



COVET

**Continuing Professional Development
in Vocational Education and Training**

Loans and Amortisation System

Inspiration for online teaching





In the COVET project, we have collected many great examples of teaching that have been transformed from the classic off-line version into a modern online learning method.

These sample lessons have been created by VET teachers from different EU countries. We present them to you as inspiration for your work.

The lessons are particularly suitable for vocational teachers, but can also serve as a training tool for teachers, trainers and lecturers in other educational settings.

All sample lessons, training materials as well as all information about the project are available at:

<https://www.covet-project.eu/>

© 2023 Continuing Professional Development in Vocational Education and Training

The European Commission support for the production of this publication does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.



Co-funded by the
Erasmus+ Programme
of the European Union

Loans and Amortisation System

Offline version of the lesson

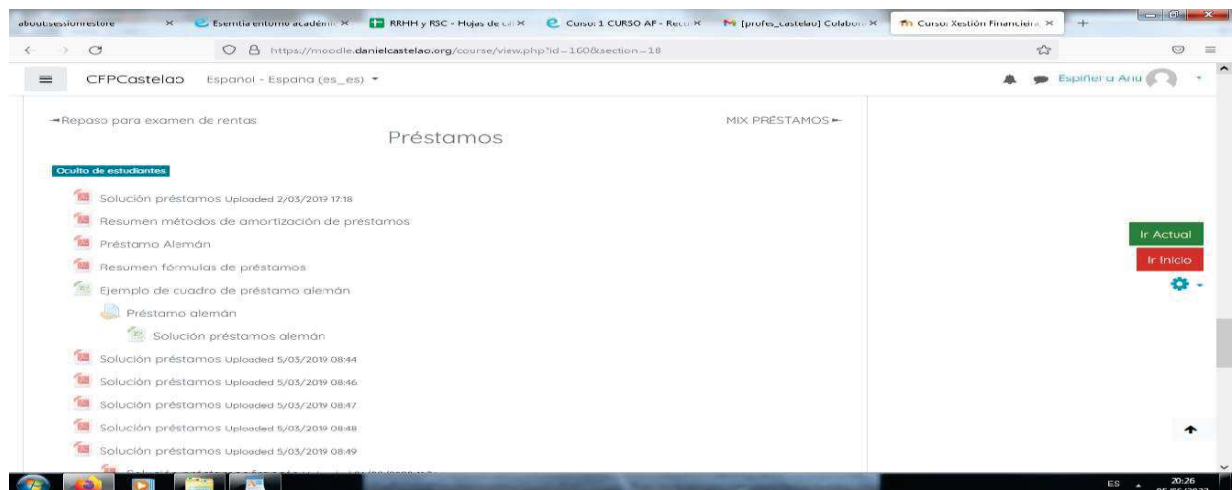
The subject would be Xestión Financeira (Financial Management) in the 2nd year of the Higher Cycle of Administration and Finance. The topic would be loans and amortisation systems; for example, the French system or constant amortisation terms.

In an offline version, it would be a lesson in which I would use a sample exercise and solve it step by step with the help of the board and the provided instructions.

We would explain the characteristics of the method (then I would upload the presentation in the Moodle with all the basic concepts); we would build the amortisation table step by step (then I would upload the presentation, a model of the amortisation table with the basic formulas and the solved exercise in the Moodle).

Afterwards I would assign exercises to practise the method in the Moodle, after the deadline I would also upload the solution of the exercises.

Screenshot of the Moodle in offline version:



