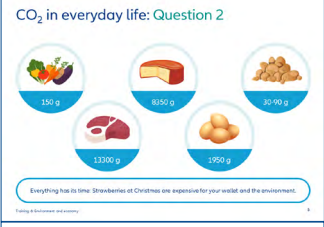
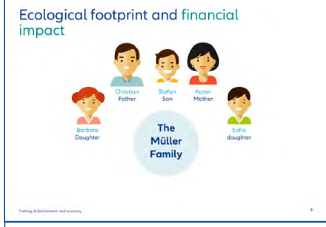
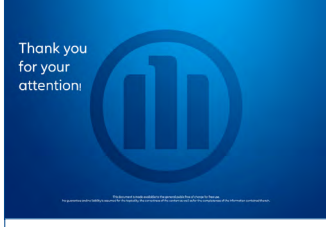
Advanced

Unit theme	The ecological footprint
Contents	<ul style="list-style-type: none">• CO₂ and the greenhouse effect• CO₂ emissions in everyday life• The "Ecological Footprint"• Reduction of CO₂ production in everyday life
Target group	<ul style="list-style-type: none">• 7. to 9th grade (depending on type of school and level of knowledge)
Working documents	<ul style="list-style-type: none">• Allianz Financial Workout Facilitation Guide and Animated PDF Presentation• Worksheets for students: The everyday life of the Müllers and the greenhouse gases, The everyday life and the environment: What sets how much CO₂ free? and feedback sheet for students• Example class result



Training 6: Sustainability/Advanced

2. Presentation overview

 <p>Approx. 3 min.</p>	<ul style="list-style-type: none"> • Activate prior knowledge 	 <p>Approx. 5 min.</p>	<ul style="list-style-type: none"> • To deal with the greenhouse gas CO₂ and understand the greenhouse effect
 <p>Approx. 1 min.</p>	<ul style="list-style-type: none"> • Address the impact of our daily actions on CO₂ emissions 	 <p>Approx. 1 min.</p>	<ul style="list-style-type: none"> • Address the impact of our daily actions on CO₂ emissions
 <p>Approx. 1 min.</p>	<ul style="list-style-type: none"> • Address the impact of our daily actions on CO₂ emissions 	 <p>Approx. 30 min.</p>	<ul style="list-style-type: none"> • Understand the ecological footprint by means of a case study
 <p>Approx. 2 min.</p>	<ul style="list-style-type: none"> • Summary and securing results 	 <p>Approx. 2 min.</p>	<ul style="list-style-type: none"> • Adoption

Training 6: Sustainability/Advanced

3. Overview worksheets

Worksheet 1a

The everyday life of the Müllers and greenhouse gases



Group A

Karin Müller
Mother/Businesswoman

The Müllers are a family of five. They live in a town near Frankfurt am Main. When they learn that their everyday actions and habits are as the world's largest energy consumers are responsible for releasing a large amount of greenhouse gases, they want to make changes in their daily lives to become more environmentally friendly and sustainable. But the Müllers don't really know yet, what areas of their lives they want to change. There are a few starting points.

Two of the activities of Mrs. Müller

- Flies approx. 30 times a year on business from Frankfurt am Main to Hamburg and back (approx. 500 kilometers each way)
- Takes an extensive bubble bath about 60 times a year

Pay attention today to responsible with money and resources because you need to handle them tomorrow yet.

Tasks:

1. Calculates or estimates how much CO₂ emissions Karin Müller is responsible for each year based on her activities. The info sheet will help you.
2. What suggestions can you make to Karin Müller to make her life more sustainable and environmentally conscious? Consult with each other and write down your ideas.
3. Consider the financial and other implications your suggestions might have for Ms. Miller.

