

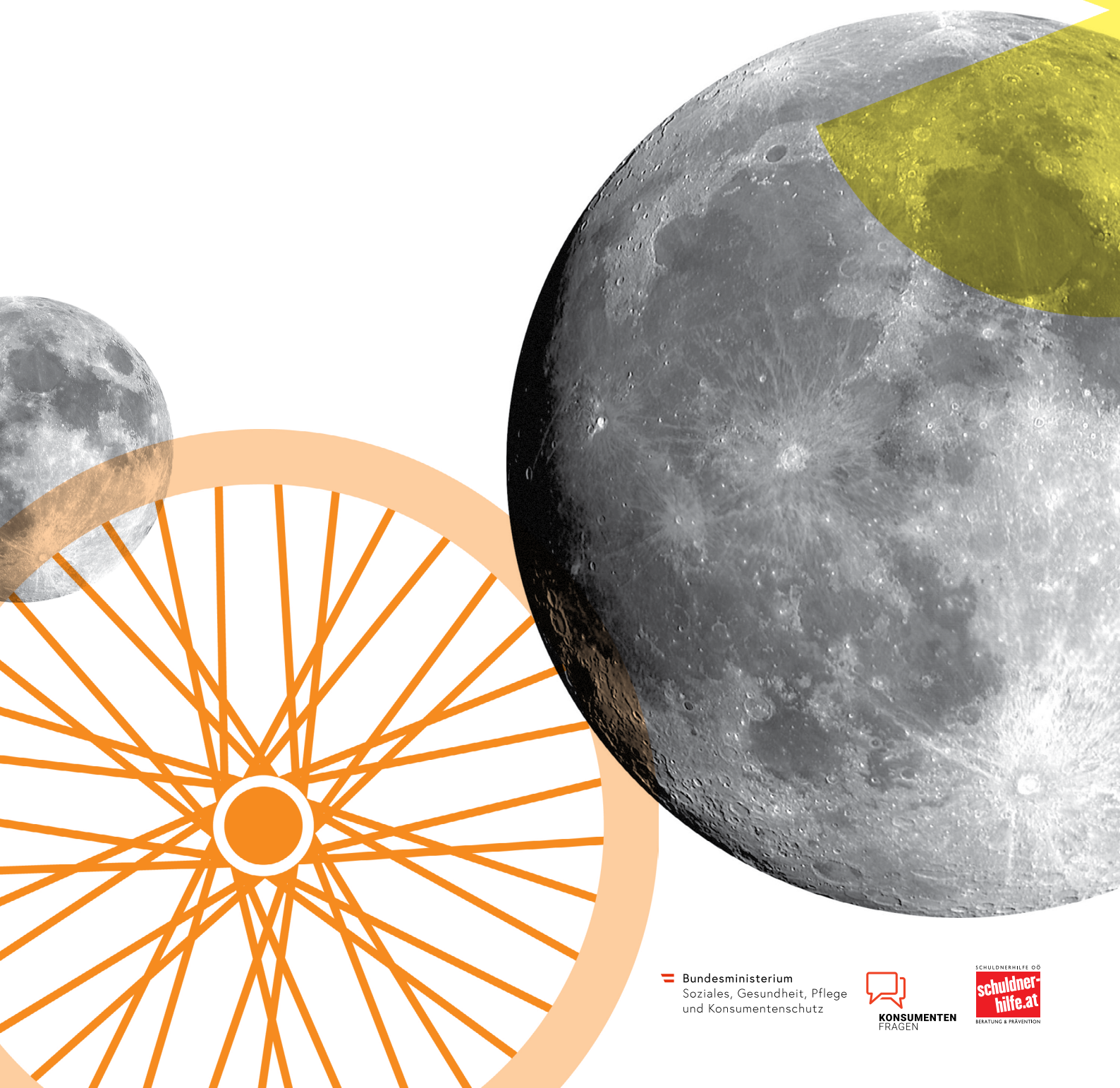
WHAT IS THE PRICE OF THE WORLD?

