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| ACTIVITY PLAN | | | | |
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| **Theme** | **Subtopic** | **Activity Title** |
| Environmental Awareness and Conservation | Sustainable Living and Green Technologies | Creating a Sustainable Living Budget |

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| Introduction part (or activity overview) |
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| **Introduction part (or activity overview)** | This activity is designed to deepen students' understanding of creating a sustainable living budget, aimed at balancing personal finances in a way that considers not just personal well-being, but also the welfare of the environment and society. The budget will be developed based on sustainability principles, promoting eco-friendly and socially responsible financial decisions. |
| **SETTING** | Classroom. |

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| Materials Needed |
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| **Materials Needed** | Notebooks and pens  Computer  Internet |

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| **Learning Outcomes** | * Improve financial literacy: gain an understanding of income and expense management principles, how to create a budget, save money, and plan for the future financially. * Understand the concepts of environmental, social, and economic sustainability and how to integrate them into your budget creation. * Learn to creatively plan your financial activity, identify goals, and set priorities to create a sustainable budget. * Enhance skills in solving financial challenges and problem situations that may arise while creating and implementing a budget. * Learn to communicate and collaborate with others, share ideas and strategies during the budget creation process, and be able to clearly present your thoughts and argue your positions. |  |
| **Activity Contents** | Activity1: Creating a Sustainable Living Budget.  Task 1. Insight into the importance of a sustainable living budget.  Theoretical part (Duration: 10 minutes): It is explained that a sustainable living budget is a financial plan that considers not only individual financial goals but also aspects of environmental sustainability. This budget is designed not only to manage income and expenses efficiently but also to reduce one’s ecological footprint and contribute to the preservation of the environment.  There are several important reasons why it is crucial to create a sustainable living budget:  Environmental Preservation: A sustainable living budget helps reduce an individual's ecological footprint, as it encourages conserving energy, water, reducing waste, and choosing environmentally friendly products and services. A smaller ecological footprint contributes to the overall preservation of the environment.  Promotion of Personal Financial Well-being: A sustainable budget helps manage income and expenses more efficiently, reducing the amount of unnecessary expenses and encouraging savings. This allows for better financial future planning, accumulating savings, and reducing financial stress.  The sustainable living budget aims to balance financial well-being with the principles of ecological consciousness, encouraging people to create long-term and environmentally friendly financial habits.  Task 2. Fundamentals of Budget Planning  Theoretical part (Duration: 20 mins): When creating a budget, it's important to assess all sources of income: salary, investments, interest, rental income, state benefits, and other types of income. A thorough determination of income will help understand how much can be spent and saved.  In budget planning, all expenses must be anticipated: necessary (financial obligations, food, housing costs, transportation, healthcare) and unnecessary (e.g., entertainment, travel, luxury goods).  In planning a budget, key personal, financial, and ecological goals that you want to achieve with your budget are identified. These could include long-term savings, debt repayment, a more ecological lifestyle, etc.  When creating a sustainable budget, energy costs at home should be evaluated, and ways to reduce them considered, for example:  Use energy-saving devices, regulate home temperature, use solar energy, etc.  Use water-saving measures: flow regulators, eco-friendly showerheads, collect rainwater for the garden, etc.  Reduce waste: recycle items, buy less packaging, switch to reusable products and packaging.  The budget is a plan of income and expenses, so when creating a budget, it is necessary to plan where money will be spent. When choosing products, their ecological footprint should be assessed, e.g., opt for recycled and renewable resources, eco-friendly products that are less harmful to the environment. Efforts should be made to reduce transportation costs, e.g., use public transport, cycle, choose eco-friendly cars.  An important part of the budget is saving. A sustainable budget includes an autonomous savings plan, where a portion of income is automatically transferred to a savings account or invested in sustainable investments to gradually accumulate savings.  After creating a budget, it is important to monitor it: track expenses and income using budget tracking apps or tools that help understand where most money is spent and how to manage the budget more efficiently.  5 Best Personal Finance Planning Apps [Link provided] Overview: About smartphone apps designed to easily plan personal or family budget and track where our money "disappears."  Task 3. (Duration: 45 minutes): Create a sustainable household budget plan for a month (or another period), real or imagined, taking into account personal needs and environmental aspects. Follow the rules of personal budget planning. Include income, expenses, savings, and long-term sustainability goals in your plan. You can create the budget using a chosen app or by writing it down on paper (Annex No. 1).  Step 1. Define your sustainability goals and values. This might relate to using eco-friendly products, reducing food waste, decreasing energy consumption, etc.  Step 2. Conduct a sustainability review: Review your current expenses and evaluate where you can implement sustainability principles. This could involve choices in food products, energy use efficiency, recycling habits, etc.  Step 3. Set priorities: Identify the areas where you most want to become sustainable and set your priorities. For example, if your priority is food sustainability, you might focus your efforts on buying organic products or growing your own garden.  Step 4. Create a budget plan: Based on your identified sustainability goals and priorities, create a budget plan that encourages sustainable products and actions. Define categories for which you want to allocate funds, such as "organic food," "sustainable transport," "energy efficiency improvements," etc.  Purchasing eco-friendly products: During budget creation, you can set different categories for allocating funds to eco-friendly products. This could be organic food, eco-friendly cleaning products, recycled or reusable items. This might also include sustainably produced clothing, eco-friendly beauty products, etc.  Energy efficiency measures: In your budget plan, you can include expenses for energy conservation and efficient use of energy. This could cover investments in energy-saving measures at home or in eco-friendly energy production technologies, such as solar panels or wind turbines.  Transportation alternatives: You could plan expenses for sustainable transportation, such as public transport, bicycles, or electric vehicles. You can also include expenses related to pedestrian paths, which also promote sustainable mobility.  Step 5. Draw conclusions: Indicate whether a sustainable budget can have long-term positive consequences at both a personal and community level.  Step 6. Present your created budget. |  |
| **Assessments** | The final result is assessed with a grade. (Assessment Table No. 1)  The ability to create a sustainable budget according to the provided criteria.  The comprehensiveness of the budget, the inclusion of sustainability principles in the budget.  The ability to draw conclusions and participate in the budget presentation. |  |
| **Key Competences** | Communication competence  Digital competence  Cultural competence  Social, emotional and healthy living competences  Creativity competence  Citizenship competence |  |
| **Connections with Eco STEAM** | Eco – The use of resources sustainably and consideration of environmental sustainability.  Science – Incorporating science into budget planning can encourage innovations that address environmental challenges and develop new eco-friendly technologies.  Technology – The use of computers for information search, budget preparation, and presentation.  Engineering – Including devices in the sustainable budget plan that help preserve nature and contribute to the development of renewable energy sources.  Art – Aesthetically designed budget.  Math – Calculations made while creating the budget plan. |  |
| **References** | * Aiming for sustainability in everyday life <https://blog.swedbank.lt/tvariu-namu-gidas#siekiu-tvarumo-kasdienybeje> * Renovating homes <https://blog.swedbank.lt/tvariu-namu-gidas#atnaujinu-namus> * Family Budget or Everyone Can (Video lesson that will help delve deeper into the rules of budgeting) <https://blog.swedbank.lt/video-pamokos/giluciu-seima-seimos-biudzetas-arba-kiekvienas-gali> * Financial planning apps. <https://finanpa.com/asmeniniu-finansu-planavimo-programeles/> * Textbook "Economics in 31 Hours" https://www.ekonomikosvadovelis.lt/turinys/asmeniniai-finansai/asmeninis-biudzetas/ |  |
| **Notes** | * The activity may span 2 sessions. * When planning the budget online, find information about the costs of various sustainable products (e.g., energy-saving light bulbs, etc.). |  |
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Annex No. 1.