Ms. Mueller's CO₂ Balance:

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Our suggestions to improve their CO₂ balance:

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Financial (and other) implications of our proposals:

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Training 6: Sustainability/Advanced

3. Overview worksheets

Worksheet 1b

The everyday life of the Müllers and greenhouse gases



Pablo Müller
Father/Web Designer

Group B

The Müllers are a family of five. They live in a town near Frankfurt am Main. When they learn that their everyday actions and habits are as a result, they want to make some changes in their daily lives in order to live in a more environmentally friendly and sustainable way. But the Müllers don't really know yet, what areas of their lives they want to change. There are a few starting points.

Two of the activities of Mr. Müller

- The Müllers have meat every day: In one week Christian Müller buys two kilos of beef, two kilos of pork and one kilo of poultry
- Store food in an older refrigerator: Mid-1990s

Consider, that all your actions impact on the environment, soci and wallet.

Tasks:

1. Calculates or estimates, based on his activities, how much CO₂emissions Christian Müller is responsible for each year. The info sheet will help you.
2. What suggestions can you make to Christian Müller to make his life more sustainable and environmentally conscious? Consult with each other and write down your ideas.
3. Consider the financial and other implications your suggestions might have for Mr. Miller.

Mr. Mueller's CO₂ balance:

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Our suggestions to improve its CO₂ balance:

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Financial (and other) implications of our proposals:

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Training 6: Sustainability/Advanced

3. Overview worksheets

Worksheet 1c

The everyday life of the Müllers and greenhouse gases



Group C

Stefan Müller

Son/Pupil

The Müllers are a family of five. They live in a town near Frankfurt am Main. When they learn that their everyday actions and habits are as a result, they want to make some changes in their daily lives in order to live in a more environmentally friendly and sustainable way. But the Müllers don't really know yet, what areas of their lives they want to change. There are a few starting points.

Two of the activities of Stefan Müller

- Leaves his game console and PC on standby all the time – even at night and in the morning when he is at school
- Gets a ride to school every morning in the car (10 kilometres, 200 school days a year)

Tasks:

1. Calculates or estimates how much CO₂ emissions Stefan is responsible for in the year based on his activities. The info sheet will help you.
2. What suggestions can you give Stefan to make his life more sustainable and environmentally conscious? Consult with each other and write down your ideas.
3. Consider the financial and other implications your suggestions might have for Stefan.

Stefan's CO₂ Balance:

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Our suggestions to improve its CO₂ balance:

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Financial (and other) implications of our proposals:

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Training 6: Sustainability/Advanced

3. Overview worksheets

Worksheet 1d

The everyday life of the Müllers and greenhouse gases



Group D

Susana Müller
Daughter/Pupil

The Müllers are a family of five. They live in a town near Frankfurt am Main. When they learn that their everyday actions and habits are as a result, they want to make some changes in their daily lives in order to live in a more environmentally friendly and sustainable way. But the Müllers don't really know yet, what areas of their lives they want to change. There are a few starting points.

Two of the activities of Barbara Müller

- Buy 1 kg of strawberries every month, not only from June to August
- She also loves to eat French fries, which she does once a week
- Treats himself to a new, fashionable TShirt made of cotton six times a year

Throw away is not a solution – search for ways, that things that you no longer need, again can be used.

Tasks:

1. Calculates or estimates how much CO₂emissions Barbara is responsible for in a year based on her activities. The info sheet will help you.
2. What suggestions can you make to Barbara to make her life more sustainable and environmentally conscious? Consult with each other and write down your ideas.
3. Consider the financial and other implications your suggestions might have for Barbara.

Barbara's CO₂ Balance:

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Our suggestions to improve their CO₂ balance:

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Financial (and other) implications of our proposals:

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Training 6: Sustainability/Advanced

3. Overview worksheets

Worksheet 1e

The everyday life of the Müllers and greenhouse gases



Group E

Suska Müller
Daughter/Pupil

The Müllers are a family of five. They live in a town near Frankfurt am Main. When they learn that their everyday actions and habits are as a result, they want to make some changes in their daily lives in order to live in a more environmentally friendly and sustainable way. But the Müllers don't really know yet, what areas of their lives they want to change. There are a few starting points.

