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# Moral Education



# Moral Education

## Teacher's Guide

Grade 12

Volume 02



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**H.H. Shaikh Khalifa Bin Zayed Al Nahyan**

President of the United Arab Emirates

“

“Extensive knowledge and modern science must be acquired. The educational process we see today is an ongoing escalating challenge which requires hard work. We succeeded in entering the third millennium, while we are more confident in ourselves.”

”

**Quotes from H.H. Shaikh Khalifa Bin Zayed Al Nahyan**



## Moral Education

### Engaging, Enlightening, Enabling and Empowering Global Citizens

“ A country's greatest investment lies in building generations of educated and knowledgeable youth . . . To the young men and women of the Emirates, the future is yours. You are those who will determine your country's future. ”

Sheikh Zayed Bin Sultan Al Nahyan

“ Values are the foundation of a nation's stability, and the spirit of its laws. Without values, a country has no security, stability or continuity. ”

H.H. Sheikh Khalifa Bin Zayed Al Nahyan

“ The future belongs to those who can imagine it, design it and execute it. It isn't something you await, but rather create. ”

H.H. Sheikh Mohammed Bin Rashid Al Maktoum

“ Our children face major challenges, and it is our responsibility to prepare and protect them. We should not sit back and watch. We should race faster than light to ensure that future generations are well prepared to continue achieving and progressing. ”

H.H. Sheikh Mohamed Bin Zayed Al Nahyan

## Moral Education

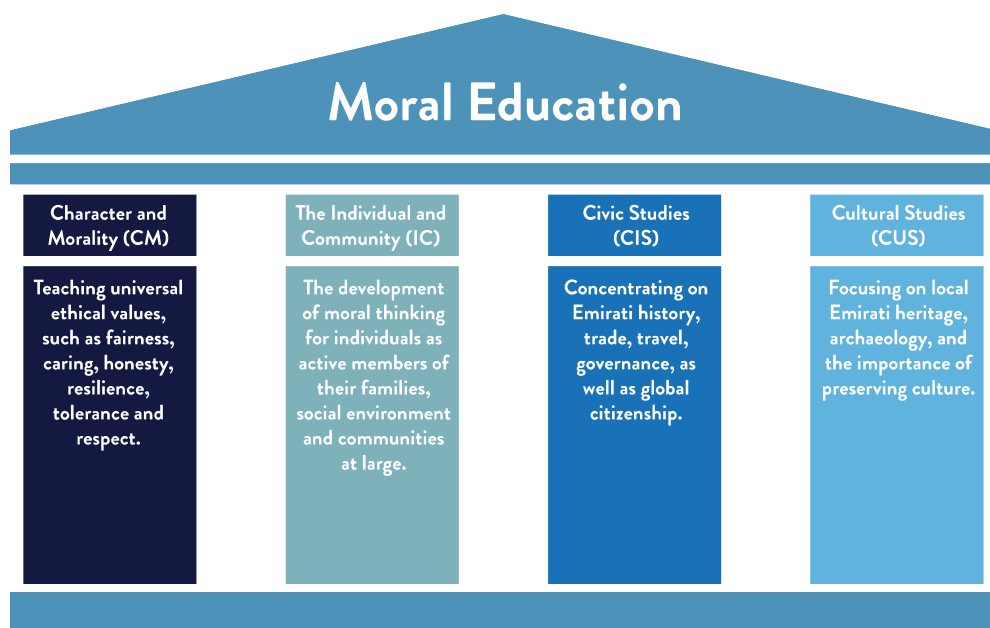
Moral education seeks to foster in students a set of universal values, which will enable them to peacefully interact and connect with people from different cultural and social groups who hold different views and perspectives. It seeks to empower them to become active, responsible, local and global citizens. It enables them to develop mutual understanding, respect for difference and empathy in order to sustain our cohesive and prosperous society. Through dialogue and interaction, students are provided with opportunities to explore different worldviews, to challenge one another's assumptions and attitudes and to develop the knowledge, skills and attitude necessary to think critically, to make informed ethical decisions and to act on them in the interests of their society.



## Values of the Moral Education Course

## Key Pillars of Learning

The Moral Education course will be experienced by students as they progress through the course, working their way through four key pillars of learning. Each of the four pillars is constructed around a series of learning outcomes.



As a nation that learned to thrive in a harsh desert environment, the UAE countries lay the foundations for a happy and prosperous future.



## Key Skills

The Moral Education Course takes a holistic approach to teaching and learning. It focuses on educating the Head (the cognitive domain—knowing), the Heart (the affective domain—feeling) and the Hands (the pragmatic domain—doing), so that students are equipped with an appropriate skill set to fully participate in a fast-changing world.



## Values

Values are at the heart of moral education. They are essential to a person's sense of self; they operate as the personal benchmarks that guide our thoughts and actions. The Moral Education aims to support students in identifying their personal goals and the motivation behind them. Moral education explores many multi-faceted issues, including trade, mental health and the distribution of resources. It also enables teachers and learners to explore the ethical implications behind complex global issues, enabling them to engage as members of the UAE and international community.

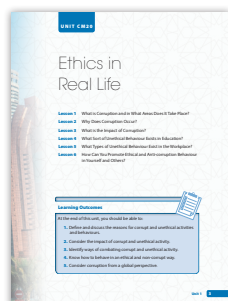
It is hoped that in working through the Moral Education curriculum, teachers and students will become inspired and motivated by a commitment to the values of social justice, human rights, care for the environment, empathy, respect for diversity and global solidarity. The lessons of Moral Education course are founded on the principles of solidarity, equality and inclusion, and support a process for teaching and learning which explores how personal values are shaped and directed. This Moral Education course does not impose values, but rather encourages students to explore ethical issues, and develop an awareness on their individual values.

## Teaching and Learning—*A Pedagogical Approach*

Group is important in encouraging students to be proactive and autonomous learners. Throughout this moral education curriculum, there is a focus on inclusive group work, and a student driven approach to teaching and learning in the classroom. Students are encouraged to have open discussions, guided conversations, activities, and philosophical debates. This is intended to take students through a process of awareness-raising and critical thinking, which will allow them to consciously enact moral reasoning in their everyday lives.

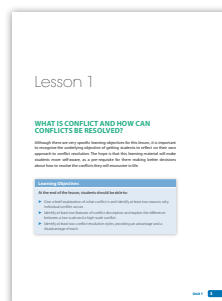
## Moral Education Course Education Resources

In order to teach the Moral Education course a suite of resources has been developed to support the teaching and learning of all participants:



### Student Book

A book specifically for students with a range of illustrations, images, texts and activities to engage and support students in their learning.



### Teacher Guide

The Teacher Guide takes teachers through the course, highlighting learning outcomes for the unit, learning objectives for each lesson and suggested lesson ideas and tasks with approximate timings. Many of these activities incorporate differentiation to help support learners with a range of abilities skills and needs.

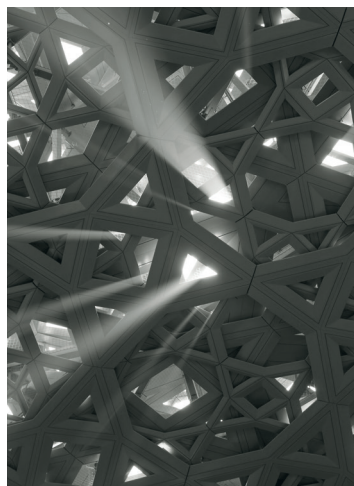


### Digital Resource

Where appropriate, learners will have opportunities to use digital technologies, such as eBooks and digital objects, to support and extend their learning about aspects of moral education across each unit of the Moral Education course.

## Key Pillars of Learning

*A design that evokes local culture, contemporary society and global citizenship*



The cover draws inspiration from the Louvre Abu Dhabi Museum, which was opened in a historical ceremony by His Highness Sheikh Mohammed bin Rashid, Vice President and Prime Minister of the UAE and Ruler of Dubai, His Highness Sheikh Mohammed bin Zayed, Crown Prince of Abu Dhabi and Deputy Supreme Commander of the UAE Armed Forces, French president Emmanuel Macron and other leaders and heads of states in November of 2017.

