



**N.V.K.S.D.COLLEGE OF EDUCATION  
(AUTONOMOUS)**

(Affiliated to Tamilnadu Teachers Education University and  
Re-accredited by NAAC with 'A<sup>++</sup>' Grade)  
Attoor post, Kanniyakumari District,  
Tamil Nadu-629177.

**VALUE-ADDED COURSES  
for  
B.Ed. PROGRAMME**

## **Value-added courses**

### **Overview**

The VAC courses are designed to enhance the educational experience of Prospective Teacher educators beyond the core requirements of the program. These courses often focus on specialized areas, emerging trends, or practical skills that can complement the theoretical knowledge gained in core courses. By incorporating value-added courses into their curriculum, learners can equip themselves with the tools and knowledge they need to stay up-to-date with the latest trends in education and become more effective practitioners

### **Course Outcomes**

- Explores specialized areas of interest within education.
- Developing practical skills and competencies that can be applied in educational settings.
- Fosters critical thinking, innovation, and creativity among learners.
- Enhances the employability of M.Ed graduates in a competitive job market.
- Contributes to the professional growth and development of learners.

### **List of Value Added Courses Offered**

1. English for Professional Communication
2. Open Educational Resources: Theory and Practices
3. Instructional Technology in Learning
4. Counselling Skills
5. Sustainable Eco-Practices
6. Indigenous Games of South India
7. Waste Management and Recycling
8. Artificial Intelligence in Education
9. Educational Entrepreneurship
10. Financial Literacy

The courses English for Professional Communication and Counselling Skills are mandatory for all the students.

### **Duration of the Course**

The duration of the value added course shall be for 2 credits (60 hours) with a combination of theory and practical.

### **Procedure for Registration**

The list of Value Added Courses shall be displayed in the website along with the syllabus. The students shall register for the course by submitting the duly filled form through submission of Google form. Segregation is done according to the choice opted for the course.

### **Examination and Evaluation**

Evaluation of Value Added Courses is purely internal. Each student has to submit three suggested activities (3x10=30 marks) for each course followed by online objective type written examination for twenty marks at the end of each semester along with end semester examination. Evaluation will be done by the course coordinators.

**Award of Certificates**

The learners who successfully complete the Value Added Courses shall be issued a certificate duly signed by the authorized signatory of the institution. The credit earned in VAC shall be entered in the grade sheet and is not considered for calculating SGPA or CGPA.

## **BED VAC 01**

### **ENGLISH FOR PROFESSIONAL COMMUNICATION**

#### **Course Objectives:**

On successful completion of the course, the Prospective Teacher

1. Analyses the languages skills of listening, speaking, reading and writing
2. Uses appropriate language skills in teaching learning process.
3. Appraises the personal and professional competency in communication.
4. Engages in clear and polite conversations.
5. Suggests strategies for effective communication in a multicultural environment.

#### **UNIT:I EFFECTIVE INTERPERSONAL COMMUNICATION**

Greetings and introductions- Small talk and casual conversations-Expressing opinions and emotions -Asking and answering questions- Non-verbal communication (tone, body language)- Cultural awareness in communication.

#### **UNIT: II PROFESSIONAL COMMUNICATION IN THE WORKPLACE**

Professional vocabulary and jargon -Meeting etiquette and language-Email writing and formal correspondence- Formal and informal language use-Structuring emails and reports-Presentation techniques-Active listening and note-taking.

#### **UNIT:III CROSS-CULTURAL COMMUNICATION**

Cultural norms and values in communication- Language barriers and overcoming them.Negotiation and conflict resolution in a cross-cultural context-Cultural sensitivity- Adaptability in communication-Conflict resolution techniques-Rapport-building strategies.

#### **ASSESSMENT**

- Essays
- Reports
- Formal letters
- Memos
- Emails
- Individual presentations
- Group presentations
- Role-plays
- Quizzes and tests

#### **SUGGESTED ACTIVITIES(Any Three):**

1. Practice listening to short dialogues or audio clips, followed by comprehension questions.
2. Write and peer-review emails on various professional topics.

3. Prepare and deliver short presentations on a work-related topic, receiving feedback on clarity and delivery.
4. Simulate job interviews where students practice answering common interview questions and using professional language
5. Explore topics related to global communication challenges and brainstorm ways to improve cross-cultural understanding.

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## **BED VAC02**

### **OPEN EDUCATIONAL RESOURCES: THEORY AND PRACTICES**

#### **COURSE OUT COMES**

On successful completion of the course, the Prospective Teacher

1. Analyses Open Educational Resources
2. Analyses the creative common license
3. Appraises the usefulness of Open Educational Resources.

#### **UNIT I INTRODUCTION TO OPEN EDUCATIONAL RESOURCES**

Definition of OER - Benefits of Open Education and OER -History and Development - Challenges of Using - Institutions Promoting OER -UNESCO - Commonwealth of Learning – ConsortiumforEducationalCommunication(CEC),*NationalDigitalLibraryofIndia* (Gyankosh,NationalInstituteofOpenSchooling(NIOS),National RepositoryofOpenEducationalResources(NROER),NCTE’sInitiativeonOERand NCERT online textbooks. Significant Projects/Initiatives - OER Impact Map – Open Learn - OERu-UNESCO–COLOERChairs,NationalProgrammeonTechnologyEnhanced Learning (NPTEL), SWAYAM, E-PG Patshala andShodhGanga.

#### **UNIT II :COPYRIGHT AND OPEN LICENSING**

Understanding Copyright - Open Licensing - The Creative Commons Licensing System - Promoting OpenLicensing:Policy,AdvocacyandCapacityBuilding -Policy -OER Advocacy - Capacity Building.

