

An tSraith Shóisearach do Mhúinteoirí

Junior **CYCLE** for teachers

Business Studies

Resource

Booklet

Professional

Learning

Experience

2019 / 2020



An Roinn Oideachais
agus Scileanna
Department of
Education and Skills

www.jct.ie

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Business Studies Learning Outcomes

Strand one: Personal finance

Personal finance focuses on students developing a set of skills, knowledge and values that allows them to make informed decisions to effectively and responsibly manage their financial resources. In this strand, students learn about managing their finances, responsible consumer behaviour and the value of using resources ethically and efficiently for the benefit of individuals and society.

ELEMENT: Managing my resources

Students should be able to:

- 1.1 Review the personal resources available to them to realise their needs and wants and analyse the extent to which realising their needs and wants may impact on individuals and society
- 1.2 Identify and classify sources of income and expenditure, compare options available to best manage financial resources, evaluating the risks associated with each option and making informed and responsible judgements
- 1.3 Construct a personal financial lifecycle to identify financial needs at different life stages
- 1.4 Explain key personal taxes and charges and suggest the occasions when and why they might arise
- 1.5 Identify reasons for saving and borrowing money, relate the reasons to determining appropriate sources of finance with respect to their purpose, costs and risks
- 1.6 Identify appropriate types of insurance for particular personal needs and consider costs, benefits and risks

ELEMENT: Exploring business

Students should be able to:

- 1.7 Distinguish between and appreciate their rights and responsibilities as consumers
- 1.8 Compare the services provided by consumer agencies and financial institutions to assist and support customers
- 1.9 Debate the ethical and sustainability issues that arise from their consumption of goods and services and evaluate how they can contribute to sustainable development through consumer behaviour

- 1.10 Discuss and evaluate how globalisation and developments in technology impact on consumer choice and behaviour

ELEMENT: Using skills for business

Students should be able to:

- 1.11 Interpret a wage slip and calculate personal tax liability arising from employment
- 1.12 Prepare and analyse a budget, determine the financial position, recommend appropriate action and present the analysis in tabular and graphic formats
- 1.13 Monitor and calculate income and expenditure data, determine the financial position, recommend appropriate action and present the analysis in tabular and graphic formats

Strand two: Enterprise

Enterprise encourages students to identify opportunities and turn them into practical and targeted activities within business and wider society through the development and application of their understanding, skills and values. In this strand, students learn about being enterprising, the functions of an organisation and the business environment.

ELEMENT: Managing my resources

Students should be able to:

- 2.1 Identify different types of financial, cultural and social enterprise and appreciate the role each plays in society
- 2.2 Describe the skills and characteristics of being enterprising and appreciate the role of an entrepreneur in an organisation, in society and to the economy
- 2.3 Differentiate between employment, work and volunteerism, identifying and describing features, benefits, rewards and careers within each

ELEMENT: Exploring business

Students should be able to:

- 2.4 Distinguish between the rights and responsibilities of employer and employee from a legal, social, environmental and ethical perspective
- 2.5 Investigate the positive and negative impacts on a community of an organisation from an economic, social and environmental perspective

2.6 Discuss the impact of digital technologies on an organisation, debating the associated rewards and costs

ELEMENT: Using skills for business

Students should be able to:

2.7 Conduct market research in order to investigate an entrepreneurial opportunity and analyse, interpret and communicate the research findings using relevant terminology and representations

2.8 Devise and apply a marketing mix in order to promote a new or existing product or service

2.9 Develop a simple business plan for a new or existing product or service

2.10 Complete and interpret key business documents that an organisation uses to manage its transactions for accountability purposes

2.11 Assess the importance of planning an organisation's cash flow, propose suitable sources of finance to manage expenditure and prepare a budget

2.12 Prepare a cash account to monitor income received and payments made by an organisation, evaluate its financial position and recommend a course of action; post figures to relevant ledgers and extract a trial balance

2.13 Prepare final accounts to assess the financial performance of an organisation at the end of a trading period, analyse and evaluate its financial position and recommend a course of action

Strand three: Our Economy

Our economy enables students to understand the dynamic relationship between the local, national and international economic situation. It develops students' ability to identify and understand basic economic concepts as they relate to personal finance, enterprise and the Irish economy. In this strand, students learn about the demand and supply of goods and services, the role of the government in managing the economy, and about economic issues such as trade, employment and Ireland's membership of the European Union (EU).