The Louvre Abu Dhabi is noted as a cultural beacon which aims to bring people of different cultures together to help visitors understand the universality of humanity. This reflects the aims of the Grades 10–12 course in showcasing and celebrating cultural diversity to help build understanding and foster positive behaviour.

One of the aims of the Louvre Abu Dhabi is to induce respect, curiosity, learning and self-reflection. It is hoped that the Grades 10–12 books will also serve to reflect and build these important values.

The covers are based on the design by French Architect, Jean Nouvel. The roof of the dome incorporates 8000 overlapping metal stars. Each star can be thought of as an individual who is part of a complex society full of different cultures. Nouvel notes that the dome is a major symbol of Arab architecture and the roof of the Louvre Abu Dhabi a move to a modern interpretation of that tradition. The content of the books seeks to reflect that unity of tradition and modernity by encouraging students to recognise the strengths of the history of the UAE with its vibrant modern and outward looking approach, which will help develop the country in the future.



# Introduction

This Guide outlines the nature of the content to be covered in each unit for each grade and the learning outcomes for each unit. The guide provides suggestions for activities and ways to plan your lessons to cover the requirements of the MEP. Each lesson is prefaced by a set of short, concise learning objectives which provide a focus for what students are expected to be able to do by the end of the lesson.

Please note, that the activities and plans are for guidance only and you are encouraged to use your own experience, resources and activities to plan your lessons according to the ability levels and nature of the students you teach, and of course, your own teaching and learning styles.

## The Structure of the Student Book

The Student Book covers all the units which are stipulated by the MEP Curriculum Document. The Document notes that each unit “requires six, or in some cases twelve, hours of teaching time during the course of half a term or across two half-terms”. In Grades 10 and 11, there are six units. In any academic year, the number of weeks available in each half term might vary and as such, it will be necessary to review timing and in some cases, will require some judgement as to what topics to cover and what might have to be left out. This is assumed to be a decision made using the professional judgement of the individual teacher.

Each unit contains six lessons which have been written to reflect the content required by the Curriculum Document. The Student Book is what it says – it is a book for students. As students work through the MEP, they will build up their skills and knowledge and in many cases, can use this accumulated knowledge to help them progress through Grades 10 to 12.

The units are arranged for each grade as follows:

Grade	Term 1 (A)	Term 1 (B)	Term 2 (A)	Term 2 (B)	Term 3 (A)	Term 3 (B)
	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6
10	Ethics and the Global Economy	Living a Moderate Life	Intercultural Relationships	Being a Responsible Adult (1)	Being a Responsible Adult (2)	Being an Active Citizen
11	Peace and Conflict Studies	Reflection and Transition	Universal Culture	Global Citizenship (1)	Global Citizenship (2)	Developing a Global Outlook
12	Managing Real-World Finances	Ethics in Real Life	Project – Living a Moral Life and Morality in Practice	Project – Living a Moral Life and Morality in Practice	Project – Living a Moral Life and Morality in Practice	Project – Living a Moral Life and Morality in Practice

The content included in the Student Books for Grades 10 to 12 has been deliberately written to include a rich content base. It must be remembered that the Student Book is **not** a template for teaching. The amount of content in the Student Book is far greater than could be covered in any one-hour lesson.

The Student Book deliberately provides a richness of content to help students build their knowledge and understanding and to provide them with a reference source which can be used throughout their lessons in the MEP and beyond.

At the start of each lesson, there are suggested learning objectives for the lesson. These have been designed to be quite specific and provide a basis on which you can plan your teaching. Teachers can use these learning objectives as a focus for the lesson but also provide a degree of flexibility around how the lesson is planned and the teaching and learning which takes place. This allows teachers with different teaching styles to plan accordingly. It is recommended, therefore, that you are highly selective in the way in which you use the Student Book as part of your teaching.

**Lesson Timing** This Guide provides suggested lesson plans breaking down the lesson into different activities. Many of these activities are student-centred and active. Each activity is accompanied by a suggested timing for the activity. This timing is a suggestion only and it may be that you wish to devote more time to some tasks than others. This is left to your discretion and professional judgement, and your knowledge of your own students.

**Unit Themes** The Guide focuses on key themes in each unit which it is suggested could be covered in the space of a one-hour lesson. These key themes in each lesson have been drawn from the range of unit content provided by the Curriculum Document and guided by the Learning Outcomes specified for each unit in that Document. You may wish to focus on other themes provided in the Student Book which you think are important for your students. This is perfectly acceptable and is again left to the professional judgement of the individual teacher.

## **The Tasks and Activities in the Student Book**

There are a number of tasks and activities provided in the Student Book which you can, if you wish, use as part of your teaching. However, some teachers may wish to use their own tasks and activities and not use those in the Student Book. This is perfectly acceptable.

Alternatively, you may wish to use the tasks and activities suggested in this Guide. You may find that some of the tasks and activities in the Student Book which are not mentioned in this Guide are more suitable or appropriate for your students; again, it is perfectly acceptable to use any of the tasks and activities provided in the Student Book in your teaching.

## **Pedagogical Approach**

The suggestions in the Teacher's Guide are based on sound pedagogical principles. Lessons are divided into different tasks and activities, many of which are not teacher-led but student-centred. The aim is to inspire and excite students by encouraging them to be involved, engaged and active. Typically, the lesson begins with a short five to ten-minute introductory task which serves to introduce students to the topics to be covered or remind them of prior learning. The lessons are then broken down into tasks and activities which take differing amounts of time; some will be ten minutes, some fifteen to twenty minutes and others longer.

As noted, many of the tasks and activities are based around pair-work and small groups. It is recommended that when pairing students or putting them into groups, that different abilities of students in your class are taken into consideration. A task requiring a group of four, for example, might include students with a range of abilities. The teacher can take charge of how groups or pairs are put together and can be based on your personal knowledge of your students and their needs. It is



advisable to ensure that pairs and groups are changed regularly to ensure a mix of ideas, abilities and to retain the interest and motivation of all students in the class.

## Differentiation

There are a range of activities provided in the Teacher's Guides. Many of these activities provide the opportunity for differentiation. It is not the case that differentiation must be simply providing more able students with more challenging tasks than weaker students, although this may be something you might wish to provide in some circumstances.

Pair work, for example, might be a way tasks can be differentiated, especially if the pair includes a weaker student and a stronger student. The stronger student can not only support the weaker student but also strengthens their own understanding and range of skills by having to think differently. Similarly, group work can be an excellent source of differentiation because it takes pressure off some students and allows them to be more comfortable with their peers and work more at their own pace.

Other suggested activities which promote differentiation include questioning activities, 'hot seat' tasks, serial questioning, task choices, choosing different outcomes, for example cartoons, artwork, drama, poems and so on, which may be more appropriate for students with different learning styles or abilities.

For example, Hot Seat activities are excellent as a differentiator as the questions asked are put in the hands of students and the student in the hot seat feels under less pressure to respond to questions by their peers rather than from the teacher.

Serial and stepped questioning is designed to build the level and complexity of questions so that weaker students can take part, answer questions at a simple level, achieve, and feel they are making progress, whereas stronger students can tackle questions which provide stretch and challenge.

In some cases, it is suggested that a range of tasks be placed around the classroom and students choose which they want to tackle. Weaker students may choose simpler tasks but ones in which they will be able to complete and achieve without the pressure to keep up with their peers or attempt to do the same things as their peers and failing.

Differentiation by outcome may include the requirement to work on a task which is common to all students but to be willing to accept different outcomes as evidence of learning and progression. For example, there are a number of tasks included in the Teacher's Guide which suggest allowing students to produce poems, draw cartoons or other forms of artwork, develop role plays or a simple piece of drama as well as written outcomes. Such tasks are excellent sources of differentiation as they permit students of all abilities and skills to take part, to produce outcomes, and achieve.