Two of Susana Müller's activities

- Buys a brand new smartphone every other year
- Drinks organic lemonade every day – but from a glass bottle! She just doesn't like the PET bottles

Tasks:

1. Calculates or estimates how much CO₂ emissions Susana is responsible for in the year based on their activities. The info sheet will help you.
2. What suggestions can you make to Susana to make her life more sustainable and environmentally conscious? Consult with each other and write down your ideas.
3. Consider the financial and other implications of your suggestions for Susana.

Suskas CO₂ balance:

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Our suggestions to improve their CO₂ balance:

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Financial (and other) implications of our proposals:

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Training 6: Sustainability/Advanced

3. Overview worksheets

Info sheet

Everyday life and the environment: What releases how much CO₂?

Activity	CO ₂ in kg
Airplane, flight distance 500 km, calculated per passenger	178
500 km by train, per passenger	39
500 km by Pro, per passenger	16
1 km drive by car, per person	0,138
3 min hot shower	2,9
1 bubble bath	8
3 min. blow dry hair	0,1
Brush teeth twice a day with an electric toothbrush	0,1
CO ₂ Emissions of a conventional light bulb (60 watts) per day	0,04
CO ₂ Emissions of a comparable energy-saving lamp (11 watts) per day	0,01
Eat all food for one year (meat, vegetables, etc., organic food)	634
Eat a vegetarian diet for a year (organic food)	336
Production of a cotton shirt	8
Buy a CD in the store	3,2
Production of a PC	1850
Television, permanently on standby	8
Production, use and disposal of a smartphone	91
A Google search query on the Internet	0,45
An Internet search query with a GreenItsearch engine	0,00
One day electrical appliances on standby	0,83
Refrigerator operation (one year, year of construction 1995)	200
Refrigerator operation (one year, energy class A+++)	75

Energy is valuable and costs Money: Switch on TV and Always turn off the TV and computer completely.

Everything has its time: Strawberries at Christmas are expensive for your wallet and the environment.

Food	CO ₂ in kg
Wheat bread	0,61
Baguette	0,63
Roll	0,92
Cucumber	0,23
Tomato	0,19
Potato (fresh)	0,03
Potatoes, dry (e.g. mashed, dumplings)	3,8
French fries (frozen)	5,8
Onion	0,2
1 kg strawberries (at harvest time)	0,2
1 kg strawberries flown in from South Africa	11,6
Salmon, Aquaculture, UK	2,3
1 kg pig	3,2
1 kg beef	13,3
1 kg poultry	3,5
1 kg lamb	15,3
1 kg filter coffee	8,5
1 kg instant coffee (freeze-dried)	130
Butter	23,8
PET bottle	0,16

Energy is valuable and costs Always turn off the TV and computer completely.

Sources used: vfu.de - spiegel.de - werweisswas.de - dieklimaallianz.de - netzwelt.de - chip.de - umweltbundesamt.de - oeko.de - stern.de - verbraucherzentraleenergieberatung.de - klimaschutzschutz.de - co2spiegel.de/heidelberg/co2_spiegel.pdf

Training 6: Sustainability/Advanced

4. Moderation guide extension

Slide 1/Part 1: Welcome

Time for this section	Cumulative time
2 min.	2 min.



Objective

- Activate prior knowledge

Interview guide

- The mediator welcomes the students and introduces himself/herself (see instructions in the Allianz Finance Workout Guide, Training 6: Sustainability, Basis)
- The mediator then jumps right into the topic
- Today, within the theme of the environment and the economy, we want to examine the interplay between these two areas in our everyday lives
- To begin with, I would be interested to know if you know what CO₂ is all about. You have already researched diligently at home. Now I'm excited to see what you all have figured out. Who can explain what CO₂ is?
- Give students space to speak. If necessary, the mediator explains the term or gives the definition:



In a globalized world, individual economic activity has a lasting impact on various areas of life and the environment worldwide. We focused on the environment, especially the interplay between nature and the economy. A detailed treatment of further aspects of our actions is useful, but cannot be addressed here due to the limited time available. In all areas, the unit is limited to explaining basic principles and modes of operation. Since the aim is to impart basic economic education, no specific information is provided on individual product categories, Products or services. If questions arise from teachers or students about specific products, please refer them to independent information sources such as the Federal Ministry of Justice and Consumer Protection, Klicksafe.de or information from Stiftung Warentest.