ELEMENT: Managing my resources

Students should be able to:

3.1 Explain how scarcity of economic resources results in individuals having to make choices; predict possible consequences of these choices

3.2 Explain how individuals, organisations (for profit and not-for-profit) and the government work together to distribute economic resources used to produce goods and services

3.3 Evaluate how changes in the supply and demand of goods and services in different markets can affect prices

3.4 Differentiate between different sources of government revenue and government expenditure

ELEMENT: Exploring business

Students should be able to:

3.5 Examine the purpose of taxation from a financial, social, legal and ethical perspective

3.6 Explain how economic growth can impact positively and negatively on society and the environment and justify the promotion of sustainable development

3.7 Debate the implications of globalisation of trade, including the benefits and challenges of international trade

3.8 Discuss the economic and social benefits and challenges of Ireland's membership of the EU

ELEMENT: Using skills for business

Students should be able to:

3.9 Explain the relevance of economic indicators such as inflation, employment rates, interest rates, economic growth, national income and national debt for individuals and the economy

3.10 Use their knowledge, and information from a range of media sources, to discuss current economic issues and present an informed view

3.11 Evaluate the benefits and costs of a government economic policy and assess who enjoy the benefits and who bears the costs



Scan the QR Code to download the Specification for Business Studies

Checking in and reflecting on the journey so far:

What key changes in your individual practice and your classroom practice over the course of Junior Cycle have benefitted you most?

What key change in your Business Studies Department's collaborative practice over the course of Junior Cycle has benefitted you most?



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Key Learning:

Key Learning:

What have you learned about engaging with the CBA process for CBA1: Business in Action and CBA2: Oral Communication Presentation?

How has the SLAR experience supported your learning about your subject and enhanced your confidence in developing an understanding of standards?

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Key Learning:

Key Learning:

Ireland's Deep Atlantic - A Classroom Resource

This resource is a collaboration between Junior Cycle for Teachers (JCT), RTE and the Broadcasting Authority of Ireland (BAI) and explores key learning and issues raised in the two-part documentary series 'Ireland's Deep Atlantic'. The documentary was supported by funding from the BAI and the documentary was hosted and directed by Ken O' Sullivan, of Sea Fever Productions. It is built on the principles of Education for Sustainable Development (ESD) focusing on the economic, environmental and social aspects of ESD.

This resource has been designed to complement the National Strategy on Education for Sustainable Development (ESD) which was developed by the Department of Education and Skills (DES), in consultation with key stakeholders and launched in 2014. It provides a framework to support the contribution that the education sector is making and will continue to make towards a more sustainable future at a number of levels: individual, community, local, national and international.

In the development of this resource, the JCT Business Studies and Geography teams collaborated to create rich learning experiences to complement both subject Specifications and in a wider context, the Framework for Junior Cycle 2015. The resources created are not designed to be used in a linear fashion, but rather to support the creation of learning experiences that work for individual schools in their individual contexts.

Clip 1

I see, I hear, I think, I wonder

I See...



I hear...