## The Use of Videos

There are a number of suggested videos to use with students in the lessons. Many of these are videos provided on the YouTube platform. It may be that you wish to find a way of downloading these videos to show students in class rather than allowing the student to access the videos themselves. When students access YouTube videos, there is a temptation for them to begin to wander off-task and look at other videos suggested by the platform.

If you are using YouTube, there is an option to change language settings for Arabic.

1. Go to YouTube.com <https://www.youtube.com/>
2. Find the 'Settings' link in the menu bar.
3. Scroll to find the 'Language' link and select the link.
4. From the list, choose your language (Arabic).

## Using Kahoot

Kahoot is an educational resource which is an excellent way of allowing students to participate in the lesson and for differentiation. A number of the lessons in the Teacher's Guide suggest using Kahoot.

Kahoot is a game-based platform based on 'voting'. Teachers can create multiple choice questions related to the subject matter being taught and show these questions on a central presentation device to students. Students can then use their own devices, which may be a laptop in a learning resources centre or even their smartphone (if these are allowed in class), to 'vote' their answer. The teacher can see the individual and class responses to the questions in real-time.

The tool can be used as part of formative assessment to check on student progress or as a means of soliciting students' opinions on a topic. For the student, the tool means they can all participate anonymously without fear of retribution or ridicule. This is, therefore, excellent for differentiation.

The main Kahoot website can be found at:

<https://kahoot.com>

A guide to how to use Kahoot in schools can be found at:

<https://kahoot.com/what-is-kahoot/>

A guide to using Kahoot in Arabic can be found in different ways including:

<http://www.mohamedansary.com/2015/11/how-to-use-kahoot-in-arabic-cla.html>

<https://itunes.apple.com/us/book/engage-your-students-with-technology-kahoot-arabic/id1111213236?mt=11>

<https://www.youtube.com/watch?v=KjQEIeN3EA4>

## The Nature of the Moral Education Programme

You will notice that each lesson in each unit is framed in the form of a question. This is deliberate. In Grades 10 – 12, students are expected to be increasing in their maturity and level of awareness and understanding. As part of the preparation of students for the world of work and higher education, it is assumed that students will begin to develop more critical thinking skills. By framing each lesson as a question, we are sending a signal to students that moral education is about questions.

These questions are invariably open-ended questions which require thought, consideration, balance and critical awareness. The questions framed also reflect the underpinning foundations of the MEP including respect, thoughtfulness, thinking, learning and communication skills, handling and understanding information, solving problems, decision making, being creative, working with others, and managing oneself.

It is important to remember that whilst we wish to instil a sense of purpose, respect, an understanding of civic responsibilities and respect for law and order, in many of the topic covered in Grades 10 – 12, there are often no specific ‘right’ or ‘wrong’ answers to the questions or issues raised. The aim is to encourage students to recognise that in some cases, there are ‘grey areas’ where decision-making can be difficult. These grey areas may require leaders to be decisive, to show leadership and make difficult decisions. They may also require students to take responsibility, to be courageous, determined, show discipline, wisdom, and generosity, again underpinning foundations of the MEP. Helping students recognise the challenges faced in understanding moral education will be a crucial part of the teaching process.

## The Pedagogical Structure of the Lessons in the Student Book

The structure of the lessons includes content related to the curriculum for the unit, along with a number of pedagogical features. As noted, these pedagogical features can be used by the teacher as part of lesson planning. Many of the task boxes in the Student Book include some lines to allow students to write down their idea, thoughts, or answers. The main features are:

### Key Terms Boxes

Key terms boxes are provided in the margins of the text. They will provide a definition of a key term used in the text. The key term will be emboldened and in blue in the text to alert students that the definition will be given in a box in the margin. You may wish to encourage students to learn these key terms as they provide important building blocks to understanding the content and context of the issues being considered. Assessment on the key terms provides an opportunity to test basic knowledge recall which reflects lower order skills in the Bloom

Taxonomy, and as noted above, tools like Kahoot are a useful way to do this. To test **understanding** of the key terms, which reflect higher skill levels, it is good practice to ask students to use the terms in different contexts within sentences and short paragraphs so that they are not simply repeating phrases without considering the meaning. Assessment of understanding of key terms can also be useful as a means of differentiation, through, for example, hot seating.

### **Discussion Point Boxes**

Discussion Point boxes provide a topic, issue or question which encourage discussion with classmates or with family. Teachers can use these Discussion Points as part of the lesson with whole group interaction, paired work or small-group work. The use of Discussion Points is meant to help students explore what can be complex issues; to learn to develop their own views and opinions but to be respectful of others' views and opinions, and be prepared to listen as well as contribute.

### **Thinking Task Boxes**

Thinking task boxes tend to be an individual task, but not exclusively so. They require students to set aside some time to think carefully about the issue or question in the box. These are designed to challenge thinking and consider both sides of the issue. Thinking Tasks can be used in lessons as a chance to get students to spend a few minutes contemplating, before being prepared to share their thinking with the rest of the class.

### **Action Task Boxes**

Action Task boxes contain tasks that require action! The Action Task boxes may require students to carry out some written work, complete a table, find out some information, note something they may need and use in the lesson, or do some task outside the classroom. These can be used for classwork or homework as appropriate. There will be some Action Task boxes in the Student Book which enable students to complete tasks in the book itself, if desired, or could be completed in other ways, for example, through laptops, tablets, audio recording, video recording and so on.

### **Research Task Boxes**

Research task boxes require students to go and find out some additional information to that provided in the Student Book. This could be as part of their own learning development but could also be a requirement of part of the lesson. The research task may involve students doing some desk research, secondary research or online research.

### **Self-Assessment Questions**

At the end of most of the lessons, there is a set of Self-Assessment Questions. These questions could be tackled by students for their own learning development but could equally be set as part of classwork, homework (if appropriate) and/or used for formative or summative assessment purposes.

**Checkpoint**

These are generally short questions which appear throughout the lesson and require students to provide a quick answer to the Checkpoint question. This is designed to help students check understanding of key issues before moving on to the next topic.

**Questioning Task**

A Questioning Task requires students to ask questions and seek answers. This may mean they must ask friends, family, teachers or other people who may be in a position to provide them with information to help them construct an answer and gather more information.

**The Teacher's Guide as a Tool**

This guide has been produced to provide you with the primary tool for your teaching of the programme. Please note that the Student Book is not the curriculum, it merely reflects the curriculum as laid down by the Moral Education Programme. This guide should be your primary source of reference to help you plan and devise your teaching and learning strategies. Best practice suggests that teachers should use a textbook as an aid to teaching, and not as a replacement. It is highly recommended, therefore, that you do not rely on the Student Book as the main tool for your teaching but focus on the suggestions outlined in this Teacher's Guide as being the key source of ideas and plans for your teaching.

# Managing Real-World Finances

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- Lesson 1**     What Does It Mean To Be A 'Smart Consumer'?
- Lesson 2**     What are the Main Features of Sound Financial Management?
- Lesson 3**     What Are the Different Forms of Borrowing and Lending?
- Lesson 4**     What Are the Advantages and Disadvantages of Saving and Investment?
- Lesson 5**     What Are the Moral Questions Surrounding Financial Management?
- Lesson 6**     How Does the Financial System Work and What Role Does Government Have in Regulating the Financial System?
- 

## Learning Outcomes

At the end of this unit, students should be able to:

1. Research and demonstrate ways of being smart consumers.
2. Explain how keeping accurate financial records support good financial management.
3. Evaluate different forms of borrowing and lending (credit).
4. Produce an analysis of the pros and cons of different forms of saving and investment.
5. Apply their understanding of moral responsibility to making sound financial decisions.
6. Assess and explain to others the consequences of poor financial management.
7. Demonstrate an understanding of financial systems and the role of government in regulating these systems.

## Introduction

As a general point to note, the website of the CBUAE (<https://www.centralbank.ae/en/>) has some useful videos in its 'Media Center' tab which can also be used for other lessons dealing with credit cards, and borrowing.