Transition to slide 1/part 2

- CO₂ is the chemical formula and often used abbreviation for carbon dioxide, a so-called greenhouse gas



Notes

Training 6: Sustainability/Advanced

Time for this section	Cumulative time
1 min.	3 min.

Slide 1/Part 2: Welcome



Objective

- Activate prior knowledge

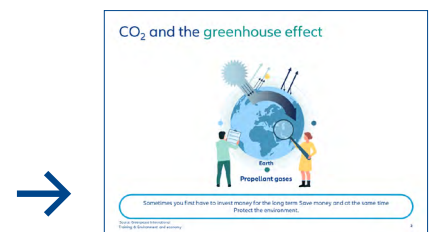
Interview guide

- Carbon dioxide is a gas composed of two elements, carbon and oxygen
- Do you know why CO₂ and greenhouse gases in general are so harmful to the environment?
- Give students space to speak



Transition to slide 2

- "Greenhouse effect," that's what we're going to deal with now

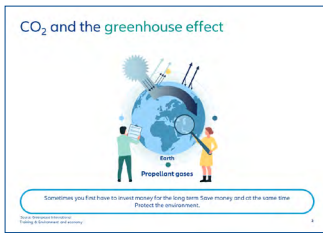


Notes

Training 6: Sustainability/Advanced

Time for this section	Cumulative time
5 min.	8 min.

Slide 2: CO₂ and the greenhouse effect



Objective

- To deal with the greenhouse gas CO₂ and to understand the greenhouse effect

Interview guide

- Can any of you explain how the so-called greenhouse effect occurs?
 - Students make assumptions
 - If necessary, the mediator briefly explains the phenomenon of the greenhouse effect and the dangers feared due to global warming

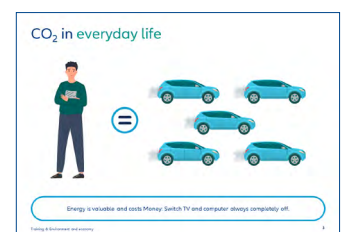


Greenhouse gas

- The main greenhouse gases are water vapor, carbon dioxide, ozone, nitrous oxide, and methane. All of these greenhouse gases are only present in the atmosphere in very small quantities, which is why they are also called trace gases. But because they are in these quite small amounts function in such a way that human life on Earth is possible at all, even very small changes in the proportions of trace gases in the atmosphere have significant effects
- When greenhouse gases such as CO₂ meet the water vapor present in the atmosphere, our atmosphere warms. The temperature rises continuously
- What effects do people fear from increasing global warming concerning people and the environment?
 - Students make assumptions. Some of these will be discussed in plenary
 - The mediator will hide the Allianz Finance Workout Tip: "Sometimes you have to invest money first to save money in the long run while protecting the environment" one and explains this

Transition to slide 3

- We all produce CO₂ ourselves every day without realizing much about it ...
 - Notice: Elements of the slide are animated and build up successively

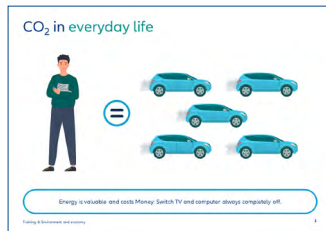


Notes

Training 6: Sustainability/Advanced

Time for this section	Cumulative time
1 min.	9 min.