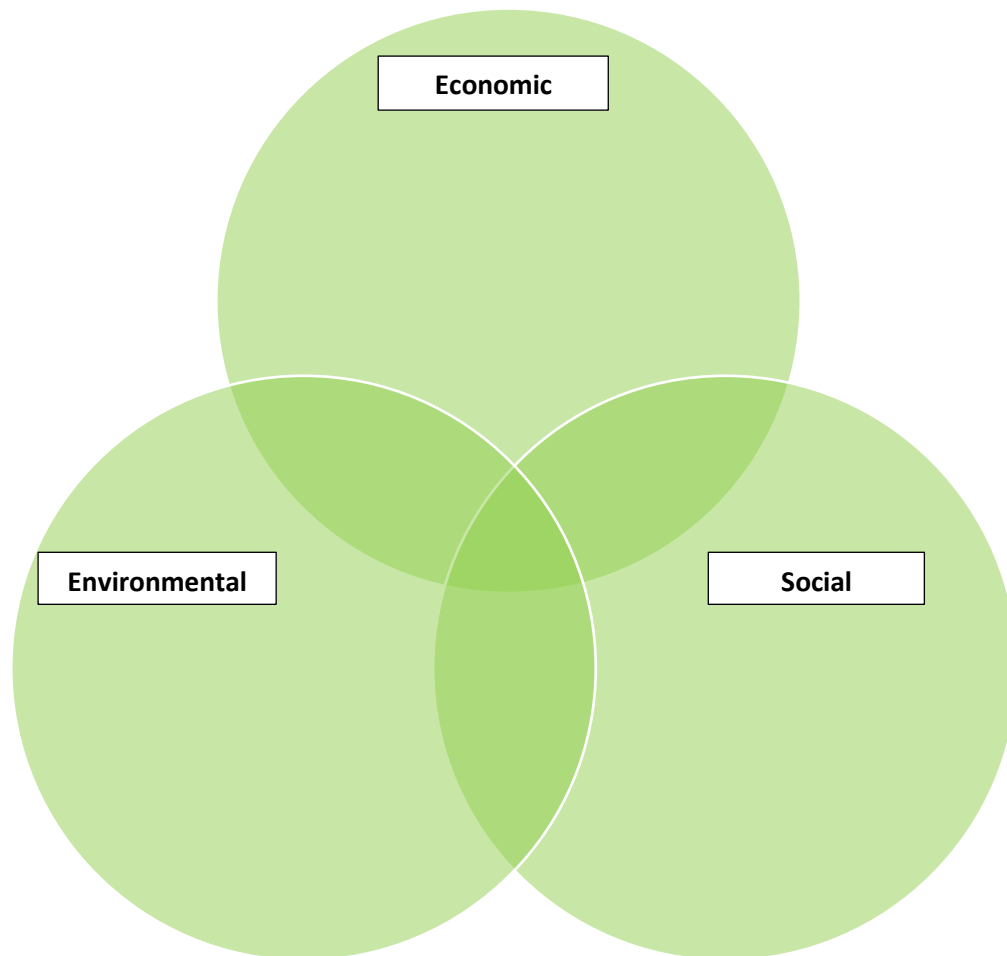
I think...



I wonder...



Clip 2



Clip 3

In what industry was Antero previously employed?

Was this an example of a sustainable industry? Why?

How did this industry impact on his community, future generations and the environment?

In what industry is Antero now employed? Is this an example of a sustainable industry? Why?

How does this industry impact on his community, future generations and the environment?

Odhran's Learning Journey in Business Studies

1st Year

In first year, I experienced lots of different learning in the Business Studies classroom. Throughout the year, amongst other things, I learned about my needs and wants and how to prepare and analyse student budgets to help me manage my spending which is a very useful skill. I researched the different types of spending in a household and role-played different consumer rights and responsibility scenarios with my friends in class.

In class I also learned about the process of research and how to check, record and reference my sources. At the parent-teacher-student meeting in November my teacher talked about how I was settling in and progressing in class and we talked about my research skills.

We learned about supply and demand by doing a group trading activity using chocolate bars and this helped me to understand how supply and demand affects the prices of a range of common goods and services. Throughout the year I received feedback from my teacher on my work and could ask questions if it didn't make sense. My parents received two other reports from the school, one in February and one in May which reported on my learning throughout the year and included my own reflections on my learning.

2nd Year

In second year, I learned about areas such as personal insurance, being an ethical consumer, the impact of organisations, sustainable business practices and used my understanding of income and expenditure to prepare and analyse accounts for a business. We listened to some podcasts of Irish entrepreneurs and used these to explore the skills and characteristics of entrepreneurs.

In November, our teacher asked the students to research and develop a presentation on a topic of our choice showing how either consumers or businesses can be more sustainable. We reflected on our presentations and received feedback on how to improve our communication and presentation skills at the parent-teacher-student meeting in December.

In February, I had an examination based on the work we had done in class between Christmas and February and my parents received feedback on this examination on my school report.

Our teacher asked the class to choose from Business in Action, Finance in Action or Economics in Action for our first CBA which we had to do in a group. We agreed on Enterprise in Action because we would have an opportunity to develop a product or service which we could devise or create ourselves or we could focus on a product or service that we identify as having the potential to expand its market. We can also organise an enterprise event or activity. I worked with a group of three other students to investigate the potential for the school shop to expand. In our group we carried out research and evaluated our findings. For my research I surveyed other students in the school about their use of the school shop. Based on our research, we developed a simple business plan for the proposed expansion. We reflected on our learning, both as an individual and our role in the group. We wrote up our report and included graphics and images too. A month after the CBA was completed, we received our descriptors and some feedback on our work which was useful in helping to know how to improve in the future.

