

Handbook for Allianz Finance Workout

Training 1: Introduction



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

Dealing with the moderation guide












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

- Time indications for the respective slide or worksheet for orientation purposes
- Learning objectives of the respective slide or unit
- Discussion guide with suggested wording as well as speaker or presentation notes
- Transitions including suggestions for linking of teaching steps
- Icons for a quick overview of methodology and social forms
- Note fields for personal comments during 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 formulation suggestions

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

Finance Coach – Lecture 	Worksheet in the student's book 	Slide 	Example Class result 
Group work 	Partner work 	Individual work 	Info sheet 
Class 	Film 	Notebook entry 	

Training 1: Introduction

1. Brief Information: General Overview

Duration min. 2 school hours (90 minutes)


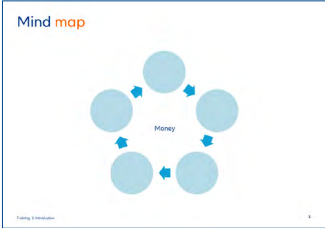

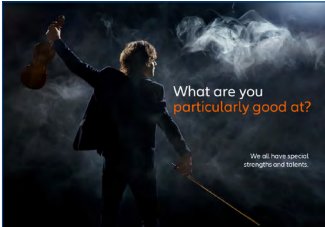





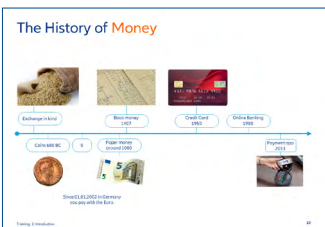
Basics

Unit theme	Introduction
Contents	<ul style="list-style-type: none">• Strengths and preferences of the students• Wishes, goals and dreams of young people• Ways and means to achieve short-term wishes and dreams• Functions and forms of money• Creative use of the word field money/finances
Target group	<ul style="list-style-type: none">• 5th and 6th 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: Your Dreams, Be Creative! and Feedback Sheet for Students• Example class result




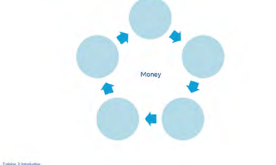




Training 1: Introduction

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 consolidate prior knowledge <p>02</p>
 <p>Approx. 2 min.</p>	<ul style="list-style-type: none"> Getting an overview of the content <p>03</p>	 <p>Approx. 5 min.</p>	<ul style="list-style-type: none"> Become aware of your personal strengths and capabilities Increasing Self-awareness <p>04</p>
 <p>Approx. 5 min.</p>	<ul style="list-style-type: none"> Identification with peers <p>05</p>	 <p>Approx. 6 min.</p>	<ul style="list-style-type: none"> Dealing with personal wishes and goals Searching ways of achieving a goal Understanding reaching a goal as a process <p>06</p>
 <p>Approx. 8 min.</p>	<ul style="list-style-type: none"> Summary and results <p>07</p>	 <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> Becoming aware of different designations for money <p>08</p>
 <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> Getting to know various forms of money <p>09</p>	 <p>Approx. 4 min.</p>	<ul style="list-style-type: none"> The history of money <p>10</p>

Training 1: Introduction

2. Presentation overview

<p>The stone money of Yap Island</p>  <p>Approx. 2 min.</p>	<ul style="list-style-type: none">Knowing different forms of money learn <p>11</p>	<p>Mind map</p>  <p>Approx. 3 min.</p>	<ul style="list-style-type: none">Linking new content with the expectations from the beginning of the lesson <p>12</p>
<p>Be creative!</p>  <p>Approx. 20 min.</p>	<ul style="list-style-type: none">Experience creative humour in dealing with the topic <p>13</p>	<p>Finance Pro Tips</p>  <p>Approx. 2 min.</p>	<ul style="list-style-type: none">Summary and Securing results <p>14</p>
<p>Your opinion is needed!</p>  <p>Approx. 4 min.</p>	<ul style="list-style-type: none">Obtain feedbackRate the teaching unit <p>15</p>	<p>Thank you for your attention!</p>  <p>Approx. 1 min.</p>	<ul style="list-style-type: none">Closing <p>16</p>