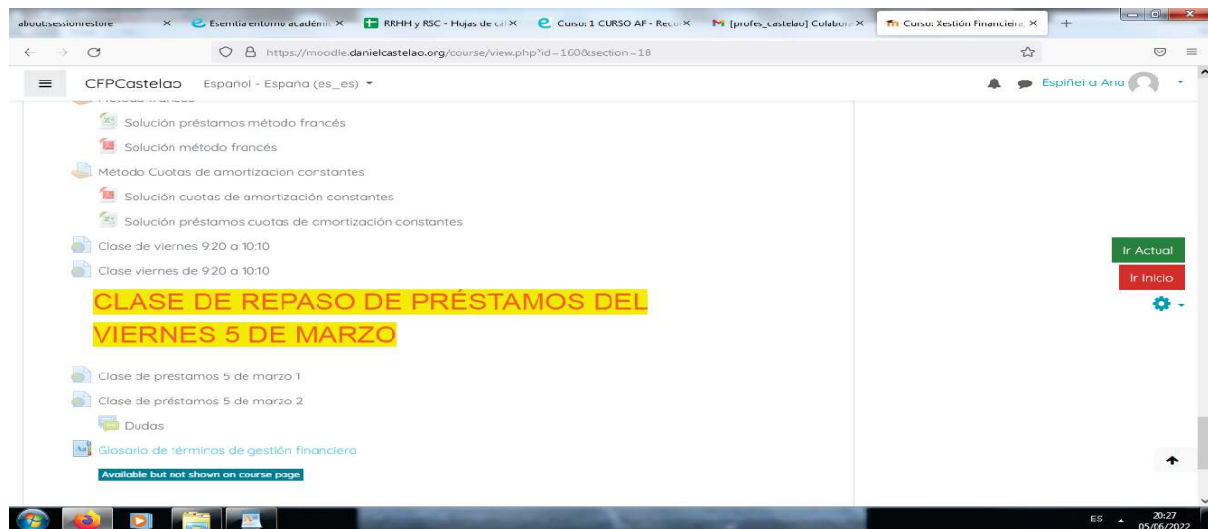
Online version of the lesson

The first thing I had to take into account was the obvious fact that we would not be able to see each other face-to-face and therefore the method of explanation I did in the classroom was not viable anymore.

I decided to use the same lesson but organising a videoconference. I also decided to record it and then upload it to the Moodle so the students could see it and use it as many times as they need. I basically decided to use the computer as if we were in a classroom and use the video conferencing to provide the explanation.

Otherwise the notes would be the same. I planned to use the forums and chats to resolve doubts and encourage teamwork, taking into account all the students.

Screenshot of this online version:



In the end, taking into account the time we had to accommodate our ways and methods, my knowledge and the resources I had at my disposal, I decided to use the computer as a blackboard and use video conferencing to share my screen and run the explanation

Later, when we had half the class in the classroom and the other half at home, I recorded the masterclass and uploaded it to the Moodle so that the students could watch it at any time.

To support my students I used chat, forums and email to clear up any doubts that arose.

The students uploaded the assigned exercises by scanning, using photos or producing them digitally.

I did not have to buy anything, I just had to ask the Virtual Classroom administrator to update certain options, such as the creation of interactive resources. After that, I used other programmes, but I used the free versions, like Padlet, Canva, etc.

Final result

We used the Meet for video conferencing, screen sharing, and recording, then we shared the recorded version via Moodle. The Moodle was also used for uploading notes (files), exercises (assignments), chats, forums, etc. Also emails were used to resolve any doubts or incidents that might arise among the students. I used Drive to back up the exercises and to share the documents, explanations and solutions to the exercises. All of the above-mentioned tools were used because

they were the ones we all had available and we all knew how to use them. Therefore it was easy to use them or learn how to use them.

Final feedback

After this forced experience, online and partially online, half face-to-face and half online, I decided that I needed to learn all I could about evaluating and making the most of Moodle. I also had to learn about the assessment tools in the virtual classroom (creating question banks and quizzes; methods of marking assignments; creating surveys; Moodle grader settings; assessment workshops). I also needed tools for collaboration and interaction in the virtual classroom (creating groups, limiting tasks and content; glossary and database; synchronous and asynchronous communication tools). I also had to find tools for creation of digital content for the virtual classroom (question banks: Abalar project repository; creation of interactive resources and integration of content packages in the virtual classroom; editing tools for content creation: sound, image and video). I also needed to create and manage exams in the virtual classroom (creation of a database and organisation of questions into categories; configuration of exams and management of results).

Basically, I decided to train myself in order to have more alternatives when choosing whether or not to run online courses.

If I were to prepare a new online lesson now, I would replace the lecture or accompany it with an interactive video, using as a basis the existing resources both on YouTube and in the Abalar project repository. I would also use a glossary for the basic concepts of this lesson and I would use games such as hangman or crosswords to reinforce these concepts. I would use assessment through the virtual classroom, exams, groups, constraints and graded exams. I would also use chat rooms, forums, etc.



Erasmus+
Continuing Professional Development
in Vocational Education and Training

2020-1-CZ01-KA226-VET-094350

<https://www.covet-project.eu/>



Co-funded by the
Erasmus+ Programme
of the European Union