**Lesson 1** explores the meaning of the term 'smart consumer'. There are a series of activities used to explore the meaning of some key concepts which are at the heart of understanding what it is to be a 'smart consumer'. These include 'price', 'value for money', and 'opportunity cost'. The lesson then gives students a chance to explore a product and how they might research the item to enable them to make an informed decision, the hallmark of a smart consumer.

**Lesson 2** looks at the features of sound financial management. Within the lesson on this section lie the seeds of what the opposite of sound financial management is and its consequences, which students will get a chance to consider later in the lesson in line with the requirements of the Curriculum Document learning outcomes. This lesson will look at the difference between wages and salaries, balancing income and expenditure, and issues relating to cutting back expenditure, before offering an opportunity to consider the consequences of poor financial management. This topic is revisited in a later lesson.

**Lesson 3** considers different forms of borrowing and lending. This lesson provides a suggestion to involve students in a variety of tasks through 'activity stations'. This can require some planning and preparation beforehand, but is an excellent way of providing students with variety and some choice in what they do. As such, it is a good method of differentiation and allows students to be in control of their own learning and achievement within a supported group environment if preferred. One of the suggested activities includes a budgeting exercise which is a key element of sound financial management.

**Lesson 4** builds on some of the issues covered in Lesson 3 and in particular, the link between lending and saving. The first half of the lesson looks at the reasons for saving, types of saving, and saving for old age. The latter point is particularly important – most students in Grade 12 will have had very few thoughts about what life holds in store for them in forty-plus years' time, but being aware of the importance of saving for old age is vital as the activity demonstrates. The second half of the lesson provides the chance for students to have a go at some investing in shares. This type of activity is always popular, involves an element of competition, not just between students but with the student themselves. There is a suggestion that this can be followed up through subsequent lessons.

**Lesson 5** explores some of the moral and ethical questions surrounding financial management. It begins by looking at the boundary between being frugal and being greedy and then moves on to devoting a substantial part of the lesson to exploring a Case Study given in the Student Book about a young couple who spend unwisely, don't take appropriate responsibility for their behaviour, and end up losing their home. There are a variety of ways suggested to allow students to explore the issues that arise, from a drama performance to writing a story. The aim is to provide a choice of ways of interacting with the Case Study that meet the different needs and abilities of students in a learning environment which will allow them to utilise their strengths and feel that they can achieve. For teachers who feel that the suggestions are quite challenging, there are some other options suggested for different teaching strategies which can be used, and which cover and explore the same learning outcomes.

**Lesson 6** includes some quite complex issues. In the space of an hour it will be impossible to cover this vast area, so the suggestions aim to provide a simple overview of some of the main issues that arise in relation to how the financial system works, and regulation. For students who will have studied unit 1, in Grade 10, there will be some familiarity with the financial system as bringing together lenders and borrowers through capital markets, but some students will clearly not have studied this. The lesson starts with a fun acrostic task, and suggestions are provided about how to differentiate this for different ability levels. This is followed by some other suggested active tasks which have student centred learning as the basis of the activities. The lesson continues by looking at insurance, and finishes in more traditional fashion by using the content in the Student Book as the basis for some suggested tasks. As with other units, be aware that the timings and the tasks should be considered as flexible, and can be adjusted according to the type of group you have and their abilities.



# Lesson 4

## WHAT DOES IT MEAN TO BE A 'SMART CONSUMER'?

The essence of this lesson is to get students thinking about the idea of what we purchase things for, and how we can measure the idea of 'value for money'. This may not have been something that students will have thought about to any great extent, and this is an opportunity to introduce some more formal ideas on consumer behaviour based loosely on some basic economic theory. Ultimately, we want to encourage students to recognise that researching before purchasing, improving knowledge about products and considering what we are getting for the price paid can all be classified as being 'smart'. However, it is also important for students to recognise that there are times when this type of activity is not viable, and thus we have to make informed decisions about when to be 'smart' as consumers and when such detailed checking might not be viable or necessary.

For this lesson, it is suggested that you bring along some simple products. These could be chocolate bars, pieces of fruit, some pens or pencils, pencil sharpener etc. – something small and not expensive, but which will appeal to students in your group.

If you are not able to bring in actual items, you can print off images of some goods, cut them out, stick them on card, and hand these out to students.

You will need two items per student.

### Learning Objectives

At the end of the lesson, students should be able to:

- Give a written or verbal definition of the term 'smart consumer'.
- Give a definition of the term price and explain the difference between price and opportunity cost.
- Describe at least three features of being a smart consumer.

## Suggested Lesson Structure

### 1. Lesson Starter (10 minutes)

Begin the lesson by showing students two images on the board or other presentation device. One image should be of a low value, low priced item and the other something which has a much higher price and is a higher value. The items you choose to show should be relevant to the students, and be something they can all identify with. You will know your students best, so the choice should be based on your local knowledge.

When the images are shown, ask students to look at them and ask the following question (which can also be shown on the board):

*Look at these two products. If you were considering buying both of them, would there be any difference in the process you would adopt to make your purchase?*

Give students two minutes to consider their responses, which they should write down on Post-it notes. When they have completed their responses, ask them to post their notes onto a 'wonder wall' or similar. Then get students to look at some of the other responses from their classmates.

When students have sat down, choose two or three of the Post-it notes from the wall and read them out to the whole class. You can ask if students are happy to volunteer if the note was the one they wrote, but you might wish the notes to remain anonymous – this is one for your own judgement.

Conclude this activity with a short question and answer (Q&A) session with the aim of arriving at a conclusion about the ways in which consumers might treat the purchase of a high priced item compared to a low priced item. What the

conclusion will be will depend on the class and their responses, but it is likely to be something along the lines that high priced items require more time and thought before purchasing.

## 2. The Idea of Price (10 minutes)

In this activity, students will be asked to think about the concept of 'price'. Chances are that few students will have thought about the meaning of this term in any formal way.

At this stage, you will be using the items that have suggested to you to bring to the class. Give out one item to each student and ask them to consider how much the item would be to buy and to write it down. As an alternative you can put students into groups or pairs and give each group or pair an item. When they have done this, ask a selection of five students to stand up in turn, show their item and say how much they think it would be to buy. Write down the product and the student responses on the board.

Put students into pairs and ask them to compare their products and the prices they both suggested, and whether either would suggest a different price. Then ask the pairs to consider two questions:

- If what they have suggested as the price was the actual price, how was this price arrived at?
- What does the price of a product signify?

Choose some pairs to provide feedback to the rest of the class. Try to select some different people from those who provided feedback in the starter activity.

At the end of the activity, bring up on the board a 'sentence starter'. This is a means of giving students a prompt to try and summarise their learning.

The sentence starter in this case is:

To me, the meaning of the term 'price' is...

Get the students to complete the sentence. As they are completing this task, walk round the class and observe the sort of responses students are providing. Try to note the students who might be having difficulty so that you can provide some additional support to them later. Note: this task may take more than ten minutes. You can adjust the timings of the lesson to suit or adjust the way you get student feedback. These are suggested tasks only.

### 3. Value for Money (10 minutes)

Here we want students to extend the work they have just done on price and think about the idea of 'value for money'. To begin this activity, you will need to bring in some item which has value to you. It might be a piece of jewellery, a photograph of your family, an item of sports equipment, a CD or DVD etc. What is important is that this item must be something that your students are unlikely to find valuable.

Show the students the item, briefly explain it if necessary, and then ask students if they would like to bid for it – like an auction. The chances are that most students will not be willing to pay anything for the item, or at the very best, only a very small amount.

You will then need to 'withdraw the item' from auction as no one has bid anything near 'what it is worth'. You can then spend a couple of minutes explaining what it is about the item which has value to you. Then say to students that you cannot understand why they have bid such low prices for the item.

This can then stimulate a short class discussion about why they value the item so low and you value it so high.