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CO
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Consumer education

11th/12th grade



 Bundesministerium
Soziales, Gesundheit, Pflege
und Konsumentenschutz


KONSUMENTEN
FRAGEN

SCHULDNERHILFE.ÖÖ
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BERATUNG & PRÄVENTION



Introduction to the teaching material

Vocabulary lists

The challenges of living costs
Tables with reference values

Information

The challenges of living costs
Tables with reference values

Methods

Elaboration

„International budget analysis“ – Method

The students get to know living situations and costs of living from other countries by contacting people via social networks and interviewing them. The results are compared with Austrian costs and discussed.

Securing Results

„Life here and there: What is different?“ – Method

In small groups, the students accompany a person or family from their private environment. As a result, a photo with the weekly food consumption is created and presented.

Imprint

duration	level of complexity	page
		3
		8
		17
50' to 70' +Home-work	Medium	9
80' to 100' +Home-work	Complex	18
		20



Introduction to the teaching material

The aim of the following documents is to teach students a particular topic on consumer education, namely the diversity and challenges of different living situations and costs of living, in a comprehensible way while encountering the English language at the same time.

For this purpose, selected materials have been translated and adapted to a register that has an adequate language level (11th/12th grade) and is not too overwhelming.

However, on a case-by-case basis, students may bump into unfamiliar expressions or phrases in the texts. Specially prepared *vocabulary lists* have been added at the end of the respective materials to contribute to a deeper understanding of language and content. Overall, sentence structure, tenses, and vocabulary correspond to level B2, according to the Common European Framework of Reference (CEFR).


Nevertheless, it should be noted that some content may be perceived as challenging not in terms of language but in terms of content. In this case, it is the responsibility of the teacher to set appropriate didactic measures to support students in acquiring new information and skills.

The following materials are now available in English:

- For teachers and students: *The challenges of living costs – Information [1–3]*
- For teachers: *International budget analysis – Method [1–2]*
- For students: *International budget analysis – Worksheet [1]*
- For students: *Table with reference values – Material [1–5]*
- For teachers: *Life here and there: What is different? – Method [1–2]*

Of course, the same materials are still also available in German (for 10th/11th grade). Please refer to the website www.konsumentenfragen.at for more information.



<p>School level</p>	<ul style="list-style-type: none"> • Recommended for the 11th/12th grade
<p>Reference to subjects</p>	<ul style="list-style-type: none"> • English, Computer science/multimedia/EDP, communication/project work/social learning, political education, mathematics, law, economy
<p>Knowledge and skills</p>	<ul style="list-style-type: none"> • The students can interview people from other countries and describe and interpret the results. • The students can describe and analyze the pictures presented. • The students can record their own weekly food consumption and interpret the weekly food consumption and food costs of a selected person/family on a picture.
<p>More Information in German</p>	<p>Same materials are also available in German (for 10th/11th grade) as well as further information.</p> 



As they become older, teenagers and young adults face the challenge of managing their own spending.

For most of them, the costs of housing, mobility, and food have a size they have not had to deal with before. Additional costs, such as those resulting from buying a car, are also unknown territory for many.

To ensure that they do not slide into debt, it is important for young people to deal with their personal living situation and the associated living expenses.

Lack of budgeting as the most common cause of debt

Taking a closer look at the experiences and statistics of Austrian debt counseling services, it becomes all the more important to deal with income and expenses. In the study “Jugendverschuldung - Analyse und Präventionsansätze (2007)”, 51 % of the young adults surveyed stated that everyday consumption (often in connection with a lack of budget planning) was one of the main causes of their indebtedness or over-indebtedness. This is followed by unemployment, housing, car purchase/leasing, and the assumption of guarantees or liabilities.

The situation is similar for young people who asked for debt counseling from SCHULDNER-HILFE OÖ in 2023. The often careless handling of money is considered the most frequent cause of over-indebtedness among clients between the age of 18 to 25.

What is the reason for this?

Many young people at this age have little or no relationship to money and living costs. They lack proper learning situations because as long as they live at home, they pay nothing to their parents and all money is available for leisure.

For example, according to a study from 2013, young people between the age of 14 to 19 state that they regularly spend money on clothing, going out, and food, but that they don't participate in housing costs (Studie Jugend und Geld, Befragung oberösterreichischer Jugendlicher, FH OÖ Campus Linz, 2013).