Training 1: Introduction

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

4. Moderation Guide

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

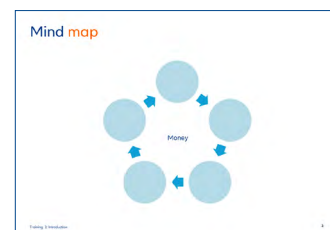


Note for finance workout: Based on the students' individual abilities, goals and dreams, the lesson builds a bridge into the world of business and finance. The goal is to awaken students' interest in economic topics, to encourage them to actively engage with their personal and financial planning, and to provide impetus for conscious and independent action.

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

- Today we are dealing with the topic of "money"

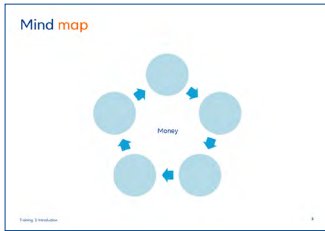


Notes

Training 1: Introduction

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

Slide 2: Mind Map



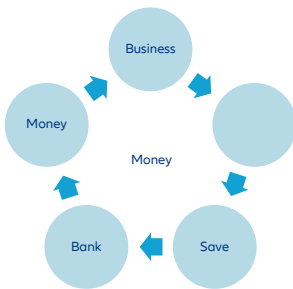
Objective

- Activate and consolidate prior knowledge

Interview guide

The mediator draws the Mind Map on the board.

- Name things that spontaneously come to mind when you think of the term “money”
 - Students name suggestions. The mediator and the students complete the Mind Map on the board



- Please leave the Mind Map on the board. It is used again at the end of the lesson

Transition to slide 3

- Now let's look together at what you can expect in today's lesson
 - Note: Elements of the slide are animated and build up successively



Notes

Training 1: Introduction

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

Slide 3: What awaits you today



Objective

- Gaining an overview of the contents

Interview guide

Step 1:

- Who wants to read aloud what you can expect today?

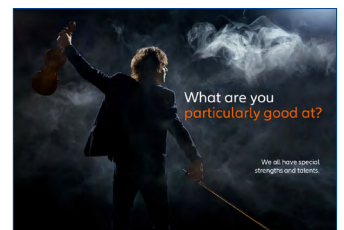
Next steps:

- One student reads a content aspect and then passes it on to the next volunteer



Transition to slide 4

- So let's talk about you guys first

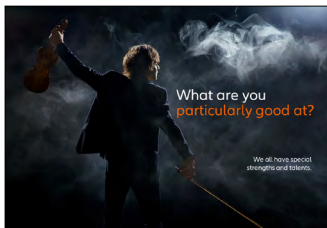


Notes

Training 1: Introduction

Time for this section	Cumulative time
5 min.	14 min.

Slide 4: What are you particularly good at?



Destination

- Becoming aware of personal strengths and abilities
- Increasing self-confidence

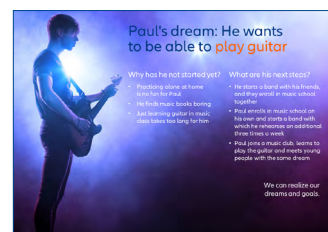
Interview guide

- Each of you can do something really well
- Think about what you are particularly good at. Often, you don't even realize it: One person may be particularly good at skating, while another is an overachiever at school - these can be very different things. Where are your **strengths** and **Talents**?
 - Give students space to speak
 - If a student calls mischief or says he "can't do anything," the following question may help you
- I ask the others: Is that right? What is your classmate particularly good at?
- It's really impressive what you guys can do
 - At the end of the class discussion, the mediator introduces the finance workout tips: "We all have special strengths and talents"
 - Students copy the tips in writing into their notebook (below the Mind Map)



Transition to slide 5

- We have seen that not only strengths, but also dreams can be very different
- I spoke to one boy personally about his dream – his name is Paul



Notes

Training 1: Introduction

Time for this section	Cumulative time
5 min.	19 min.