Then put students into pairs, give them a piece of flip chart paper or similar, and ask each pair to come up with two possessions, one each, which have high value to them and to write down on the paper five agreed general points about what makes something 'valuable'. Get each pair to post their paper onto the walls of the classroom. They can then mingle and look at the responses of the other pairs.

At the end of this activity, ask students to write down their definition of 'value for money'.

Again, circulate around the class and check understanding.

### 4. Opportunity Cost (10 minutes)

For this activity, you will need to go back to your small items you brought into class. Each student will now need to have two items, so give out the second item to them and ask them very quickly to assign a 'price' to the second item.

Now ask students to make a choice between the two items. Select some students to give their feedback – again, try and choose some different students from those who have already given feedback in the lesson so far. Ask them a simple question: Tell the class what your two items are, which you chose and what the item 'cost' you.

The chances are that each student will say something like: 'I have X and Y and I have chosen Y, it cost me five dirhams'.

Now ask students to consider what they have sacrificed in making the choice between the two items. The answer is they have had to sacrifice the other option and that this is called 'opportunity cost'. You can then note to students that rather than looking at the price of a good it can be more informative and 'smart' to consider what we are sacrificing in terms of other goods when we make a purchase. That can often be a more revealing way of looking at consumption choices than looking at price.

To reinforce the understanding of opportunity cost, ask students to complete the Checkpoint questions on page 94 of the Student Book.

## **5. Characteristics of 'Smart Consumers' (15 minutes)**

In this activity, put students into pairs or groups of not more than four and give them another piece of flip chart paper or similar. They must choose a product which they all agree that they want to purchase – just one product. They must then do the Research Task on page 95 of the Student Book using online retailers.

When they have found at least three different prices, they must then write down five other factors, apart from price, which they would want to discover about the product and the online retailer before they made a decision on which item to purchase.

When they have completed the task, get the pair/group to post their feedback on the walls of the classroom and again, go round other groups' responses and see what others have written.

If there is time, you can ask students to summarise how they would explain what a 'smart consumer' is using no more than 140 characters in 'Twitter' style. A template is provided at the end of this lesson in Appendix 1 for this purpose.

## **6. Plenary – Bag of Words (5 minutes)**

In this simple end of lesson activity, write out a series of key words that have been used in the lesson, such as price, value for money, satisfaction, value, opportunity cost, price aware and so on. You can add duplicates of the words to ensure that there are enough words for one per student. Go around the class and ask students to pick a word out of the bag. They then have three minutes to make a sentence out of the word they have picked which reflects the learning in the lesson.

You can use the template provided at the end of this lesson in Appendix 2 for students to write their sentence.

You can ask some students to read out their sentences if there is time, or you can ask students to hand in their slip of paper as they leave the class.

# Lesson 5

## APPENDIX 1

### Tweet Template

Name \_\_\_\_\_

Tweet Title \_\_\_\_\_

[illegible]

## APPENDIX 2

Name: \_\_\_\_\_

My Word: \_\_\_\_\_

My Sentence:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# WHAT ARE THE MAIN FEATURES OF SOUND FINANCIAL MANAGEMENT?

## Introduction

This lesson explores the idea of sound financial management, and uses as a key guide the idea that sound financial management means living within your means and avoiding spending more than you have coming in. The lesson is based around the family, but could easily be adjusted to consider the issues from an individual perspective. The family is used because it is assumed that most students will not be familiar with the world of work. It is worth encouraging students to talk to their families about some of the issues that are raised. Obviously, finances can be quite a personal thing, so do make sure your students are aware that some people do not like talking about their finances. However, there should be some opportunities to ask general questions about things like the differences between wages, salaries, and pensions.

### Learning Objectives

At the end of the lesson, students should be able to:

- Distinguish between a salary and a wage by giving a written or verbal definition.
- Identify two ways in which a family might balance its income and expenditure.
- Give a definition of a budget and state at least two advantages to a family of budgeting.
- Give an explanation about why it is important to plan for retirement.



## Suggested Lesson Structure

### 1. Lesson Starter: Wages and Salaries (5 minutes)

The start of the lesson aims to help students understand the distinction between a wage and a salary.

One way of doing this is to ask students to use a 'whispers' exercise. Divide the class in half and then line up the students in their two halves. To the first student in the line in the first half of the class, either whisper the definition of a 'wage' into their ear or give them the definition written on a piece of paper for them to read. Do the same thing with the second half but this time with the definition of the term 'salary'.

The first student in the line in each half then must whisper the definition to the second student in line, who then whispers it to the third person in the line, and so on to the last student in line. When both halves have finished, ask the last students in line to write the definition of their term on the board. Now ask the first student in each line to write the definition they were given under these two definitions. Discuss the differences.

This is a quick and interesting way to consider introducing definitions. It is accessible, and helps students remember the correct definition because they recall how it can get 'corrupted' as it passes down the line. If you have any students with hearing impairments, the 'whisper' can be replaced by writing down the interpretation, showing to the hearing-impaired student and then having that student pass it on to the next student.

### 2. Balancing Income and Expenditure (10 minutes)

Having introduced the idea of wages and salaries, you can introduce the next activity by telling students that the vast majority of families rely on their wages or salaries as the main form of income for their household. From this income, all household expenditure has to be paid for.

This activity is designed to get students to think about the types of household expenditure. Split the class into groups of no more than four. It is always sensible to ensure that the groups are of mixed ability and need, and to change the groups on regular occasions, depending on the nature of the activity.

In groups, ask students to use a piece of flip chart paper or presentation slide software such as PowerPoint and to consider a list of the types of household spending a typical family might have to use its income on each month. Allow around five to six minutes for this, and as the groups are working, go around the groups and provide appropriate prompts to help them along.

When time is up, get the groups to post their flip chart paper or show their presentation slide. They should then be given a few minutes to go around the other groups' suggestions and note down any items of expenditure they had not thought of.

When the class are seated again, as a whole class, ask if anyone would like to suggest how much they think buying all the items they have identified would cost? After you have a few suggestions, take one reasonable suggestion and write the figure on the board, for example, 10 000 AED. Then ask students what they think would happen to a family spending this amount of money each week, if their incomes were lower than, equal to or higher than the (for example) 10 000 AED?

For example, you could say what would happen if the family's income was 8000 AED, 10 000 AED or 12 000 AED.

The intention here is to introduce the idea of the distinction between 'deficit' and 'debt' and how sensible financial management means trying to ensure that you do not spend what you have not got.

Check understanding by getting the students to do the Checkpoint on page 108 of the Student Book.

### **3. Cutting Back Expenditure (10 minutes)**

To follow up the last activity, this activity puts the student at the centre of the task and asks them to consider their own spending habits to see if they can prioritise their spending and what they could cut back on if they had to.

Use the Action Task on page 112 of the Student Book for this. Give students five to six minutes on the activity, and then use the remaining time to gather some feedback in the form of asking students to tell their peers what spending they consider a priority, what they could cut back on, and why.

# Lesson 6

## 4. The Consequences of Poor Financial Management (35 minutes)

The remainder of the lesson is devoted to allowing students to consider the consequences of poor financial management. The work so far has been focused on the idea that balancing income and expenditure is fundamental to sound financial management.

It is suggested that you offer students the choice of what way they would like to do the task. Begin by explaining that their task is to demonstrate what they think some of the consequences of poor financial management for families might be. The sort of options you give will depend on your group, but some suggestions include preparing a short five-minute presentation, a piece of drama, or a public information advert. By allowing choice, students of differing abilities, skills and learning styles can take more control over their learning and choose an activity which they feel more comfortable with, and which they think will allow them to achieve.

Give students around 15 minutes preparation time, and then use the remaining 15 – 20 minutes for the presentations/performances etc.

Note: The Curriculum Document specifies that one of the learning outcomes for the unit is for students to demonstrate their understanding of the consequences of poor financial management and to analyse and explain this to others. It is important, therefore, that the main task in this lesson does reflect this desired learning outcome, and that you have some way in which you can assess the extent of the learning of students in the group.