Furthermore, young people often live according to the motto: “Anyone can afford that!” and thus have unrealistic ideas about their own standard of living.

Unfortunately, money is simply not an issue in many families and parents are often not role models in dealing with it. Around $\frac{3}{4}$ of the same young people felt that the wealth at home was only because of a strained financial situation.

To make young people deal with their own money behavior, they need appropriate offers to reflect on their current attitudes, to expand and strengthen their planning competences, and to build up specific knowledge.

Link to the study:

Jugend und Geld, Befragung oberösterreichischer Jugendlicher, Linz (2013) www.schuldner-hilfe.at/dokumente/upload/4fab7_Studie_Jugend_und_Geld_2013_Kurzfassung.pdf

Reference budgets

In Austria, so-called reference budgets have been developed. These provide benchmarks for necessary household expenditures that allow for a modest, humane, and healthy life and participation in society. With the help of these reference values, young people should learn to question, plan, and realistically assess their personal needs in the future.



Household costs and inflation

Prices for goods and services can always change in a market economy. According to the definition of the European Central Bank (ECB), if prices rise in general and not just those of individual products, this is called “inflation”. As a result of rising prices, money loses value, i.e., purchasing power decreases.

cf. www.ecb.europa.eu/ecb/educational/explainers/tell-me-more/html/what_is_inflation.de.html, (2024-07-10)

Since the second half of 2021, inflation in Austria has been rising faster than the long-term average of the past ten years. Note: Prices are always compared with the same month of the year before. In January 2023, inflation even reached its highest level since 1952, at 11.2 percent compared with January 2022. Rising prices are putting a strain on the household budgets of many people living in Austria. Also, because the monthly net income of some people has not yet increased in line with inflation. In June 2024, inflation reached 3.0 percent compared to the same period in the previous year. This has led to a considerable easing of inflation in recent months. This significant decline in inflation in recent months, which started from a very high level, is mainly due to the stabilization of energy prices and an easing of supply chain problems. www.statistik.at/fileadmin/announcement/2024/07/20240702VPIFlashEstimateJuni2024.pdf (2024-07-09)

To determine inflation, an imaginary basket of goods representative of people’s spending behavior is used. This basket currently (2024) contains 765 goods and services consumed by an average Austrian household. In addition, the various products are weighted differently according to their share in total spending.

Products on which more is spent are assigned a higher cost share. This results in a national consumer price index (CPI). The exact composition of the 2024 shopping basket can be found at

www.statistik.at/fileadmin/pages/214/6_Warenkorb_H_VPI_2024.pdf

Since this is an average value of the whole Austrian population, personal inflation may be lower or higher than the CPI, depending on consumer habits. However, since the inflation rate is rather high and wide-ranging this year, it affects approximately everyone to different degrees.

www.konsumentenfragen.at/konsumentenfragen/Aktuelles/Konsumentenfragen/Inflation_-_Was_ist_das_eigentlich_ge-nau-.html (2024-07-09)

When buying everyday goods such as food, inflation is especially noticeable for many people. The price increase of the so-called micro shopping basket, which predominantly contains food and reflects daily purchases, was around 4.3 percent between May 2023 and May 2024. The inflation of the micro shopping basket is therefore higher than general inflation.

<https://finanzrechner.at/statistik/inflation/mikrowarenkorb> (2024-07-09)

Further information on the level of inflation can be found at these links:

Inflation rates over the last ten years:

<https://de.statista.com/statistik/daten/studie/217415/umfrage/inflationsrate-in-oesterreich>

Inflation rates over the last twelve months:

<https://de.statista.com/statistik/daten/studie/288914/umfrage/inflationsrate-in-oesterreich-nach-monaten>

both links (2024-07-09)

To stay informed of inflation trends and the associated current impact on household costs, some websites are listed below. They can be used to compare prices and make deliberate purchasing decisions to reduce costs.