Slide 5: Paul's Dream



Objective

- Identification with peers

Interview guide

Note for the mediator: the slide is animated for step 1 and step 2.

Step 1

- I'm sure you know this too: You want to have, buy or learn something as soon as possible – but it just won't work. Paul has such a problem: He has been wishing he could play the guitar for months. However, he has not started yet
- What could be the reason that Paul hasn't started playing guitar yet? Please discuss briefly with the person sitting next to you. Also consider solutions or next steps that could help Paul achieve his dream
 - Looking for reasons for failure as well as an approach to solving Paul's problem
 - After a short reflection period, two to three students present their ideas, then the mediator narrates



Step 2

- I met Paul recently: He was quite proud. And he told me what he is doing now to make his dream come true. He has realized that he has more fun in a group than practicing alone with the guitar teacher
- That's why he's been thinking of different ways to make music with others
 - The mediator provides an impetus for reflection
- What does Paul's example show us?
 - Students bring ideas. Conclusion should be something like: Where there is a will, there is a way!



Transition to slide 6/worksheet 1

- Paul, by reflecting on his great desire, found various ways to achieve his goal
 - At the end of the slide, the mediator fades in the Finance Workout tip
 - Students copy the Finance Workout tip in writing in their notebook



Worksheet 1

- 1** What would I like to be able to do?
- 2** Why have I not started yet?
- 3** How can I reach my goal?
- 4** How much money do I need to reach my goal?

Notes

Training 1: Introduction

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

Slide 6/Worksheet 1: Your Dreams

Worksheet 1

- 1 What would I like to be able to do?
- 2 Why haven't I started yet?
- 3 How can I reach my goal?
- 4 How much money do I need to reach my goal?



Objective

- Dealing with personal desires and goals
- Seeking ways of realization
- Understanding goal achievement as a process

Interview guide

- You surely also have dreams, goals and wishes – what are they?
 - Students name dreams, desires, and goals
 - The mediator asks the students to take Worksheet 1 to hand
- Now write down a wish or dream that you have not yet put into practice
- Then think carefully about why you have not been able to fulfill your wish so far
- After that, please write down the ideas you have in terms of achieving your goal
- Finally, consider whether you need money to reach your goal and, if so, how much
 - Note to mediator: Here, too, there are various ways of achieving one's goal with the given resources: e.g., buying items second-hand
 - In case of difficulty, please assist individual students with the task



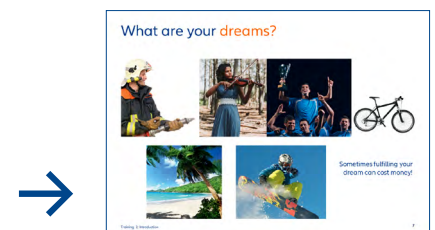
Worksheet 1

- 1 What would I like to be able to do?
- 2 Why haven't I started yet?
- 3 How can I reach my goal?
- 4 How much money do I need to reach my goal?

Worksheet 1

Transition to slide 7

- Let's talk about your dreams now
 - Note: Elements of the slide are animated and build up successively



Notes

Training 1: Introduction

Time for this section	Cumulative time
8 min.	33 min.

Slide 7: Your Dreams



Objective

- Summary and securing of results

Interview guide

- Some volunteers now present their results (suggested method: Chain of speech)
- At the end of the slide, the mediator introduces the Finance Workout tip "Sometimes fulfilling your dream can cost money!"



Transition to slide 8

- You see how different the desires and goals are in your class alone. And just like all people have different desires and goals, they also have different "nicknames" for money



Notes

Training 1: Introduction

Time for this section	Cumulative time
4 min.	37 min.