3rd Year

In third year, I could see that we were building on our learning from first and second year. We learned more about the importance of accounts in an organisation and how to evaluate the financial position of a company. Our class were really interested in Brexit so we had an opportunity to research the topic and used this to understand the importance of Ireland's membership of the EU. We also used our research skills both individually and in groups to research economic policies and to consider how these impacted on our local area.

In November, my teacher asked us to research and develop a presentation on a business-related topic of their choice for CBA2. Once I had completed my research, I had to reflect on my findings and present my reflections on the findings to my class. For my Presentation, I picked the increase in VAT rates and interviewed some local businesses to find out the impact this was having on their business because I noticed the signs in coffee shops about future increases in prices due to the budget. I presented my reflections on my findings to the class explaining my opinions on the increase in VAT and the teacher asked me some questions about my research.

After completing CBA 2, we did an Assessment Task. For this, I reflected on my ability to evaluate new knowledge or understanding that emerged through my experience of the presentation, my capacity to reflect on the skills I had developed in undertaking the presentation and my ability to reflect on how my perspectives/viewpoints/opinions had been influenced by the experience of the presentation. I found that the reflection that I had been doing in different classes really helped me to complete this task. At the parent-teacher-student meeting my parents and I got feedback on my progress in class and also feedback on the descriptor I was awarded for the Presentation.

In February, my class had an examination based on the learning from the three years so far. My parents received feedback in a report from the school. The teacher supported our class in reflecting on our answers to the questions on the examination to help us to identify areas that they needed to revisit. I used this to make a study plan for myself.

My parents also received a report from the school with my CBA descriptor and feedback. In June, I will sit the final examination in Business Studies, and I will get my JCPA later this year with all of my learning from the three years.

Incremental Development of Learning Outcomes

Development of Key Skills

Ongoing Assessment

Junior Cycle Key Skills



“Learners need a wide range of skills to help them face the many challenges presented to them in today’s world. They develop specific skills in their subjects and other courses. But there is also a more general set of skills that are needed to support learners in their personal, social and work lives. We refer to these as the key skills of junior cycle.”

[https://www.curriculumonline.ie/getmedia/def48e3f-68f9-42e4-95de-f30086321fd0/JSEC_Key_Skills_of_JC_English\).pdf#targetText=The%20six%20key%20skills%20of,and%20Managing%20Information%20and%20Thinking.](https://www.curriculumonline.ie/getmedia/def48e3f-68f9-42e4-95de-f30086321fd0/JSEC_Key_Skills_of_JC_English).pdf#targetText=The%20six%20key%20skills%20of,and%20Managing%20Information%20and%20Thinking.)

Aims & Rationale for Junior Cycle Business Studies

Aim

Business studies aims to stimulate students' interest in the business environment and how they interact with it. It develops skills, knowledge, attitudes and behaviours that allow them to make informed and responsible decisions with all of the resources available to them, ensuring their and society's well-being, while becoming more self-aware as learners.

Rationale

Young people are growing up in a globalised and dynamic world. New opportunities and challenges will emerge in their lifetimes that are virtually unimaginable today. Developing technologies, environmental and societal challenges, demographics, global competition and changing consumer demand will drive these changes. Studying business helps to equip students with the understanding, skills and attitudes to participate fully in an interconnected world.

Business studies encourages students to develop an appreciation of how their lives are shaped by economic and social factors. They are enabled to make informed decisions, to better manage their personal financial resources and to be adaptable, creative, and enterprising. Business studies also improves their knowledge and understanding of good business practice and of business as a productive activity.

Entrepreneurship enhances the quality of our collective and individual lives, often changing the way we work, communicate and live. Business studies provides an awareness, insight and positive attitude to entrepreneurship, demonstrating how it can improve our goods, services and institutions.

Business studies encourages students to develop skills for learning, skills for work and skills for life. It supports the development of analytical and critical thinking skills, encouraging students to be problem solvers. It reinforces the development of students' numeracy, literacy and digital technology skills by providing a real-life context for their application.

Business studies explores the interdependence of economic prosperity, societal well-being and the environment and encourages students to think and act as responsible and ethical citizens. They will be provided with a set of foundational skills, understandings and personal attributes, which will help them to engage with the dynamic business environment and fulfil their potential in their personal and professional lives, now and into the future.