Level of inflation/consumer price index (CPI):

www.statistik.at/statistiken/volkswirtschaft-und-oeffentliche-finanzen/preise-und-preisindizes/verbraucherpreisindex-vpi/



hvpi

Personal inflation:

www.statistik.at/persoelicher_inflationsrechner

Housing:

Rent: www.statistik.at/statistiken/bevoelkerung-und-soziales/wohnen/wohnkosten

Property: www.statistik.at/statistiken/volkswirtschaft-und-oeffentliche-finanzen/preise-und-preisindizes/immobilien-durchschnittspreise

Residence and income: www.derstandard.at/story/3000000214427/wo-man-in-oesterreich-am-meisten-verdient

Living situation: www.statistik.at/statistiken/bevoelkerung-und-soziales/wohnen/wohnsituation

Electricity/Gas: www.e-control.at/konsumenten/service-und-beratung/toolbox/tarifkalkulator/#

Food:

https://de.statista.com/statistik/daten/studie/1219529/umfrage/entwicklung-der-ausgaben-fuer-lebensmittel-pro-monat-in-oesterreich, www.marktguru.at, www.wogibtswas.at

Mobility:

Car costs: www.oeamtc.at/autothek
Fuel costs: www.spritpreisrechner.at/#/fossil
Public transportation: https://shop.oebbtickets.at/de/ticket, www.klimaticket.at

Smartphone, Internet & TV:

Tariffs: www.tarife.at, https://handy.arbeitskammer.at/tarifrechner/index.asp?rechner=handy
Purchases: https://geizhals.at

Other:

Insurance: https://durchblicker.at/ver-

sicherungsvergleich

Bank account: www.bankenrechner.at/girokonto

Cigarettes: www.mvg.at/services/zigarettenpreise

all links (2024-07-09)

Notes

Multiple horizontal lines for taking notes.

What is the price of the world? 11th/12th grade



English	Deutsch
assigned	zugewiesen, zugeordnet
Austrian debt counseling services	Österreichische Schuldenberatungen
benchmark	Vergleichswert, Orientierungsgröße
consumer habits	Konsumgewohnheiten
consumer price index (CPI)	Verbraucherpreisindex (VPI)
deliberate	bewusst, absichtlich
expenditure	Ausgabe
financial situation	finanzielle Situation
guarantee	Gewährleistung; hier: Bürgschaft
housing costs	Wohnkosten
indebtedness	Verschuldung
liability	Haftung
living conditions	Lebensbedingungen
modest	bescheiden, schlicht
noticeable	bemerkbar, spürbar
over-indebtedness	Überschuldung
purchasing power	Kaufkraft
strained financial situation	angespannte Finanzlage
to afford sth.	sich etwas leisten
to assume sth.	etw. übernehmen
to determine sth.	etw. bestimmen
to put a strain on	belasten
wide-ranging	breitgefächert



School level

- Recommended for 11th/12th grade

Reference to subjects

- English, computer science/multimedia/EDP, communication/project work/social learning, mathematics, political education, economics, religion/ethics

Teaching phase

- Elaboration

Level of complexity

- Medium

Concern

- Contact and interview people from other countries
- Get to know living situations and cost of living from/in other countries
- Compare and reflect on costs from different countries

Knowledge and skills

- The students can interview people from other countries and describe and interpret the results.

Duration

- 20 to 30 min. for introduction
- Homework
- 30 to 40 min. for bringing the results together

Resources

- *International budget analysis – Worksheet [1]*
- *Tables with reference values – Material [1–5]*
- Recommended: *Tables with reference values – Vocabulary list [1]*
- Projector, computer

Preparation

- Copy the worksheet *International budget analysis [1]* and the material *Tables with reference values [1–5]* for each student. You might also want to use the additional vocabulary list.