Slide 8: What do these pictures have to do with money?



Objective

- Becoming aware of different terms for money

Interview guide

- What do you think these terms stand for and what do they have to do with money?
 - The mediator first displays the illustrations on the slide and leaves room for the students to speak
 - Note to mediator: It is about the concepts of coal, toads, ash, gravel, dough and mice



Transition to slide 9

- Not only are there different terms for money, but there are also different ways you can pay



Notes

Training 1: Introduction

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

Slide 9: What methods of payment do you know?



Objective

- Getting to know different forms of money

Interview guide

- Which payment means do you recognize on this slide?

Step 1:

- The first step is for students to recognize the different forms of payment

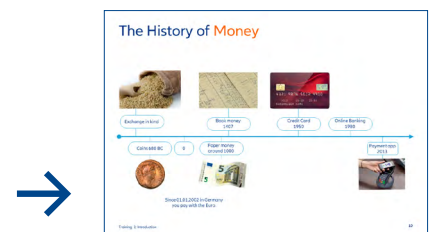
Step 2:

- Show solutions
 - So we have realized that not only banknotes and coins are means of payment



Transition to slide 10/Part 1

- Who can then classify these means of payment historically. For example, how did people pay in the Stone Age?

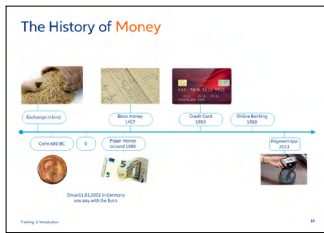


Notes

Training 1: Introduction

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

Slide 10/Part 1: The history of money



Objective

- The history of money

Interview guide

Step 1:

- Show timeline and years

Step 2:

- Show individual means of payment

Background for the Finance Workout exercises:

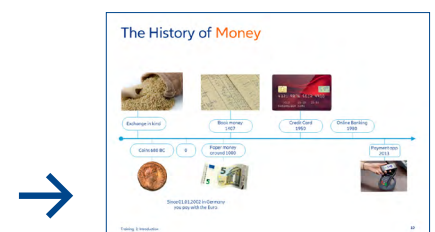
- At the beginning of mankind, the barter economy dominated. One paid for example with grain and animals, but also with valuable stones, until about 680 BC the first coins were invented
- Coins as a medium of exchange greatly facilitated the exchange of goods. Because precious metals do not rust or deteriorate. That is why you could save now
- The first paper money was invented in China about 1000 years ago and is still a popular means of payment today, because it made it easier to pay larger amounts.

In Europe, the first paper money was used in Sweden, and from the 18th century, banknotes were used as a means of payment throughout Europe.



Transition to slide 10/Part 2

- Note to mediator: Continue with the history of money

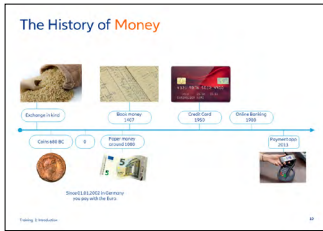


Notes

Training 1: Introduction

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

Slide 10/Part 2: The history of money



Objective

- The history of money

Interview guide

- In addition to the aforementioned natural, coin and paper money, so-called book money came into use from the 15th century onwards, starting in Italy. An example of book money is today's checking accounts
- With the rapid development of new technologies in recent decades, other payment options have also emerged. Since 1950, the payment option with credit cards has been spreading from the USA. With the invention of the computer from 1980

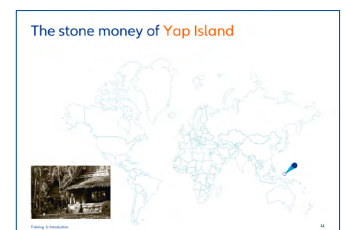


You can now also use online banking. Private money transactions can thus be carried out conveniently from home. The first payment apps have also been available since 2013

- To elaborate on this point: Especially online banking as well as the use of payment apps is associated with data misuse, debt traps and risk of theft

Transition to slide 11

- How many of you have ever paid with stones?