# WHAT ARE THE DIFFERENT FORMS OF BORROWING AND LENDING?

## Introduction

In this lesson, students will look at borrowing and lending. As part of the lesson, we will pick up the idea of budgeting which was covered in Lesson 2 of the Student Book and which will be utilised in this lesson. The idea of budgeting will be applied to thinking about the advantages and disadvantages of borrowing. Students will be asked to construct a budget which is designed to give them an understanding of how important it is to plan ahead and also how this planning can help to overcome some of the potential disadvantages of borrowing.

### Learning Objectives

At the end of the lesson, students should be able to:

- Provide a definition of borrowing and lending and give an example of each.
- Explain at least two risks involved in both borrowing and lending.
- Describe at least two types of borrowing.
- Give an explanation of the relationship between saver and lenders.

## Suggested Lesson Structure

### 1. Introductory Activity (around 10 minutes)

The start to this lesson is designed to suit those students who prefer a kinaesthetic approach. Place two large signs at opposite ends of the classroom before the start of the lesson. One sign says 'TRUE' and the other, 'FALSE'.

Have a series of prepared statements relating to borrowing and lending, some of which are true and some false. Examples might be:

- Lending is beneficial because it has no risks attached, the risk is always for the borrower. (F)
- In finance, borrowing refers to the use of money for a period of time with the obligation to pay it back at some point in the future. (T)
- Borrowing money always involves paying the lender interest. (F)
- Lenders do not incur an opportunity cost because they have a surplus of money. (F)
- Borrowing from a bank is the cheapest and safest way to borrow money. (F)
- If people save their money by putting into a bank, a pension scheme or similar, they are also acting as lenders. (T)
- Borrowing for a mortgage is classed as a long-term loan. (T)
- An overdraft facility with a bank is a form of borrowing. (T)
- The higher the risk a borrower is, the higher the interest rate they are likely to be charged. (T)

As you read out each statement, students move to the end of the room with the sign which they think is the correct answer. For example, with the first statement in the list above, students should walk to the end of the room with the 'FALSE' sign. Students then move back to the middle of the room and the next statement is read out, and so on. If you wish. Students who get the answer correct get a point. The winner is the one or ones with the most points.

A slight variation on this activity is for the students who get the answer incorrect to have to sit down. The one or ones who are still standing at the end of all the statements are the winners.

At the end of this short activity, ask students to write down all the True statements they can remember.

## 2. Activity Stations (45 minutes)

This is a very useful means of providing variety in the lesson, targeting different abilities and needs, and providing an element of choice for students to make. It does need a bit of planning, but is well worth the effort.

You will need to set up a series of 'work stations' around the room – how many is up to you and will depend on the size of the class, the number of groups you have and the variety of the tasks you want to provide.

Each workstation has a different task or set of resources. Students are divided into groups of three or four, and each group is told to go to one of the stations. The group then has a time limit to complete the tasks on the work station before moving on to the next work station, and so on. It is not necessary that every group visits all the workstations. It will depend on how many workstations you choose to have and the number of groups. However, it is sensible that each group should visit at least three workstations. Be careful that the workstations are ready for the next users each time, for example a video is ready to play, and cards are shuffled ready for re-sorting. It is also worth ensuring that the range of tasks at each workstation covers the learning objectives that you want to cover in the lesson.

With one minute to go before the group moves to the next station, students are asked to fill in a form in which they summarise what they have learned from their time at the workstation. You can collect these in at the end of the lesson or at the end of each 'round' to help with formative assessment. A sample template for this form is provided as Appendix 3.

Some suggestions for the workstations are offered below, but these are not exhaustive.

- Budget exercise: There are a number of budget templates online – type the words 'budget template' into a search engine. If students have access to Microsoft Office software, there are also templates available in Excel.

It is suggested that you choose a template which relates to family budgeting, and try and keep the template as simple as possible. Smartsheet have such a simple template which can be downloaded:

<https://www.smartsheet.com/top-excel-budget-templates>

Scroll to find the 'Family Budget Planner'.

Once you have decided on a suitable template, it is suggested that you provide the students with some suggested information on income and expenses. You can usually simplify the templates by deleting unwanted rows. Once you have provided some data, provide the students with the terms of a loan for the purchase of a car. You can make up the size of the loan and the monthly repayment and charges. Students in the group must then input this information into the budget template to see what the effect is on the family finances. You can set a question based on the completion of the budget on what recommendations the group have given this family for managing their finances successfully if they do take on this loan.

- A Case Study of a family seeking to borrow some money from a bank to buy a new car. The Case Study can highlight some of the factors both the family and the bank would consider in making and granting the application for the loan. Once students have read the Case Study there should be a series of up to five questions on the Case Study picking out the key issues reflecting the learning objectives for this lesson in identifying the risks of borrowing and lending.
- A selection of the Thinking Tasks from the Student Book which students must consider and write a short response.
- Use the Discussion Point on page 124 of the Student Book.
- You could find a short video on the advantages and disadvantages of borrowing or the use of credit cards on the web and have this ready to play on a laptop at one of the workstations. Students have to note down the main points from the video.
- Use a 'diamond nine' and ask the group to complete it with nine factors that people should consider when taking out a loan and to rank them in the diamond nine levels from the most important to the least important. A sample diamond nine template is given in Appendix 4.
- A card sorting activity in which students must organise cards to match the type of loan with the appropriate source and/or definition. An example of three cards which could be matched is given in Appendix 5. In the example, the type of loan is a mortgage, its definition is 'A long-term loan...'; and the source of the loan would be a 'bank'.
- The Research Task on page 126 of the Student Book. Students should note down the findings of their research on the key difference and perhaps encourage them to show they understand by giving a numerical example.
- Complete the Action Task on page 128 of the Student Book.
- You could find a newspaper or magazine advert for credit cards, and ask students to critically analyse the advert and look for the potential advantages of taking out a credit card. They might also do some additional research to find out more about how the credit card works.

### 3. Conclusion to the Lesson (5 minutes)

Ask students to summarise, in five sentences, the key learning points they have taken from the lesson. The use of the forms at the end of each workstation should help them to articulate their thoughts here. Once they have written their five sentences, then ask them to reduce the learning outcomes in their five sentences to five words and then from those, to one word.

## APPENDIX 3

### End of Activity Summary Form

Group: \_\_\_\_\_

Activity Station Number: \_\_\_\_\_

What I learned at this station:

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## APPENDIX 4

### A Diamond Nine




Matching Card Examples

Mortgage

A long-term loan taken out for  
the purchase of property

Source of Loan:  
Bank

# Living a Moral Life

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**Section 1:** Introducing the Project

**Section 2:** Project Learning Outcomes and How to Achieve Them

**Section 3:** Key Information – Deadlines and Timescales

**Section 4:** Getting Students Started

**Section 5:** Research, Thinking and Skill Development

**Section 6:** Teacher Recording Materials

**Section 7:** Project Administration

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# Section 1

## USING THIS GUIDE

This part of the Teacher Guide is different to the two units that precede the project work. As you progress into the first half of the second term of Grade 12, the formal teaching of the units of the Moral Education Programme have come to a conclusion and it is now time to prepare students for the project.

How you plan and work with students at this stage of the course is likely to be different and will depend on the way in which you work with your students. The first half of the second term might be devoted to spending time outlining to students the nature and purpose of the project and discussing with them the assessment criteria and expected outcomes. You might spend one lesson outlining the nature of the project but the remaining lessons of the half term might be taken up with students working through the guide in the Student Book, thinking about what they want to do and doing the planning for the project.

Your role in this is to support the students as they make their decisions. This is their project and thus must come from their choices and preferences. The type of project they choose can reflect differentiation; some students may prefer to focus on a written project whereas others might be more comfortable producing an artefact or working in a small group. The idea is that whatever the student chooses to do, it should be something they feel confident that they will be able to achieve and complete.

As students begin to think about the project and what they want to do, it is a good idea to encourage them to record their journey through a project journal. The Student Book includes a guide to students how to use and complete a project journal.