Slide 3: CO₂ in everyday life



Objective

- To deal with the influence of our daily actions on CO₂ emissions

Interview guide

- Just estimate the amount of this greenhouse gas that one person in Germany is responsible for in one year
- Give students room to guess now
- It averages almost 8 tons a year – that’s about the weight of
- seven small cars! (Source: Federal Statistical Office). What are we actually doing that is so bad that this large amount of CO₂ can enter the atmosphere at all?
- Students make assumptions
- If necessary, the mediator explains
 - Breathe
 - Energy consumption in all sectors (private and commercial)
 - Transportation
 - Nutrition
 - Deforestation
- So it’s a whole lot of things that cause CO₂ emissions.
- The mediator will hide the Allianz Finance Workout Tip: “Energy is valuable and costs money: Always turn off the TV and computer completely” and explains it



Transition to slide 4

- To give us an overview, I have the following question for you. Let’s see if you can match the answers correctly
 - Notice: Elements of the slide are animated and build up successively

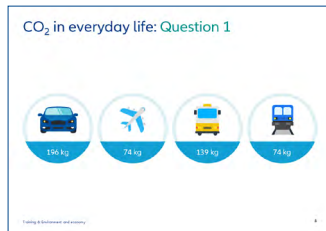


Notes

Training 6: Sustainability/Advanced

Time for this section	Cumulative time
1 min.	10 min.

Slide 4: CO₂ in everyday life



Objective

- To deal with the influence of our daily actions on CO₂ emissions

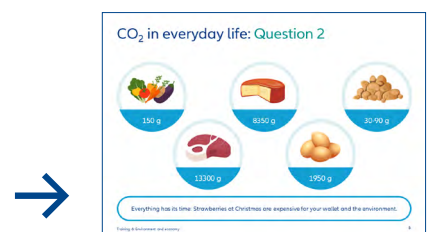
Interview guide

- Each of us wants and needs to be mobile. You see here four different ways of getting around every day, and below that you see four different amounts of CO₂ emitted per person when traveling 500 kilometres by one of these modes of transportation. Together with the person sitting next to you, try to assign these values correctly
- Students assign. Correct resolution: Airplane: 196 kilograms, car: 139 kilograms, bus in public transport: 74 kilograms, subway: 74 kilograms



Transition to slide 5

- Now let's move on to another question. This refers to the food we eat every day
 - Notice: Elements of the slide are animated and build up successively

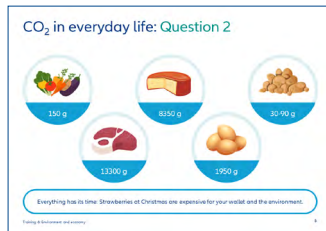


Notes

Training 6: Sustainability/Advanced

Time for this section	Cumulative time
1 min.	11 min.

Slide 5: CO₂ in everyday life



Objective

- To deal with the influence of our daily actions on CO₂ emissions

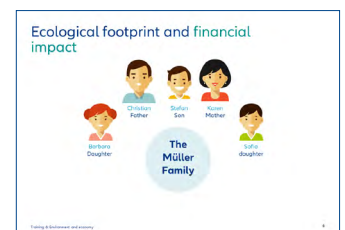
Interview guide

- Of course, we need to eat and drink every day. But even that is environmentally harmful – sometimes more, sometimes less: You see here four different foods, and in the middle you see their four different amounts of CO₂, which are released during the production of one kilogram of the product. Now try again together with your bench neighbour to assign these values to the delicious things here
- Students assign. Correct resolution: Vegetables: 150 g; potatoes 30-90 g (conventional organic); cheese: 8350 g; eggs: 1950 g; beef: 13300 g
- Why is that? How then can certain foods provide high CO₂ loads? Who can explain this?
- Give students room to make assumptions
- If necessary, the mediator explains using beef as an example:
 - The largest share of this is the methane that cows release during digestion
 - The deforestation for pastureland
 - Meat production costs energy, mainly to produce animal feed
 - The environmental impact caused by the transport of the meat
- The mediator will display the Allianz Finance Workout Tip: “Everything has its time: Strawberries at Christmas cost your wallet and the environment dearly” and explains it



Transition to slide 6/worksheet 1/part 1

- So each of us leaves our so-called ecological footprint every day. This describes the contribution that you yourself make to the greenhouse effect

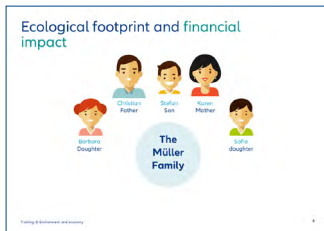


Notes

Training 6: Sustainability/Advanced

Time for this section	Cumulative time
15 min.	26 min.