Procedure

- Each student receives the worksheets *International budget analysis [1]* and *Tables with reference values [1–5]*. The teacher explains the task.
- First, the students search together for reference budgets from other European countries (e.g., Great Britain, Ireland, Belgium, the Netherlands, Sweden, Switzerland). These are printed out and copied for later individual and group work.
- The following links may be helpful:
 - ⇒ www.expatistan.com/cost-of-living/country/ranking
You can click on each country individually. Change the currency for the costs of living to euros.
 - ⇒ www.budgetberatung.at/downloads/infodatenbank/schuldenpraevention/BuB_Folder2014_EndV.pdf
 - ⇒ <https://ec.europa.eu/social/main.jsp?catId=1092&intPagelId=2312&langId=de&>
- Students then go into small groups (3-4 people). Each group is assigned a country and each student receives the costs of living from that country for cost orientation.
- Each student in each group writes down the assigned country on the worksheet.
- Homework: Each student from the group looks for an interview partner from this country via a suitable platform (e.g., TikTok, Instagram, Facebook, X ...) and asks about their expenditures using the worksheet (e.g., housing, mobility, food ...).



Task

Find an interview partner from the country _____ via a suitable platform (e.g., TikTok, Instagram, X, Facebook ...) and find out the following living costs in €/month for one person living alone. Enter the research result in the left column "My own value". The results of the other students from the same group are entered in the other columns "Value 2-4". The value from the Austrian table is transferred to the right column and then compared with the other research results.

Interviewee/age/gender/place of residence:

	My own value	Value 2	Value 3	Value 4	Reference value from Austria
1. Housing (rent, operating costs, hot water, electricity, heating, household insurance) for approx. 50 m ²					
2. Mobility (car ...)					
3. Clothing and shoes					
4. Food (incl. snacks)					
5. Leisure time (going out, nicotine products)					

What is the price of the world? 11th/12th grade

Single person living alone

Median of the monthly net income of a single person living alone (14 times a year)

Income: € 1.870,00

	Expenses	Type 1		Type 2		Type 3	
1	Housing (rent, operating costs, hot water, electricity, heating, household insurance)	€ 200,00	Living at home: Contribution to housing costs	€ 758,00	Standard: 50 m2 apartment	€ 813,44	60 m2 apartment (larger rooms)
2	Mobility	€ 91,00	Public transportation, no car	€ 494,00	1 car (used)	€ 494,00	1 car (used)
3	Telephone/(landline + mobile) /internet/cable TV/television license	€ 45,00	Standard: mobile telephone / internet	€ 62,00	Standard	€ 93,00	High mobile phone bill due to large download volume
4	Clothing & shoes	€ 57,00	Standard	€ 71,25	Standard plus 25 %	€ 85,50	Standard plus 50 %
5	Furniture & facilities	€ 0,00	Living at home, no costs	€ 88,00	Standard	€ 88,00	Standard
6	Health (care)	€ 40,00	Standard	€ 40,00	Standard	€ 40,00	Standard
7	Food (incl. snacks)	€ 212,50	50 % of standard, eating at home	€ 318,75	75 % of Standard	€ 425,00	Standard: balanced and healthy diet according to nutritional-physiological criteria
8	Detergents	€ 0,00	Living at home, no costs	€ 8,00	Standard	€ 8,00	Standard
9	Body care	€ 35,00	Standard	€ 35,00	Standard	€ 35,00	Standard
10	Children (household and pocket money)	€ 0,00	Standard	€ 0,00	Standard	€ 0,00	Standard
11	Leisure time (going out, hobbies = social and cultural participation)	€ 166,00	Standard	€ 332,00	Standard plus 100 %	€ 415,00	Standard plus 150 %
12	Nicotine products	€ 0,00	Non-smoker	€ 24,73	1 pkg. per week, € 5,75 per pkg, 4.3 weeks per month	€ 172,50	1 pkg. per day, € 5,75 per pkg, 30 days
13	Savings	€ 0,00	No savings	€ 35,00	Standing order to a savings account	€ 100,00	Building loan contract

Sources:

Standard = value from reference budgets in Austria, cf. ASB Schuldnerberatungen GmbH, Referenzbudgets 2024

The figures on car costs come from ÖAMTC (ÖAMTC Autothek, www.oeamtc.at/autothek).

