

Rationale

The purpose of this lesson is to: a) analyze how globalization is affecting the financial socialization of young people in Morocco and the broader middle east, and b) reflect on how notions of "tradition", "modern", "need", and "want" affect consumer behavior in varying cultural contexts.

Essential Questions

How do we become the kind of consumers that we are?

What does globalization look like?

How does globalization affect financial socialization?

Content Standard(s) Addressed:

Jump\$tart Coalition K-12 Personal Finance Education Standards

Planning & Money Management

Standard 1: Identify changes in personal spending behavior that contribute to wealth building

Income & Careers

Standard 1: Analyze how economic, social-cultural, and political conditions can affect income and career potential

Lesson Objectives Addressed:

CONTENT

1. Students will generate classroom working definitions of "traditional" and "modern".
2. Students will identify key cultural, demographic, and economic influences in Morocco.
3. Students will compare and contrast the needs and wants of young people from different cultures.
4. Students will analyze economic current events in Morocco.
5. Students will reflect on how the ideas of "tradition", "modern", "need", and "want" affect their purchases and financial goals.

Materials:

- Powerpoint presentation, "Culture vs. Capitalism: Morocco 2010"
- Handouts #1 - #4: "Global Perspectives: Morocco"
- Co-operative Reading Role cards (Appendix A)
- Articles from The Economist (Appendix B – C)
- “Needs vs. Wants” Interviews (Appendix D - G)

Assessment:

Students will be diagnostically assessed for levels of self-reflection on their consumer behavior as well as prior conceptions of "need" and "want" during the opening set. Students will be formatively assessed for interpretations about cultural influences on consumerism in Morocco by analyzing magazine articles, and interviews with young Moroccans. Students will satisfy Content Objective (5) by responding to the "Letters to Morocco" writing prompts.

Learning Plan

Opening Set: "Needs vs. Wants" self-assessment: Students complete Handout #1. Encourage students not to think too hard about their answers, but to record the first responses that come to their mind.

Activities/Procedures:

Student use Handout #2. Instruct students to take notes in the appropriate box during the lecture and powerpoint presentation. Slide labels correspond to the notes. Reinforce for students that the Essential Questions for the day are "How do we become the kind of consumers that we are?" and "How does globalization affect financial socialization?".

Emphasizing that we are consumers/participants in a global economy, discuss the importance of looking at the “traditional” and “modern” influences on consumerism in other countries as a way of considering our own financial socialization process....the powerpoint presentation encompasses the following activities:

Slide #35. Groupwork: Organize the class into co-operative reading groups, each with 4 students. Pass out role cards and direct students to Handout 2.1: Explain that the reading has been divided into four sections. At the end of each section the students discuss the reading according to their roles. For example, the Highlighter will explain their highlights and the rest of the group will highlight their own text. The Main-Idea-er will share their sentence and the rest of the group will fill it in on their own readings. At the end of each section, the cards are passed clockwise and each member assumes a new role for the next section. Repeat the protocol until the article is complete. Groups work together to complete the questions on the handout. Next combine the groups into three large groups based on which article they were assigned. In these larger groups students should present their answers. Instructor circulates and asks clarifying questions to encourage further group discussion.

Slides 36-39: “Is this modern?” Quiz: Show slide show of 3 pictures, survey students as to whether or not the image is of something “traditional” or of something “modern”. This can be done by raising hands, using “clickers”, or students can write their responses. Ask students to think about how they know if something is traditional or modern. Direct students to generate their own personal definition of “traditional” and “modern” in the top row of the table on Handout #3. Using a “Think, Pair, Share” format, synthesize the individual definitions into a working class definition. Show the 5 pictures again and ask students to complete the T-chart, making observations about “traditional” and “modern” from the perspective of the class definition.

Assessment: Slides 41-46. Handout #4 “Letters to Morocco”. Four interviews are provided in the Appendix, and students will be handed out the interviews randomly. Students will compose reflective, personal letters which respond to the prompts provided.

Strategies

To support multiple learning styles and reading levels in the classroom:

Scaffolded Notes: Developing note-taking skills

Powerpoint photo/video elements: Use of nonlinguistic representations

Partner/Group Work: Co-operative learning

Reflective Writing: Writing to learn and literacy across the curriculum.