Junior Cycle Business Studies Specification, Pages 5 & 6

EFFECTIVE COLLABORATIVE PLANNING

Identify related Learning Outcomes from across the specification strands that could form a unit of learning



Consider your students' prior knowledge, reflect on previous planning and share experience



**Considerations
in planning
using Learning
Outcomes**

All agree to the **key learning** to be achieved in the unit of learning



Consider how to gather the best evidence of student learning



Ensure that assessment and reporting aligns with the Learning Outcomes



SWOT Analysis

	My Individual Practice	Our Department	Next steps
Strengths			
Weaknesses			
Opportunities			
Threats			

How one Donegal island is taking control of its broadband future

"This is the first year on the island where we won't have any first communions." Jerry Early is one of 450 residents of Donegal's Arranmore Island. His family has owned a pub there for decades. But he's worried about the island's future.

Measuring about 6km by 4km in size, the beautiful, rugged landmass is 15 minutes from the mainland by the local small ferry. It is the country's sixth largest island, roughly comparable to Cork's Bere Island or Mayo's Clare Island.

Like those places, basic infrastructure is present: roads, shops, two schools, a church, even a nightclub. It has a small fishing industry.

But as with most islands in Ireland, the population is gradually falling. More than half the island's inhabitants are over 60, like Jerry. And there are few, if any, babies being born.

The future of the community is now in the balance. If it wants to avoid the fate of other islands, some of which are now abandoned, it has to do something.

"Young people want to go and work in IT and other jobs," says Early. "They leave the island. I don't blame them. But we're supposed to be custodians here. It's our responsibility to make this a place they won't want to leave. And also a place that those who have left might want to come back to."

"This digital hub is one of the best ways of showing them now that they can not just survive, but thrive."

Is this a template for other islands? Three has invested its own money in the Arranmore broadband project as a way of demonstrating what an island - or other remote rural community - can achieve.

But it isn't getting into the business of investing in islands all over the country. The Arranmore infrastructure is seen as a joint venture to highlight the technology as opposed to a purely commercial exercise that washes its own face. "We treated the island as if it was any big enterprise that had lots of big problems to solve," says Elaine Carey, Three's chief commercial officer. "They needed connectivity and, through that, access to education and medical services such as telemedicine. For Arranmore it's very much about the future sustainability of the island. For us it's a demonstration of what we do. It just so happens to be an island."

That said, Three has paid for a lot of the Modam digital hub's equipment. The facility wouldn't be there if it wasn't for the operator's interest.

Is this a solution for other islands?

At present, the Government's National Broadband Plan promise is that every rural home and business in the country will be hooked up to high-speed broadband. Under its current proposal, the majority of this will be fibre-to-the-home, which is the fastest standard at present.

<https://www.independent.ie/business/technology/broadband-now/how-one-donegal-island-is-taking-control-of-its-broadband-future-38026090.html>

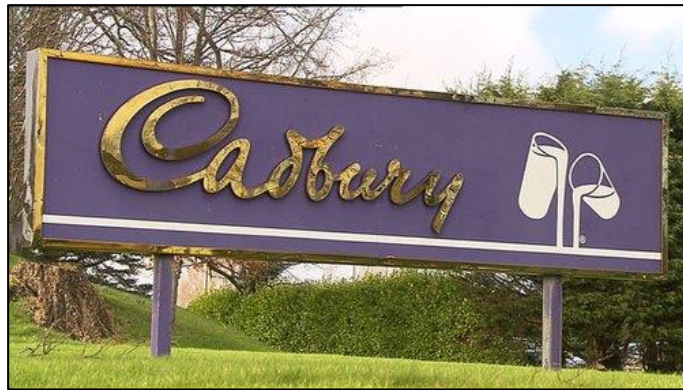
70 jobs to go at Cadbury plant in Coolock

The owners of Cadbury are seeking to cut 70 jobs at its production plant in Coolock in Dublin. Representatives of trade unions SIPTU and Unite say they will meet management of Mondelez Ireland next week to discuss the threatened job losses.

The unions have described the move by management as unacceptable in light of the changes to work practices that were agreed to by workers as part of a restructuring in recent years. It is understood Mondelez will seek the redundancies on a voluntary basis over the next two years.

"Our members are deeply unhappy with the announcement by management this morning that it is seeking 70 staff redundancies," SIPTU Organiser, Colm Casserly said.

"We are currently consulting our members prior to a meeting with management, which will take place at the earliest opportunity next week. At this meeting, SIPTU and Unite representatives will make clear our members' position and seek to minimise the number of job losses at the plant."