Slide 6/Worksheet 1/Part 1: Ecological footprint and financial impact



Objective

- Understand the ecological footprint by means of a case study

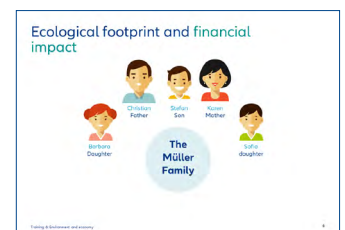
Interview guide

- It is not only environmental factors that play a role here, because economic aspects are also inextricably linked to ecological behavior daily. Let's take a closer look at that. For this we form five groups
- The mediator divides the class into five groups and asks the students to open Worksheet 1a-1e and the Info Sheet according to their group. He then introduces the Müller family to the class
- The Müllers are a family of five. Through their lifestyle, the Müllers produce a total emission of nearly 44 tons of CO₂ per year. In the long term, however, only emissions of a maximum of 2.5 metric tons per capita are climate-compatible become more friendly. They release over a ton of CO₂ into the atmosphere just by breathing. Of course, they can't cut corners on that. But there are other activities in the Everyday life of the Müllers, where they can reduce their CO₂ production – and maybe even save money in the process
- On your worksheet, you will find regular activities and habits of the Müllers: Each group now takes intensive care of one family member. First, determine the CO₂ value caused by the listed activities. The information sheet with the CO₂ data will help you to do this. In a second step, consider alternatives for your family member that will reduce their environmental footprint. And thirdly, it is then a matter of consider what the financial implications and other consequences of your suggestions might be for the family member. You have ten minutes to do this
- The mediator now gives the students time to deliberate and is available to answer questions during the group work. After ten minutes the group work is finished



Transition to slide 6/worksheet 1/part 2

- I'm curious how you guys are going to make the Müllers more eco-friendly

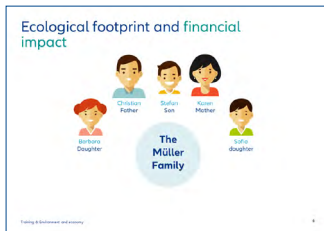


Notes

Training 6: Sustainability/Advanced

Time for this section	Cumulative time
15 min.	41 min.

Slide 6/Worksheet 1/Part 2: Ecological footprint and financial impact



Objective

- Develop and discuss suggestions for reducing greenhouse gases in everyday life
- Assess and discuss the economic impact of the project

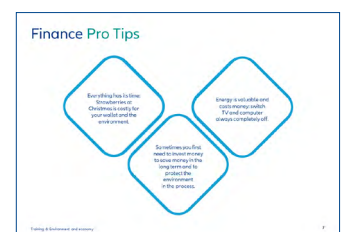
Interview guide

- Which group would like to share with us the habits of their family member and the suggestions they have worked out together to reduce CO₂?
 - The first group presents their results. The mediator then asks the class to discuss the proposals. Then he gives the floor to the next group
 - If time is running out, the mediator asks the other groups for alternative suggestions and has them briefly describe them
 - These proposals are also discussed together
 - After the plenary discussion, the mediator summarizes
- It is important that we are aware of the CO₂ problem on a daily basis, and that we are aware of our CO₂ emissions, especially with a view to future generations – and to counteract the threat of global warming
- In some cases, it is simply cheaper or tastier to make everyday life more environmentally friendly – for example, to eat fresh regional and seasonal products instead of buying ready-made meals
- Sometimes you also have to invest money first to save money in the long run and to live in a more environmentally friendly way, e.g., with new refrigerators or even energy-saving light bulbs. And sometimes you just have to live with little inconveniences and ride your bike through the rain, for example