Single parent with one child (under 14)

Median of the monthly net income of a single-parent household (14 times a year)

Income: € 2.516,00

	Expenses	Type 1		Type 2		Type 3	
1	Housing (rent, operating costs, hot water, electricity, heating, household insurance)	€ 962,00	Standard: 60 m2 apartment	€ 1.013,15	70 m2 apartment (larger rooms)	€ 1.064,30	80 m2 apartment (extra room)
2	Mobility	€ 106,00	Public transportation, no car	€ 494,00	1 car (used)	€ 494,00	1 car (used)
3	Telephone/(landline + mobile) /internet/cable TV/television license	€ 62,00	Standard	€ 77,50	Standard plus 25 %	€ 93,00	Standard plus 50 %
4	Clothing & shoes	€ 135,00	Standard	€ 168,75	Standard plus 25 %	€ 202,50	Standard plus 50 %
5	Furniture & facilities	€ 105,00	Standard	€ 105,00	Standard	€ 105,00	Standard
6	Health (care)	€ 59,00	Standard	€ 59,00	Standard	€ 59,00	Standard
7	Food (incl. snacks)	€ 340,50	50 % of standard	€ 510,75	75 % of Standard	€ 681,00	Standard: balanced and healthy diet according to nutritional-physiological criteria
8	Detergents	€ 12,00	Standard	€ 12,00	Standard	€ 12,00	Standard
9	Body care	€ 48,00	Standard	€ 48,00	Standard	€ 48,00	Standard
10	Children (household and pocket money)	€ 228,00	Standard	€ 228,00	Standard	€ 228,00	Standard
11	Leisure time (going out, hobbies = social and cultural participation)	€ 284,00	Standard	€ 426,00	Standard plus 50 %	€ 568,00	Standard plus 100 %
12	Nicotine products	€ 0,00	Non-smoker	€ 24,73	1 pkg. per week, € 5,75 per pkg, 4.3 weeks per month	€ 172,50	1 pkg. per day, € 5,75 per pkg, 30 days
13	Savings	€ 0,00	No savings	€ 30,00	Standing order to a savings account	€ 200,00	2 building loan contracts

Sources:

Standard = value from reference budgets in Austria, cf. ASB Schuldnerberatungen GmbH, Referenzbudgets 2024

The figures on car costs come from ÖAMTC (ÖAMTC Autothek, www.oeamtc.at/autothek).



Childless couple

Median of the monthly net income of two persons living in one household (14 times a year)

Income: € 3.364,00

	Expenses	Type 1		Type 2		Type 3	
1	Housing (rent, operating costs, hot water, electricity, heating, household insurance)	€ 962,00	Standard: 60 m2 apartment	€ 1.013,15	70 m2 apartment (larger rooms)	€ 1.064,30	80 m2 apartment (extra room)
2	Mobility	€ 183,00	Public transportation, no car	€ 494,00	1 car (used)	€ 861,00	2 cars (used)
3	Telephone/(landline + mobile) /internet/cable TV/television license	€ 71,00	Standard	€ 88,75	Standard plus 25 %	€ 106,50	Standard plus 50 %
4	Clothing & shoes	€ 115,00	Standard	€ 143,75	Standard plus 25 %	€ 172,50	Standard plus 50 %
5	Furniture & facilities	€ 102,00	Standard	€ 102,00	Standard	€ 102,00	Standard
6	Health (care)	€ 77,00	Standard	€ 77,00	Standard	€ 77,00	Standard
7	Food (incl. snacks)	€ 383,00	50 % of standard	€ 574,50	75 % of Standard	€ 766,00	Standard: balanced and healthy diet according to nutritional-physiological criteria
8	Detergents	€ 12,00	Standard	€ 12,00	Standard	€ 12,00	Standard
9	Body care	€ 70,00	Standard	€ 70,00	Standard	€ 70,00	Standard
10	Children (household and pocket money)	€ 0,00	Standard	€ 0,00	Standard	€ 0,00	Standard
11	Leisure time (going out, hobbies = social and cultural participation)	€ 332,00	Standard	€ 498,00	Standard plus 50 %	€ 664,00	Standard plus 100 %
12	Nicotine products	€ 0,00	Non-smoker	€ 172,50	1 smoker (1 pkg. per day, € 5,75 per pkg., 30 days)	€ 197,23	2 smokers (1 light, 1 heavy)
13	Savings	€ 0,00	No savings	€ 70,00	Standing order to a savings account	€ 200,00	2 building loan contracts

Sources:

Standard = value from reference budgets in Austria, cf. ASB Schuldnerberatungen GmbH, Referenzbudgets 2024

The figures on car costs come from ÖAMTC (ÖAMTC Autothek, www.oeamtc.at/autothek).