Mondelez employs over 350 people at the Coolock facility. In a statement, it said that like all manufacturers, it keeps its operations under review to ensure its business is operating as efficiently and effectively as possible.

"We are proposing to invest €15m into Coolock to make the site more competitive in the future. As a result of these proposals some colleagues' jobs will be impacted," it said.

"We're now conducting a consultation process and will do all we can to support them moving forward."

<https://www.rte.ie/news/business/2019/0509/1048497-70-jobs-to-go-at-cadbury-plant-in-coolock/>

Bobby Healy's Manna plans to bring the drone food delivery service to Ireland this year

BOBBY HEALY, the former CarTrawler chief technology officer, is gearing up to launch his drone delivery start-up by the end of year. His new start-up Manna is a food delivery service that's using autonomous drones, but its plans still hinge on regulatory approval. Healy, who is still a non-executive director at CarTrawler, said Manna plans to secure the go-head from officials this year.

"We've been building it for a couple of years now in dark mode, I haven't been saying much about it," he told *Fora*. "We'll be ready to launch towards the end of this year in Ireland." Drone delivery has held a lot of promise ever since Amazon first announced its ambitions in 2013. However technical and regulatory bumps have held up Silicon Valley's big dreams to put drones in the skies. This week though, Google's drone home delivery company Wing secured approval from the US Federal Aviation Authority. In Ireland, Healy hopes to make similar progress with Manna and its "aviation grade drone" following a series of tests in recent years.

"Your off-the-shelf drone, they're not safe enough to fly over people," he explained.

"You have to be at the same safety levels of an aircraft to be able to get a licence to operate over-populated areas in autonomous mode."

Manna's drones would fly at around 100 metres height, make deliveries within a two to three-kilometre radius and operate at a low noise level. Here's how the delivery process plans to work: the drone takes off at the restaurant, flies at 100 metres height to its destination and then descends to about 10 or 15 metres and lowers the food down with a biodegradable linen thread. "It never lands at the customer, it will always be a pretty safe distance overhead," Healy explained.

The team of 15 – split between Ireland and Wales – has carried out tests in three locations in the country. *"All going well, by Q4 this year we'll be live. I cannot say where we're going live, it won't be in Dublin," he said.*

The success of online food ordering has changed what consumers expect from delivery and how fast it can arrive. Drones can make deliveries in around three minutes, Healy added.

"People would order much more food on-demand, local restaurants would be much more busy and the consumer experience would be far better as well."

Healy said that Manna has been backed by five international VCs but did not disclose any numbers or names.

<https://www.thejournal.ie/manna-drone-delivery-2-4607179-Apr2019/>

Upcycled Wetsuits

By re-imagining something that otherwise may have 'had its day' – upcycling opens up a world of new possibilities, designs, business opportunities and waste solutions. It's pretty exciting! And that's why I set up The Upcycle Movement in 2012. In 2004 the devastating tsunami hit Asia, leaving so many dead and others homeless. My bag was made by widows who had lost everything at that time. It was made from the canvas tsunami rescue tents they sheltered in and had the following message on it:



Wow!

Those words really moved me and suddenly my bag told me such a story. And that's when I got it. That's when I got what upcycling means. These incredible women saw value and opportunity in something they no longer needed. Something that could easily have been deemed as waste. But instead, they transformed it, keeping it out of landfill, while also making money to help their community move along. What inspiring women. And what a powerful concept.

Since then I started to look at things differently & realise that with just a bit of creativity and imagination, almost everything around us can be a resource for something new. I've realised how much untapped possibilities there are for business opportunity and product design if we look at waste as a resource. And I felt that a platform for the designers and makers who are challenging how we think about waste was needed - to promote what they do and how they think.

I believe 'It's only waste if we waste its potential'. And that now, more than ever, we need to support these innovative, design and business ideas that are offering waste solutions and those which will help to implement a more sustainable, circular economy. There are so many amazing things happening.

Bags & accessories made for everyday adventures from upcycled wetsuits.
Handmade with respect for the environment and a passion for a more sustainable world.

NEO - from the word 'neoprene' (the material wetsuits are made from)
and neo - meaning 'new' - a nod to the new life of the wetsuits.