Transition to slide 7

And now the most important things again at a glance

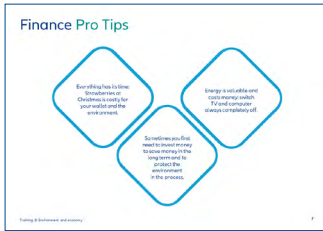


Notes

Training 6: Sustainability/Advanced

Time for this section	Cumulative time
2 min.	43 min.

Slide 7: Allianz Finance Workout Tip



Objective

- Summary and securing of results

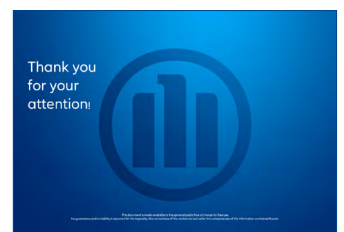
Interview guide

- Who wants to read the first Allianz Finance Workout Tip out loud for all of us?
- One student reads and then passes to the next volunteer
- The mediator provides guidance on further lessons on:
 - Introduction
 - Consumption
 - Budgeting
 - Saving & Investment
 - Risk protection & insurance literacy
 - Sustainability
 - Digitalization



Transition to slide 8

- Then he says goodbye to the class
- That's it for today

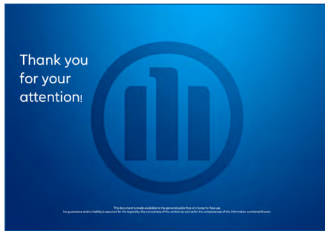


Notes

Training 6: Sustainability/Advanced

Time for this section	Cumulative time
2 min.	45 min.

Slide 8: Adoption



Objective

- Adoption

Interview guide

- I hope you had as much fun today as I did
- I thank your teacher for the class time and support
- Thank you very much for your great cooperation! If you enjoyed it, you can ask your teacher to invite us again soon



Tips for the end of the lesson

- Discuss with the teacher if they or their colleagues are interested in teaching more sessions
- Actively ask the teacher for their comments or suggestions for improvement

Notes

Training 6: Sustainability/Advanced

5. Sample class results

Sample class results > Worksheet 1a

The everyday life of the Müllers and greenhouse gases

Group 1: Karen Müller

CO₂ balance

- Flying: $(30 \times 178 \text{ kg}) \times 2 = 10,680 \text{ kg}$
- Bathing: $60 \times 8 = 480 \text{ kg}$
- Sum: 11.160 kg

Reduction proposals

- Use other means of travel, e.g., train, carpooling
- Avoid trips through video/teleconferencing
- Less bathing, more showering

Financial and other effects of our proposals

- Lower travel costs, as rail is often cheaper; almost no costs for video/teleconferences
- Longer travel times, longer absences from the family
- Less environmental impact, because less exhaust gases
- Lower heating/water costs
- Reduced environmental impact of the wastewater
- Less CO₂ emissions

Training 6: Sustainability/Advanced

5. Sample class results

Sample class results > Worksheet 1b

The everyday life of the Müllers and greenhouse gases

Group 2: Pablo Müller

CO₂ balance

- Food: Beef + Pork + Poultry (2 x 13.3 kg + 2 x 3.2 kg + 3.5 kg) x 52 = 1,898 kg
- Refrigerator: 200 kg
- Sum: 2.098 kg

Reduction proposals

- More vegetables, less meat; vegetables and pasta can also be main dishes
- Prefer products from the region
- Purchase of a new, energy-efficient refrigerator, meanwhile better technology

Financial and other effects of our proposals

- Vegetables cheaper than meat
- Healthier if not meat every day
- Less land use needed for vegetable production; as often nature destruction (forest clearing) due to high land demand for cattle
- More economical refrigerator cheaper in the long run, because regular cost savings due to lower electricity consumption (at a purchase price of €400, after 10 years the purchase cost is equal to the new refrigerator) price saved [€30 per year]
- Less CO₂ emissions