What is the price of the world? 11th/12th grade

Tables with reference values

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Material

3/5

Couple with one child (under 14)

Median of the monthly net income of a multi-person household with 1 child (14 times a year)

Income: € 4.766,00

	Expenses	Type 1		Type 2		Type 3	
1	Housing (rent, operating costs, hot water, electricity, heating, household insurance)	€ 1.165,00	Standard: 70 m2 apartment	€ 1.216,15	80 m2 apartment (larger rooms)	€ 1.267,30	90 m2 apartment (extra room)
2	Mobility	€ 197,00	Public transportation, no car	€ 494,00	1 car (used)	€ 861,00	2 cars (used)
3	Telephone/(landline + mobile) /internet/cable TV/television license	€ 71,00	Standard	€ 88,75	Standard plus 25 %	€ 106,50	Standard plus 50 %
4	Clothing & shoes	€ 192,00	Standard	€ 240,00	Standard plus 25 %	€ 288,00	Standard plus 50 %
5	Furniture & facilities	€ 119,00	Standard	€ 119,00	Standard	€ 119,00	Standard
6	Health (care)	€ 96,00	Standard	€ 96,00	Standard	€ 96,00	Standard
7	Food (incl. snacks)	€ 510,50	50 % of standard	€ 765,75	75 % of Standard	€ 1.021,00	Standard: balanced and healthy diet according to nutritional-physiological criteria
8	Detergents	€ 15,00	Standard	€ 15,00	Standard	€ 15,00	Standard
9	Body care	€ 83,00	Standard	€ 83,00	Standard	€ 83,00	Standard
10	Children (household and pocket money)	€ 87,00	Standard minus care	€ 228,00	Standard	€ 228,00	Standard
11	Leisure time (going out, hobbies = social and cultural participation)	€ 451,00	Standard	€ 676,50	Standard plus 50 %	€ 902,00	Standard plus 100 %
12	Nicotine products	€ 0,00	Non-smoker	€ 172,50	1 smoker (1 pkg. per day, € 5,75 per pkg., 30 days)	€ 197,23	2 smokers (1 light, 1 heavy)
13	Savings	€ 0,00	No savings	€ 100,00	Standing order to a savings account	€ 250,00	3 building loan contracts

Sources:

Standard = value from reference budgets in Austria, cf. ASB Schuldnerberatungen GmbH, Referenzbudgets 2024

The figures on car costs come from ÖAMTC (ÖAMTC Autothek, www.oeamtc.at/autothek).

What is the price of the world? 11th/12th grade

Tables with reference values

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Material

4/5

Couple with 2 children (under 14)

Median of the monthly net income of a multi-person household with 2 children (14 times a year)

Income: € 4.969,00

	Expenses	Type 1		Type 2		Type 3	
1	Housing (rent, operating costs, hot water, electricity, heating, household insurance)	€ 1.355,00	Standard: 80 m2 apartment	€ 1.406,15	90 m2 apartment (larger rooms)	€ 1.457,30	100 m2 apartment (extra room)
2	Mobility	€ 212,00	Public transportation, no car	€ 494,00	1 car (used)	€ 861,00	2 cars (used)
3	Telephone/(landline + mobile) /internet/cable TV/television license	€ 80,00	Standard	€ 100,00	Standard plus 25 %	€ 120,00	Standard plus 50 %
4	Clothing & shoes	€ 269,00	Standard	€ 336,25	Standard plus 25 %	€ 403,50	Standard plus 50 %
5	Furniture & facilities	€ 151,00	Standard	€ 151,00	Standard	€ 151,00	Standard
6	Health (care)	€ 117,00	Standard	€ 117,00	Standard	€ 117,00	Standard
7	Food (incl. snacks)	€ 574,50	50 % of standard	€ 861,75	75 % of Standard	€ 1.149,00	Standard: balanced and healthy diet according to nutritional-physiological criteria
8	Detergents	€ 18,00	Standard	€ 18,00	Standard	€ 18,00	Standard
9	Body care	€ 109,00	Standard	€ 109,00	Standard	€ 109,00	Standard
10	Children (household and pocket money)	€ 204,00	Standard minus care	€ 404,00	Standard	€ 404,00	Standard
11	Leisure time (going out, hobbies = social and cultural participation)	€ 569,00	Standard	€ 853,50	Standard plus 50 %	€ 1.138,00	Standard plus 100 %
12	Nicotine products	€ 0,00	Non-smoker	€ 172,50	1 smoker (1 pkg. per day, € 5,75 per pkg., 30 days)	€ 197,23	2 smokers (1 light, 1 heavy)
13	Savings	€ 0,00	No savings	€ 100,00	Standing order to a savings account	€ 300,00	4 building loan contracts