Notes

Training 1: Introduction

Time for this section	Cumulative time
2 min.	47 min.

Slide 11: Stone money of the Island Yap



Objective

- Getting to know different forms of money

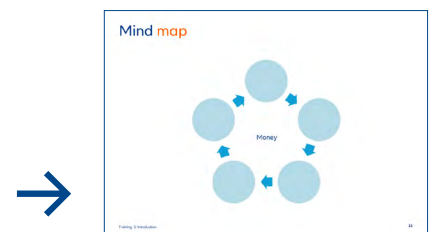
Interview guide

- What do you think? What could that be?
 - Students reflect and make suggestions
 - If applicable, the mediator explains
- Money is what passes for money. Hardly any other means of payment illustrates this as impressively as the stone money of Yap Island in the Pacific. The round stones with diameters ranging from a few centimeters to more than four meters are one of the most unusual forms of money in the world. The value of a stone depends not only on its size and weight, but also on its material and quality of workmanship, as well as its history. On the island of Yap, the stones are still used today, as well as “regular” paper or coinage.



Transition to slide 12

- Remember back to the beginning of today’s lesson. We worked out a Mind Map together – this was the preliminary result

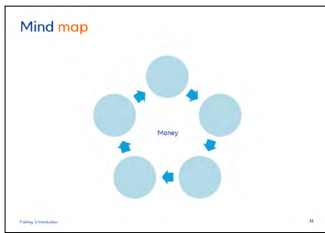


Notes

Training 1: Introduction

Time for this section	Cumulative time
3 min.	50 min.

Slide 12: Mind Map

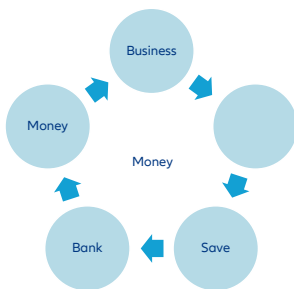


Objective

- Link new content to expectations from the beginning of the lesson

Interview guide

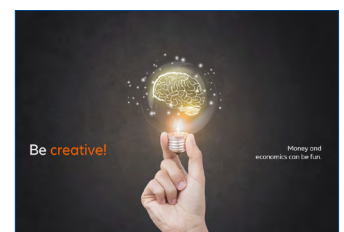
- Now that you have worked out so much on your own and learned a lot of new things about money and finance, you can certainly add other terms to the Mind Map
- Which ones come to mind spontaneously?
 - The mediator lets the students brainstorm ideas and adds to the whiteboard in writing, possibly including important terms that the students do not mention



- The Mind Map remains visible for everybody on the board!
- Thank you for your support!
- The topic of money is of great importance to all of us. That is every day, for every person, at every age

Transition to slide 13/worksheet 2

- Even though you should be well-informed about money, it doesn't mean that studying the subject is boring. Economy and Finance can also be great fun!
 - Note: Elements of the slide are animated and build up successively

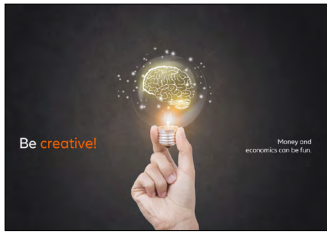


Notes

Training 1: Introduction

Time for this section	Cumulative time
20 min.	70 min.

Slide 13/Worksheet 2 : Be creative!



