

دليل المعلم لأدوات الثقافة المالية



تم تحميل هذا الملف من موقع المناهج الإماراتية

موقع المناهج ← المناهج الإماراتية ← الصف التاسع العام ← تصميم ← الفصل الأول ← ملفات متنوعة ← الملف

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منهج انجليزي | ملخصات وتقارير | مذكرات وبنوك | الامتحان النهائي | للمدرس

المزيد من مادة
تصميم:

التواصل الاجتماعي بحسب الصف التاسع العام



صفحة المناهج
الإماراتية على
فيسبوك

الرياضيات

اللغة الانجليزية

اللغة العربية

التربية الاسلامية

المواد على تلغرام

المزيد من الملفات بحسب الصف التاسع العام والمادة تصميم في الفصل الأول

تحميل تطبيق المناهج للهواتف الذكية

تطبيق المناهج على Play Google (أندرويد)

تطبيق المناهج على Store App (آبل)



UNITED ARAB EMIRATES
MINISTRY OF EDUCATION



Business Studies Curriculum

Financial Literacy Toolkit

Teachers Guide

Grade 9

Term 1

وزارة التربية والتعليم

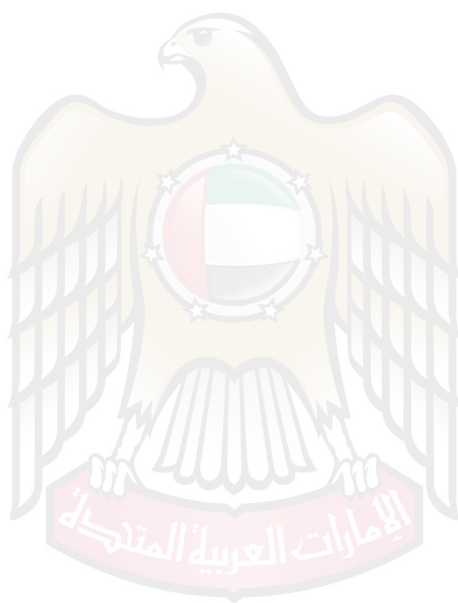
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2026- 2027 A.D



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وزارة التربية والتعليم

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1. What the Toolkit is

The Financial Literacy Toolkit is a supplementary resource that sits alongside the Business Studies curriculum. Module 1, Using Money Every Day, covers six subtopics: forms and purposes of money, payment methods, managing transactions, value for money, payment tools and safety, and types and sources of income.

The toolkit is optional and non-assessed. It does not contribute to grades, progress reports, or any curriculum assessment, and there is no requirement to complete it in a set order or timeframe. Students can engage with it during lessons or independently, in their own time.

2. Where the Content Lives

In the Coursebook and Workbook

Each Business Studies unit closes with a dedicated Financial Literacy page. It carries Key Terms, a Real-World Moment Scenario, Discuss questions, an Apply and Practise task, and a My Thinking prompt, with the matching I Can checklist at the bottom, plus a clear “Continue to the LMS” pointer to the matching subtopic. Students can work through the page on paper in class, then continue to the LMS for the video and scored activity.

On LMS

The same sequence is available digitally, alongside the presentation, the scored activity, and an optional space to record their thinking. Students and teachers access it all through their standard LMS accounts.

In full, each LMS subtopic includes:

- A short animation presentation introducing the concept and key terms
- A Real-World Moment – a short scenario featuring recurring characters (e.g. Tariq, Aisha, Hamdan) in UAE, AED-based contexts.
- Apply and Practise – a written scenario task
- A scored Activity – auto-graded questions (multiple choice, true/false, matching, multi-response) that a student submits individually
- Discuss and My Thinking – reflection prompts for pair, class, or independent conversation
- A Notes entry – an optional, supplementary space where students bring together their thinking on the Real-World Moment, Apply and Practise, Discuss and My Thinking prompts in one sitting.
- An I Can checklist – a self-check students complete once they feel ready, rating themselves Yes, Nearly or Not yet against each learning intention.

Every activity is self-contained, plain English, and takes 5-10 minutes with no imposed time limit. There is a suggested order but nothing is locked, students can move between activities freely. The Notes and I Can checklist are supplementary and are not required for student to complete the subtopic.

3. How to Use it

Both delivery modes are fully supported and can be mixed freely, use what fits your lesson.

Mode	What it looks like
Teacher-led classroom use	Project a scenario and discuss options as a class before students respond individually, or set an activity as classwork. No setup, configuration, or LMS administration is required beyond directing students to the module.
Autonomous student engagement	Students access the module independently, any time, through their own LMS account. All instructions and context are built into each activity, so no teacher facilitation is needed.

4. The Baseline and Completion Diagnostics

Two short instruments (a baseline and a completion diagnostic) measure aggregate growth in applied financial literacy across the pilot. They sit in their own section of the LMS, separate from the learning content.

Important: These are evaluation tools, not tests

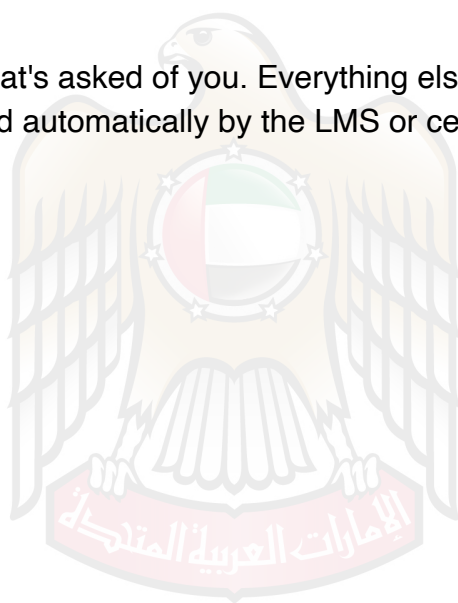
Diagnostics are not assessed, marked, or reported at individual student level. No score or response is ever visible to teachers, school leaders, or parents. Students receive no feedback beyond a confirmation of completion, so they should not be framed as a test.

5. Teacher's Role

Action	Required?	Detail
Tell students the baseline is open	Yes	One message, early in Term 1: the baseline diagnostic is available and should be completed within the first two weeks.
Confirm students can reach the LMS	Yes	No technical setup on your part — just confirm access.
Tell students the completion diagnostic is open	Yes	One message, at the end of the pilot window.

Export class-level diagnostic data	If asked	A simple LMS export, shared with the programme evaluation team via the agreed channel. Step-by-step guidance will be provided. No analysis or interpretation is required.
Use toolkit activities in lessons	Encouraged, not mandated	Bring activities into class where it fits your scheme of work, or simply point students to the module for independent use.
Mark, monitor, or report on toolkit use	No	Marking is automated. There are no individual student reports, alerts, or monitoring dashboards for teachers.

That's the full scope of what's asked of you. Everything else — grading, feedback, data analysis — is handled automatically by the LMS or centrally by the programme evaluation team.



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