Sources:

Standard = value from reference budgets in Austria, cf. ASB Schuldnerberatungen GmbH, Referenzbudgets 2024

The figures on car costs come from ÖAMTC (ÖAMTC Autothek, www.oeamtc.at/autothek).



English	Deutsch
building loan contract	Bausparvertrag
detergent	Reinigungsmittel
facilities	Ausstattung
furniture	Möbel
landline	Festnetzanschluss
leisure time	Freizeit
nutritional-physiological criteria	ernährungsphysiologische Kriterien
operating costs	Betriebskosten
rent	Miete
standing order to a savings account	Dauerauftrag auf ein Sparkonto
to make a contribution to sth.	einen Beitrag zu etw. leisten



School level

- Recommended for 11th/12th grade

Reference to subjects

- English, computer science/multimedia/EDP, communication/project work/social learning, civic education, economics, religion/ethics

Teaching phase

- Securing results

Level of complexity

- Complex

Concern

- Show the variety of life situations
- Note and accompany food consumption in different family structures

Knowledge and skills

- The students can describe and analyze the pictures presented.
- The students can record their own weekly food consumption and interpret the weekly food consumption and food costs of a selected person/family on a picture.

Duration

- Introduction approximately 20-40 min.
- Own work/research over one week and follow-up activities as homework.
- Presentations starting after 60 min.

Resources

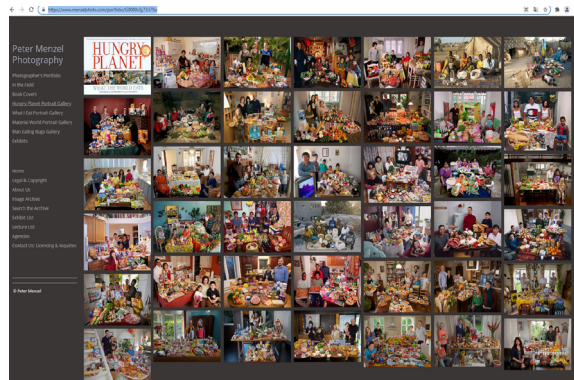
- PC and beamer
- Also possible: world map
- For the students: camera or mobile phone for taking pictures

Preparation

- Ensure internet access and open the link mentioned below.
- Also possible: Provide family structures and write them on the board.

Procedure

- The teacher presents the students pictures of families around the world showing their food consumption for one week.
- These are available at: www.menzelphoto.com/portfolio/G0000s3jj73.5TSs
- Families and their number of family members and the food they buy for a week are shown. There are also short texts and information.



Picture: Screenshot of the website www.menzelphoto.com/portfolio/G0000s3jj73.5TSs (2024-07-10)

- Selected images are briefly discussed and considered with the students:
 - ⇒ How many people eat the food shown?
 - ⇒ What is eaten a lot/a little?
 - ⇒ What are the differences between your families?
- The teacher lets the students think/guess:
 - ⇒ Where, do you think, lives the family?
 - ⇒ Where is this country exactly? (Also possible: Look for the country on a large world map).
 - ⇒ What do you know about this country?
 - ⇒ What peculiarities of the people's diet can you see in the picture?

**Medieninhaber und Herausgeber:**

Offenlegung gemäß § 25 Mediengesetz
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Herstellungsort: Wien.

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