Objective

- Experience creative humor in dealing with the topic

Interview guide

We will now experience this together – I am curious to see what you come up with! Step 1

- We'll form groups for this once again ...
 - The mediator divides the class into three large groups and once again points to the Mind Map on the board
- Each group now picks five of our collected terms
 - The selection of terms may overlap in the groups.
 - Step 2
- Now your creativity is called for, because you may now write a poem or a rap or chant using these five terms
- Your poem or rap should have at least one stanza that is six lines long. If it rhymes, that would be great –but it also works without rhyme

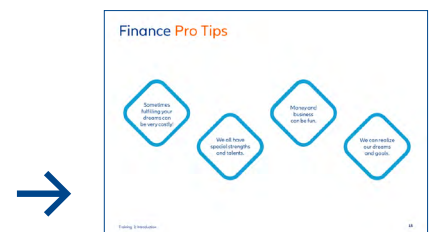
You have exactly ten minutes to do this, starting now. Let's go! Please use worksheet 2 for this purpose. Step 3:

- After ten minutes, the mediator ends the group work
 - I am curious to see what you will present to us now
- Now each group may present their contribution to the class
- The mediator introduces the finance workout tip "Money and business can be fun"
- Students copy the finance workout tip in writing in their notebook



Transition to slide 14

- And now the most important facts at a glance
 - Students will find the finance workout tips on the back of their worksheet



Notes

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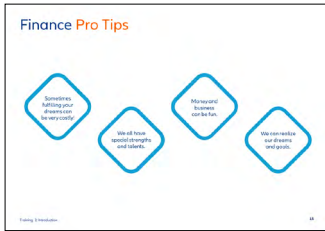
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Training 1: Introduction

Time for this section	Cumulative time
2 min.	72 min.

Slide 14: Finance workout tips



Objective

- Repeat and consolidate the learning content

Interview guide

The mediator introduces the Finance Workout tips

- Who would like to read the first tip for all of us?

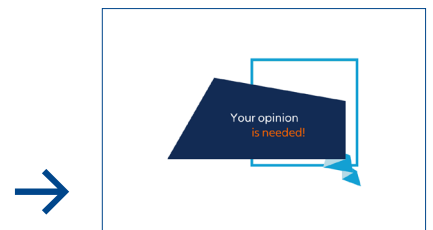
One student reads and then passes to the next volunteer

- Today, you also looked at your strengths and thought about the way in which you can fulfill your wishes. These are important prerequisites for achieving short – and long-term goals
- The topic of money will always play an important role in your life and each of you handles your money differently. Therefore, it is good for you to deal with it again and again. And today you have seen that openly discussing this topic can also be fun



Transition to slide 15/feedback sheet

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

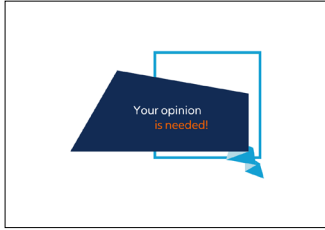


Notes

Training 1: Introduction

Time for this section	Cumulative time
4 min.	76 min.

Slide 15/Feedback sheet: Your opinion is requested



Objective

- Giving feedback
- Evaluating lessons

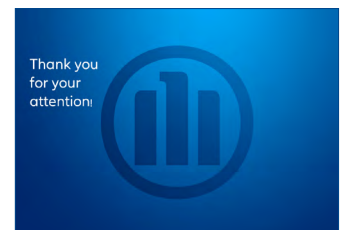
Interview guide

- Students complete the feedback sheet and return it to the Finance Coach
 - Thank you very much for your great cooperation!



Transition to slide 16

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

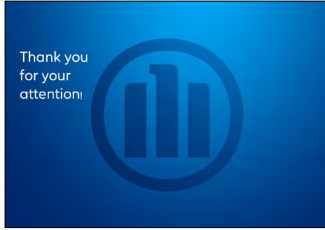


Notes

Training 1: Introduction

Time for this section	Cumulative time
1 min.	77 min.

Slide 16: Closing



Objective

- Closing

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 more sessions
- Actively ask the teacher for their comments or suggestions for improvement

Notes

Additional sources for teachers and students

Teachers

<https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/>

https://oese.ed.gov/files/2023/03/Y4Y_Financial-Literacy-Resources.pdf

Students

<https://dfi.wa.gov/financial-education/educators/high-school>

<https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/>





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