10% of this collection goes to [Seal Rescue Ireland](#)

<https://theupcyclemovement.com/pages/our-story>

Unit of Learning Planning Template

Context, Year Group & Prior Knowledge

Learning Outcomes in Focus

Key Learning

Ongoing Assessment

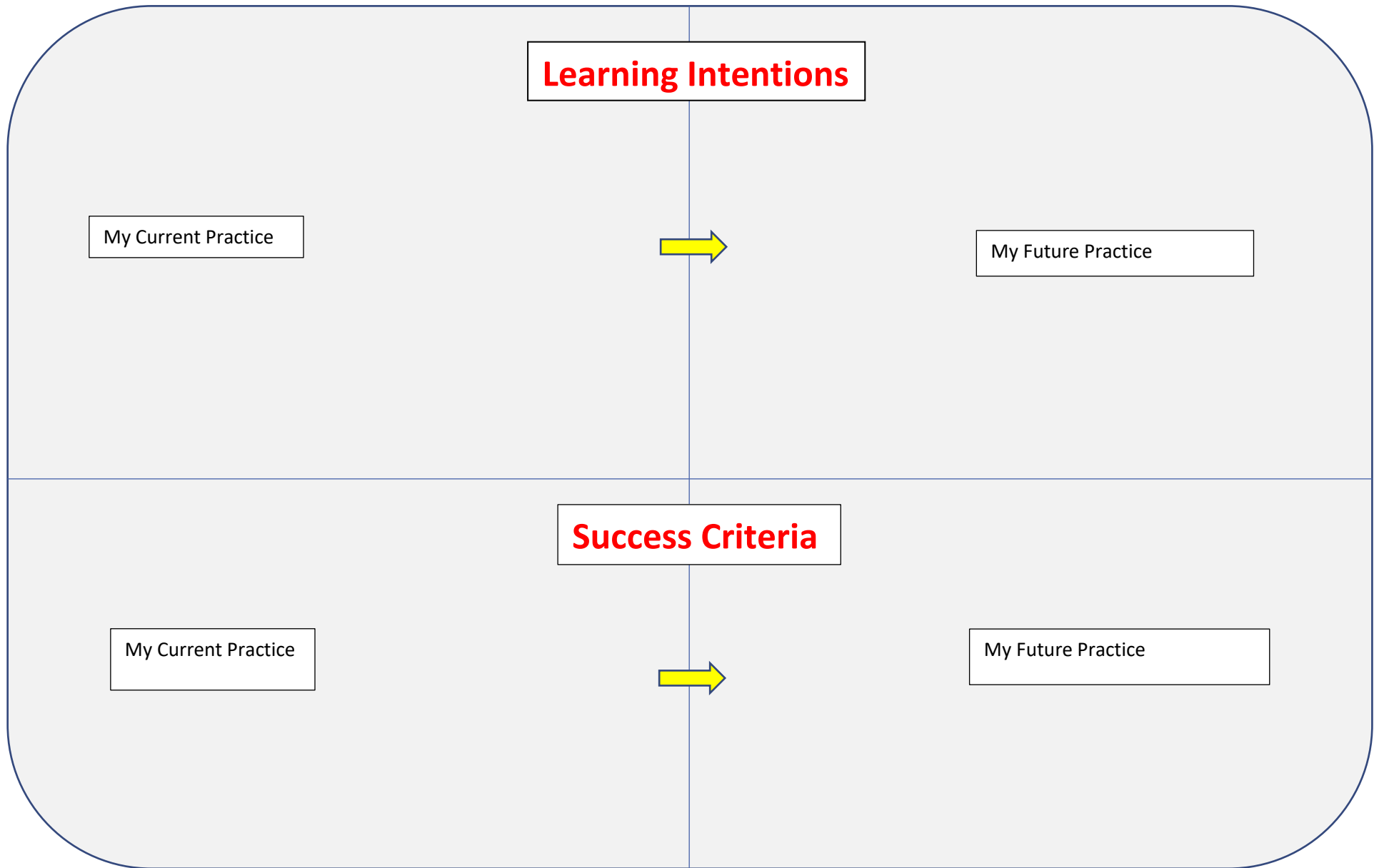
Stimulating and Meaningful Learning Experiences

Reflection Prompts (*individually and/or as a Department*)

Some Suggested Prompts...

- What did our students learn from across the strands?
- Where are my students in their learning at this point?
- What will the students find relevant next in their learning?
- How might students demonstrate their learning in the next unit?
- What resources might will I/we use to support and inspire their next steps in learning?