Training 6: Sustainability/Advanced

5. Sample class results

Sample class results > Worksheet 1c

The everyday life of the Müllers and greenhouse gases

Group 3: Esteban Müller

CO₂ balance

- PC + Console: $0.83 \text{ kg} \times 365 \times 2 = 605.9 \text{ kg}$
- Car: $96/500 \times 10 \times 200 = 384 \text{ kg}$
- Sum: 989,9 kg

Reduction proposals

- Switch off devices completely; Tip: Selecting the hibernation option more power efficient than standby
- Use switchable socket/switchable multiple plug
- Use bicycle or public transport if possible

Financial and other effects of our proposals

- Saving money and electricity
- Exercise good for fitness and general health
- Less CO₂ emissions

Training 6: Sustainability/Advanced

5. Sample class results

Sample class results > Worksheet 1d

The everyday life of the Müllers and greenhouse gases

Group 4: Barbara Müller

CO₂ balance

- Strawberries + fries: $(0.2 \text{ kg} \times 3 + 11.6 \text{ kg} \times 9) + (5.8 \text{ kg} \times 52) = 406.6 \text{ kg}$
- T-shirts: $8 \text{ kg} \times 6 = 48 \text{ kg}$
- Sum: 454,6 kg

Reduction proposals

- Buy fruit, vegetables or food seasonally and regionally
- Make fries yourself
- Fashionably spice up old T-shirts yourself, e.g., by appliqué, dyeing; reuse for sports, etc.

Financial and other effects of our proposals

- Save money
- Environmentally friendly due to lower material consumption and less effort in fabric finishing
- Lower CO₂ emissions, as less transport is involved in T-shirt production
- Shorter transport routes for regional products, resulting in lower CO₂ emissions

Training 6: Sustainability/Advanced

5. Sample class results

Sample class results > Worksheet 1e

The everyday life of the Müllers and greenhouse gases

Group 5: Susana Müller

CO₂ balance

- Smartphone: $91 \text{ kg}/2 = 45.5 \text{ kg}$
- Glass bottle: $0.65 \text{ kg} \times 365 = 237.25 \text{ kg}$
- Sum: 282,75 kg

Reduction proposals

- You can use a smartphone for several years until it is defective
- Buy organic lemonade in PET bottles; the plastic does not affect the taste

Financial and other effects of our proposals

- Lower costs and lower power consumption
- Less environmental impact
- Less CO₂ emissions
- Transport of purchases is facilitated

Resources for Mediators, Teachers and Students

Mediators and teachers

<http://www.bmu.de/bildungsservice/aktuell/6807.php> <http://www.germanwatch.org/corp/it-unt.pdf>

<http://www.nachhaltigkeitsrat.de> (e.g., brochure on "The Sustainable Shopping Basket")

<http://www.plant-for-the-planet.org/de/>

<http://www.spiegel.de/wissenschaft/technik/0,1518,794843,00.html> <http://www.storyofstuff.com/>

<http://www.umweltbildung.de>

<http://www.verbraucherzentrale.de/>

<http://www1.wdr.de/fernsehen/wissen/quarks/sendungen/sbmuellvomabladeplatzzurgold-pit102.html>

<http://www.wiwo.de/finanzen/rohstoffe-teurer-stoff/5155420.html>

Pupils

<http://www.bmu-kids.de/>

<http://www.kindersache.de/bereiche/schon-gewusst/umwelt/linktipp/greenpeace4kids>

<http://www.greenpeace.de/mitmachen/aktiv-werden/greenteams>

<http://www.duh.de/alhandy.html>

<http://www.nachhaltigkeitsrat.de/mediathek/audio-video/>

<http://www.plant-for-the-planet.org/de/>

<http://www.storyofstuff.com/>

<http://www.weltbewusst.org/>

<http://www.wwf-jugend.de/>





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