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| **Example of a Sustainable Budget Plan** | | | | | | | |
| Sustainability Goal(s): | | | | | | | |
| Sustainability Review (where I can implement sustainability principles): | | | | | | | |
| Sustainability Priorities: | | | | | | | |
| Budget Plan | | | | | | | |
| **Income (Eur.)** | | **Expenses (Eur.)** | | **Savings (Eur.)** | | **Long-term sustainability goals (Eur.)** | |
| salary |  | financial obligations |  | autonomous saving |  | energy-saving devices |  |
| investments |  | food |  | ………….. |  | water flow regulators |  |
| interest |  | housing costs |  |  |  | eco-friendly showerheads |  |
| rental income |  | transportation |  |  |  | recycled items |  |
| state benefits |  | health care |  |  |  | reusable products |  |
| other types of income |  | entertainment |  |  |  | ………….. |  |
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| Findings: | | | | | | | |

Assessment Table No. 1

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| Assessment Criteria | Points | Comments |
| Formulated sustainability goal(s) | \_\_/1 |  |
| Sustainability review | \_\_/1 |  |
| Sustainability priorities | \_\_/1 |  |
| Budget plan | \_\_/5 |  |
| Conclusions | \_\_/1 |  |
| Budget presentation | \_\_/1 |  |
| Overall assessment | \_\_/10 |  |