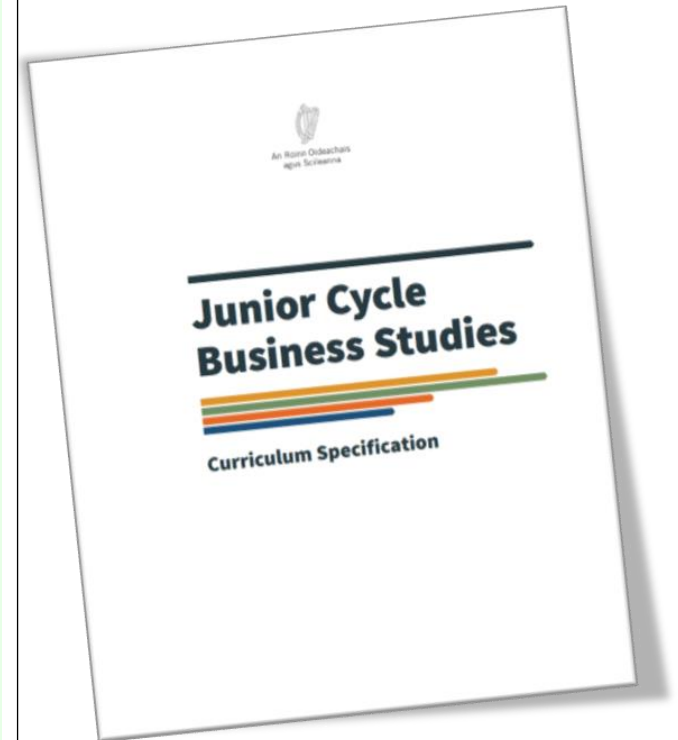
Notes:



Feedback Activity Notes

*“Focused feedback to students on their learning is a critical component of **high-quality assessment** and is a key factor in building students’ capacity to manage their own learning and their **motivation** to stick with a complex task or problem. [Effective] Assessment **focuses not just on how the student has done in the past but on the next steps for further learning.**”*

Specification for Business Studies, p. 17



What makes feedback formative?

- Focuses on the quality of the student work
- Related to agreed success criteria
- Prompts student thinking
- Indicates suggestions for improvement
- Identifies success and achievement



NCCA Focus on Learning Toolkit



Feedback and Reporting	Notes
Why do I give feedback in my classroom?	
How do I give feedback in my classroom?	
When does it happen?	

Sharing Practice Conversation Prompts

T	<i>Tell them something you like about their work</i>
A	<i>Ask them a question</i>
G	<i>Give a suggestion for improvement</i>

		<u>My Observations</u>	<u>Collaborative Discussions</u>
1	When we calculate grades through a series of complicated mathematical manoeuvres, there is a strong chance our reporting system is less about a conversation and more of a mystery to the people who matter the most: the students and their families.		
2	When our reporting processes align completely with what we do every day in our classrooms, amazing clarity and growth can occur.		
3	A computer program no matter how strong, is not a teacher.		
4	We need to find ways to consider behaviours and report concerns and celebrations to parents without losing clarity about our reporting of academic learning. We should do both separately. Recognising Hard Edges in Reporting		
5	Our professional judgment, not the computer's algorithm, matters more.		
6	Using our students' names and personalizing our comments are part of a larger reporting system that aims to notice students and honour who they are.		

Reporting Self-Audit

Question	Never	Sometimes	Always
I think about the kind of verbal feedback that I give my students?			
I give feedback that relates to the learning intention and criteria for success agreed with the students?			
Feedback focuses on a small number of targets at a time?			
I allow time for students to reflect on feedback that they receive from me and their peers?			
When I use the language of learning to provide feedback, I identify success and achievement as well as areas for improvement?			
My reporting focusses only on learning and progress, rather than on subjective judgements about students?			
I/We keep contact with parents about student progress throughout the year in various ways?			
I involve students in recording their progress by asking them to reflect and record their progress against success criteria?			
We report on how well students are doing across a wide variety of learning opportunities and experiences?			

Reflecting on the Day

3: Three things that I have learned from my colleagues during today's Professional Learning Experience

2: Two approaches to student learning that I will bring to my classroom

1: One thing that I will reflect on

NOTES:

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Useful websites:

www.jct.ie

www.curriculumonline.ie

www.ncca.ie

www.juniorcycle.ie

www.bstai.ie

<http://schoolself-evaluation.ie>

An tSraith Shóisearach do Mhúinteoirí
JuniorCYCLE
for teachers