This part of the Teacher Guide, therefore, should be regarded as providing some background for you as a teacher to help think about the type of support that you may need to give. The planning of the project and the actual work in producing it is not something that can be taught as a step-by-step process in a lesson, it is a much more fluid process. Some students are likely to need a lot more dedicated time and support than others. Some students will have a reasonably clear idea of what they want to do from a relatively early stage and be keen and willing to get on with their planning. Others will be much less certain and need more guidance about the options available to them. Using your knowledge of those individual students, it will be important to steer them in a direction in which you know they will be comfortable and in which they can make progress and achieve.

This Guide, therefore, is broken down into sections not lessons. Each section covers different aspects of the support you may have to give students and includes some suggestions about the advice which can be given in this respect. You may want to spend some time with the whole group looking at specific aspects of the planning and development of the project which are relevant to all regardless of what project they are going to be doing. You can use the various tasks in the Student Book for this purpose if you so wish. However, given that there is the potential for every student in a group to be doing something slightly different for their project, the approach to the teaching and learning has to be different.

One important aspect to emphasise to students at the outset is that they will need to show, both through the project and their studies on the Moral Education Programme, how their values, attitudes and perspectives have changed and how their behaviour has changed as a result of their studies and work. In other words, you are looking for evidence that students have taken on board the many issues they will have covered and that this will contribute to an awareness and practical demonstration of living a moral life.

## INTRODUCING THE PROJECT

### Introduction

The project forms Unit PR2 of the Moral Education Programme (MEP) and is part of the requirement of the MEP Curriculum Document. It provides an opportunity, towards the end of their studies, for each student to complete a project that draws together the four pillars of the MEP, and gives the student an opportunity to showcase the learning skills they have developed based on the foundations of the Programme.

The project focuses on a topic of the student's own choice related to their learning on the MEP. Through the project, the student will now bring these components together by producing a piece of work which brings morality into practice.

Each student will be required to scope, plan, design and complete an individual project that is significantly detailed and complex to allow them to evidence the following:

- Effective research.
- Data analysis.
- Presentation skills.
- A critical understanding of key ethical considerations and concepts.

Student learning can be differentiated by the complexity and style of project they choose and the support and guidance that is needed to complete it.

## The Four Pillars

The four pillars of the Moral Education Programme are:

- Character and Morality.
- The Individual in the Community.
- Civic Studies.
- Cultural Studies.

These pillars are meant to complement each other, and the curriculum they have been studying is underpinned by thinking, learning and communication skills which are aimed to support their development and their progression.

The key learning skills students will have been developing are:

- Handling and understanding information – collating, synthesising and managing information.
- Thinking, solving problems and decision making – reasoning, predicting, hypothesising and finding solutions.
- Being creative – being curious, learning from mistakes, and developing new ideas and ways of thinking about the world.
- Working with others – teamwork, leadership.
- Managing themselves – working independently, self-motivation, setting own targets and goals, reflection and evaluation.

*The Foundations of the Moral Education Programme (MEP)* The MEP is underpinned by a number of foundations. These foundations represent personal qualities which the Programme has been designed to help develop over the whole of the learning period in which your students have been studying. These foundations are:

- **Moral values:** honesty, tolerance, respect, responsibility, thoughtfulness, harmony, courage, helpfulness, moderation, humility, kindness, consciousness.

- **Thinking, learning and communication skills:** handling and understanding information; thinking, solving problems and decision making; being creative, working with others, and managing oneself.
- **Qualities of character:** perseverance, cooperation, resilience, self-control, altruism, ambition, independence, hospitality, grit, self-confidence, discipline, wisdom, generosity, passion.
- **Interpersonal and societal competencies:** solidarity, civic duties, respecting law and order, recognising societal diversity and inclusivity.

The aim of the project as a summary to the MEP is to equip each student with the skills, knowledge and thought processes that will assist them in:

- Living a moral life.
- Becoming a responsible member of their community.
- Becoming a global citizen.

Through the project, each student will be expected to reflect on the previous elements of their learning and it will allow each student to further:

- Critically assess their current moral perspective.
- Reflect on changes they may wish to make to become a responsible member of society.
- Explore ways in which their integrity may be challenged.
- Explain how they can, as an individual, respond to these challenges.

## MORALITY IN PRACTICE – UNIT DESCRIPTION

The following is information that each student must fully understand before embarking on their project. It is important that, as a teacher, you allow time to introduce the project which will involve all students reading and understanding this, rather than just rushing to get started.

There are several options from which students can choose to produce their project. Each student must be offered the individual opportunity to decide the focus of their study, and it should be based upon their own individual moral thinking, reasoning and behaviour.

## Project Style

The project can take any format that enables the student to evidence what has been described, and what they have done and learned as a moral citizen. The project could be a research project, a practical project, or a combination of the two.

A research project could be:

- A piece of extended reflective writing on a subject of their choice based on the MEP.
- A piece of academic research that links closely to the next stage of their education or future career aspiration.
- Research in more depth into a specific conceptual framework that they are studying for other qualifications at this stage in their learning.
- An analysis of a piece of literature.

A practical project might be:

- An artefact – such as a piece of art or sculpture.
- A performance art piece, for example, poetry or a devised theatrical performance.
- Voluntary work or activity undertaken in the community.
- Organising an event.
- A poster presentation covering a specific topic or concept.
- A formal presentation to a selected audience.

These are merely suggestions – the project can be whatever the student wishes it to be and what suits best their style of learning and presentation. Students should, at all times, discuss their project plans with you as the teacher to ensure that their project is suitable. It is for the discretion of the teacher to approve the project style and content. The teacher can at this stage use the project to differentiate learning.

Regardless of the type of project the student chooses, it is important that you help guide them to link their project to the four pillars and the ultimate goal of showing how their learning has enabled them to change and be in a better position to live a moral life.

Students will have studied aspects of the four pillars in Grade 11 and in planning and preparing their project you need to guide them how the learning they have generated in the different units can feed into their project. For example, if a student chose to do voluntary work as their project, they might draw on the work covered in Units 4 and 5 of Grade 10 which covered their role in community-based projects and volunteering. A student choosing to do an artefact might focus on something linked to the idea of duty and contribution outlined in Unit 4 of Grade 11. They might, for example, produce their own sculpture of the three-finger salute

along with a short presentation about how this emphasises the idea of duty and contribution, whilst also bringing together all citizens to a common purpose.

This Guide goes on to explain in more detail what each of the project styles are, and how students can develop each. The more detailed explanation may influence the type of project each student decides to produce. This information is replicated in the Student Book, and has activity tasks to aid effective planning.

Students will firstly need to justify their choice of project, both format and content, by presenting a short rationale stating what benefits this will bring to:

- Their own learning and development.
- Others e.g. supporting the community.

Every student should be prepared at the end of their project to disseminate to others what they have learned through the development and completion of their project. In doing so this will help teach students to reflect on what they have learned, and how this will prepare them for their future.

## Individual or Small Group Projects

Students may work either as an individual or as part of a small group to produce the project. If students are working as part of a small group they must, throughout the project, be able to identify and evidence their own individual contribution to the overall project.



# Section 2

## LEARNING OUTCOMES

### Learning Outcomes

The Moral Education Programme Curriculum Document identifies six key learning outcomes for the project. These are:

1. Submit a complete individual project or their contribution to a small group project.
2. Demonstrate critical understanding of the key ethical concepts and considerations related to their chosen topic.
3. Evidence organisational skills and strategies to meet agreed outcomes; including problem solving.
4. Critically select, use and apply information.
5. Demonstrate awareness and application of strategies to ensure e-safety.
6. Reflect and evaluate outcomes in relation to agreed project outcomes.

### Guiding Students in How to Achieve Learning Outcomes

Although students have advice in their Student Book, as part of the introduction to the project it is important that students understand the need to engage fully with the process. For many of them this may be the first opportunity they have had to undertake a substantive piece of independent academic work. There are clear differences between this and other things they would have undertaken. This

is not a teacher led process; it is student led. You as a teacher are there to facilitate their project development and production rather than to teach it to them. This unit cannot be taught; elements of it require teacher input for skill development, but there is no content knowledge that will be comparable to each student.

