

Themes & Learning Objectives for Fun Education ebooks on Financial Capability

1. Friski u Hajjin

Themes:

- Becoming a critical consumer: spending and saving priorities
- Understanding the important role money plays in our lives
- Becoming a critical consumer: influences on spending and saving
- Understanding the importance of budgeting and a sample of a simple budget

Learning objectives:

- I understand that it may not be possible to have everything I want straight away, if at all.
- I can understand the importance of budgeting
- I understand the importance of being a critical consumer; prioritising carefully my spending
- I am aware of the importance of saving money for things in the future especially the importance of saving for a rainy day
- I can understand about the importance and responsibility of paying taxes

2. Gemma ma Gemma

Themes:

- Becoming a critical consumer: difference between needs and wants
- Understanding the important role money plays in our lives
- Becoming a critical consumer: the importance of planning your finances and keeping record of your spending and saving
- Understanding the importance of budgeting and building a simple budget
- Awareness of different currencies in different countries
- The importance of having a job/work to be financially stable
- Identifying and exploiting opportunities what to buy
- The importance of sustainability when spending money
- Awareness of a savings account

Learning objectives:

- I can distinguish between things that are more necessary to buy and which are classified as needs and things that we may do without which are classified as wants.
- I can understand the importance of budgeting and can work out a simple day-to-day budget
- I understand the importance of being a critical consumer; taking advantage of price offers which may be for our benefit
- I can understand how crucial it is to plan and keep record of my finances
- I am aware that there are other currencies apart from the Euro
- I can understand the importance of getting a job so that I am financially stable
- I am aware of different ways how to be sustainable when buying things and even when to save money
- I am aware of the savings account offered by banks

3. Gemma tibda Ggemma

Themes:

- Becoming a critical consumer: important not to waste money but use it efficiently and effectively
- Understanding the important role money plays in our lives: can be able to make a living
- Becoming a critical consumer: balance between spending and saving
- The importance of work to be able to make a living
- The importance of saving money in the bank
- Understanding the importance of saving money for things in the future
- The importance of being sustainable so that we are saving money
- Becoming a critical consumer: understanding consumer rights and responsibilities
- Understanding between gross and net pay

Learning objectives:

- I am able to find a balance between my spending and savings
- I can understand the importance of using the things I have and buy in the most efficient and effective way
- I can understand the importance of getting a job so that I am financially stable
- I am aware of different ways how to be sustainable when buying things and even when to save money
- I am aware of the savings account offered by banks
- I can understand the importance of saving money for unforeseen circumstances
- I am aware of consumer rights and obligations
- I can understand the difference between gross and net pay

4. Gimaghtejn ma Gemma

Themes:

- Understanding there are different currencies apart from the Euro
- Understanding the important role money plays in our lives: can be able to make a living
- Becoming a critical consumer: the importance of budgeting and a balance between spending and saving
- The importance of getting a job to be able to buy things for your living
- Understanding the importance of saving money for the future
- Becoming a critical consumer: understanding consumer rights and responsibilities
- Understanding what a loan is and when it is needed
- Understanding the importance of investing and the interest earned

Learning Objectives:

- I am aware there are different currencies in different countries
- I am able to find a balance between my spending and savings
- I can understand the importance of getting a job so that I am financially stable
- I can understand the importance of saving money for unforeseen circumstances
- I am aware of consumer rights and obligations
- I can understand the importance of budgeting
- I am aware what a loan is, when it is needed and the repayment
- I can understand what an investment is and its advantage
- I am aware of the different services that a bank offers

5. Gemma A u Gemma N

Themes:

- Becoming a critical consumer: the importance of planning your finances, the importance of budgeting and of keeping record of the balance between your spending and saving
- Understanding the importance of saving money for the future and especially for the rainy days
- Understanding what a pension is and from where the pension money comes from
- Understanding the importance to use your money wisely

Learning Outcomes:

- I am able to understand the importance of planning my finances, of preparing a simple budget by keeping record of my spending and saving
- I can understand the importance of saving money for the future and especially for the rainy days
- I can understand from where a retired person gets his income and why does he/she receive the pension
- I am aware of how I can use my money wisely

6. Dak li Thobb Igemma Gemma

Themes:

- Becoming a critical consumer: the importance of spending your money very wisely
- Understanding the importance of saving your money especially for the future and for a rainy day
- Becoming a critical consumer: influences on spending and saving
- Understanding the importance of loan and investment

Learning Outcomes:

- I understand that it may not be possible to have everything I want straight away, if at all, and that I may need to save money for things in the future
- I can understand why it is essential that we save money especially for unforeseen circumstances
- I understand why we should all be critical consumers, thinking carefully about how we use our money in the most effective and sustainable way
- I can understand the importance of investing money and getting a loan