Some students may welcome the opportunity to undertake something that is very independent, whereas others may need more support and structure. This is where the skill of the teacher can play a vital role in the student project outcomes. Teachers are well advised to ensure that their one-to-one interventions with students targets those that are most likely to benefit from more support and structure.

It is important at the outset that students know that the following strategies will help them to be most successful:

- Follow the advice in their Student Book.
- Completing all research tasks and activity tasks fully.
- Act on advice offered by you as the teacher.
- Maintain records – using the tables and recording templates provided in their Student Book.
- Evidence everything they do that contributes to their project.
- Select a project type and title that they are comfortable with, and confident about.
- Remain reflective and honest about their progress.

Your role here as a teacher, once project work is underway, is to check regularly with each student that they are progressing as planned, and to offer guidance rather than instruction on how to progress the next stage. This may mean that each 'lesson' consists of a series of one-to-one meetings with individual students to check on their progress, help guide them in making progress with their project, offering advice and so on.

## TIME MANAGEMENT

It is expected that this project will take each student two terms to complete, and thus cover around 12, one-hour lessons. The time allocated to the project must be planned by the teacher, and may vary according to the number of students and the style of projects they are doing. There must also be time planned for formal presentations at the end of the project for students who plan to complete their project in this way. The facilitation of the project by the teacher will include the following:

- **Project workshops** – teacher led and focussing on the skills students will need to successfully complete their project.
- **One-to-one tutorials with each student** – these will focus specifically on the development of that individual project and help with differentiation.

- **Research time** – especially important if students are undertaking a piece of academic research. As a teacher, you need to ensure that enough time is being allocated for research and that the student is using this time effectively.
- **Activity time** – for students who are doing community action as their project.
- **Writing or production time.**
- **Presentation preparation.**

Students should be encouraged to maintain a journal of all activity. This should reflect 24 hours of work as a minimum, and show evidence of:

- Focus and method.
- Project management.
- Knowledge and understanding.
- Critical Thinking.
- Reflection on process.
- Good use of presentation.
- Engagement with the topic.

This will be individual to each student and their project content and type. This should be discussed and agreed with you as the teacher, to ensure that the project outcome is appropriate in terms of length and type. The students should be guided as to how to maintain a journal of activity. There is an example of a journal in the Student Book (page 193). The journal will be a record of how each student has undertaken their project, and is about the *process* of creating the project not about the *content*. It is important that this is explained clearly at the introductory stages and reiterated throughout the project. The example in the Student Book can be adapted to meet the needs of each individual project, or if the student already has a preferred and effective way of planning, recording and reflecting on activity, that can be used instead of a journal. It should always be remembered that in assessing process rather than content, the journal forms part of the assessment.

## Student Tutorials

Given the fact that the structure of the lessons for the project work is not formal, it will be important to schedule regular one-to-one tutorials with students. These tutorials will help to provide the support that students will need and is necessary because of the individual nature of the project work. If, for example, you have a class of 30 students, it is advisable to schedule timings such that you see each student at least once every two weeks. Each tutorial might only need to take five minutes but you may also need to provide other appointments to help students who are facing more challenges. These could be scheduled at break times during the day or after school if this is appropriate and convenient.

It is important to ensure that the time allocated to tutorials is used wisely. You should ensure that as early as possible, you have the nature of the project that students are planning to undertake. It is sensible for you to keep a project journal similar to that which students have been advised to keep so that you can keep a record of the tutorials you have with students, the date and time of the tutorial, what their project is about, the nature of the discussions you have had with each student, the progress they are making, and the advice and suggestions you have provided to students. This provides you with case notes so that prior to the tutorial, you can quickly check on the current situation with that particular student and so maximise the value of the time you have with each student.

# Section 3

## KEY INFORMATION – DEADLINES AND TIMESCALES

### Key Information

Managing a project requires a set of timescales and deadlines to be set and agreed. These will differ according to your group. As a teacher, you must have these planned in advance, and they cannot be prescribed through this Guide.

As much of the work students will be doing is independent, it is essential that timescales and deadlines are agreed in advance. You may choose to set different timescales for different students, or for different groups, according to the number of students in a group or the types of projects they are undertaking. This can cause confusion if not carefully communicated and managed, and may complicate the delivery of any taught group session, which will need to be planned according to the progress students are making with their project.

It is advised that at the introductory stage students are issued with deadline dates which allow for the production, presentation or submission of the final project.

In the Student Book, there are templates for students to record their activities including one-to-one progress tutorial discussions with the teacher. In this Guide, there are recording sheets for you to record your one-to-one interventions, including the issues raised and feedback given.

*Key Timescales and Deadlines.* This will be individual to every teacher using this Guide, but are likely to include some or all of the following:

- Introducing the project.
- Early planning sessions – decide how many teacher led sessions this will require.
- Introducing skills – group activities.
- Introductory student presentations – the number of students in a group will determine how many sessions this requires.
- Interim/draft deadlines.
- Student research and skill development.
- Final presentations and project submission.

It is likely that one-to-one interventions will be more spontaneous and arise as projects are developing, or introduced as follow up to group activities, or to keep to submission deadlines.

Teachers should produce a calendar or outline scheme that is distributed to students in the first project session to aid their planning and understanding. There is no calendar or outline scheme in this Guide, as the teacher role in supporting the Moral Education Project may vary from group to group and from school to school.

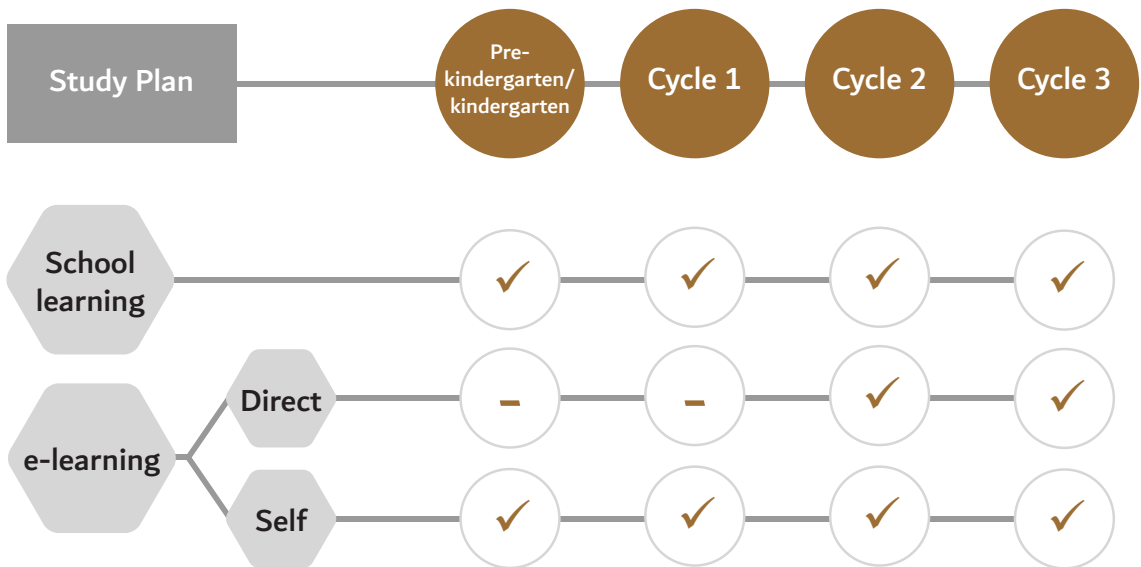
The Moral Education Project provides an exciting platform for students to explore how each of them as a moral agent can expand their thinking into the wider community.





## Hybrid education in the Emirati school

Within the strategic dimension of the Ministry of Education's development plans and its endeavor to diversify education channels and overcome all the challenges that may prevent it, and to ensure continuity in all circumstances, the Ministry has implemented a hybrid education plan for all students at all levels of education.



**Channels for obtaining a textbook:**



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