#### **Unit III FINDING AND EVALUATING OER**

TypesofOER-Directories,PlatformsandRepositories-SearchingforOER-Dedicated OERSearchTools-AdvancedSearch-EvaluatingOER-UsingOER-Reuse-Revise-Remix-Remix Game –Quality Assurance of OER-TIPS Framework: QualityAssurance criteria for OER.

#### **ASSESSMENT**

- Assignments
- Presentations
- Quizzes and Exams
- Project
- Collaborative writing assignments
- Team presentations

### **SUGGESTED ACTIVITIES(AnyThree)**

1. Consider the free materials you currently use in your classes. Do these materials meet the definition of OER? Prepare a detailed report.
2. Using different OER search engines search and download the images, documents, videos and upload the same in the learning management system.
3. Create a document using any text editor (MS Word / LibreOffice/ googledocs / ...) and add a YouTube (Link to an external site) video that discusses open education, open license or open educational resources that you find intriguing. Provide a short summary of the content of video, why you chose this video, and your impressions of the video.
4. Find the more subject-specific OER and explore National OER repositories and prepare a report on it.
5. Create an open licensed resource.

### **REFERENCES**

- Seth Gurell & Dr. David Wiley (2008) Open Educational Resources Handbook 1.0 for educators, Center for Open and Sustainable Learning.
- Commonwealth of Learning (2012) OER for Open Schooling Teachers Guide retrieved from <http://hdl.handle.net/11599/2298>
- UNESCO (201) A Basic Guide to Open Educational Resources (OER) retrieved from <http://hdl.handle.net/11599/36>
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## **BED VAC03**

### **INSTRUCTIONAL TECHNOLOGY IN LEARNING**

#### **COURSE OUT COMES**

On successful completion of the course, the Prospective Teacher

1. Discusses the usage of Microsoft Office
2. Identifies various steps in development of e-content
3. Develops skill in the construction of e-assessment tools
4. Analyses different ways creating e-content
5. Explores different e- assessments

#### **UNIT-I INTRODUCTION TO MICRO SOFT OFFICE**

MS- Word- Basic of MS word- Creating a new documents- Text alignment-Inserting pictures and tables, equations, symbols and charts.

MSExcel-Basic of MSExcel-Creating an excel worksheet-Working with formulas- Working with graphs

MS Power Point- Creating a new presentation- Working with Presentation slides- Adding graphs, sounds and videos on slides

#### **UNIT-II DEVELOPMENT OF E-CONTENT**

E-Content-Meaning-Importance-Forms of e-content-process of developing e-content- Video creation. Online video capturing tools-Free online video creation software-steps involved in creation of online videos.

#### **Unit-III E-ASSESSMENT**

Introduction to e-assessment-Importance and Challenges of e-assessment- types of e-assessment-difference between paper based and e-assessment-Tools for e-assessment: Google form- Google dots- Google slides- Kahoot- Quizlet.

#### **ASSESSMENT**

- Assignments
- Presentations
- Quizzes and Exams
- Project

#### **SUGGESTED ACTIVITIES (Any Three):**

1. Select a topic from standard VII/IX textbook (State syllabus) and prepare e-content.
2. Calculate the central tendency for a set of scores using MSExcel.
3. Develop Google form, conduct a survey and prepare a report based on your findings.
4. Develop an online quiz and conduct for a small sample.
5. Select a topic from school content and prepare a powerpoint presentation.

## REFERENCES

- D. Roblyer & Joan E. Hughes (2018) Integrating Educational Technology into Teaching, Pearson Education;
- Diane Elkin et al. (2015). E-Learning Fundamentals: A PRACTICAL GUIDE.
- Guidelines for e-content development  
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- Crisp, G. (2007). The e-assessment handbook. New York: Continuum.
- <https://www.basu.org.in/wp-content/uploads/2020/03/Introduction-to-MS-Office.pdf>



# **BED VAC04**

## **COUNSELLINGSKILLS**

### **COURSE OUTCOMES**

On successful completion of the course the Prospective Teacher

1. Summarises the counseling process
2. Analyses the concept of counseling process
3. Examines basic counseling skills and types of counselling
4. Uses counseling techniques to solve problems
5. Explore various intervention techniques

### **Unit I : COUNSELLING PROCESS**

Introduction to counseling- Types of Counselling- Process of Counselling- characteristics of a counselor-Dual relationship in counseling process- Steps in counseling- Ethics in counseling-Basic counseling skills

### **UNIT II : COMMUNICATION AND ACTIVE LISTENING SKILLS**

Techniques for active listening and responding with empathy-Building rapport and trust with students-Managing classroom dynamics with a focus on inclusive communication-Handling difficult conversations with students (e.g., discussing sensitive issues)-Non-verbal communication and its impact on student-teacher interactions

### **UNIT III : INTERVENTION STRATEGIES AND REFERRAL PROCESSES**

Crisis intervention techniques - Classroom-based interventions for common issues - Understanding the limits of a teacher's role in counseling-Referral processes and collaborating with school counselors and external professionals-Working with parents and caregivers to support students' emotional well-being

### **ASSESSMENT**

- Assignments
- Presentations
- Quizzes and Exams
- Project
- Collaborative writing assignments
- Team presentations

### **SUGGESTED ACTIVITIES(Any Three):**

1. Design a mindful approach to communication that enhances the quality of teacher-student interactions.
2. Participate in a simulation of a crisis situation (e.g., a student having a panic attack in class). Work as a team to respond to the crisis, applying intervention techniques and deciding when to involve other professionals.

3. Design and conduct a simple, anonymous survey on the students to assess their emotional needs and concerns.
4. Prepare a report after discussing in small groups to identify common issues and potential classroom interventions.
5. Create a structured, multi-faceted support plan for students in need.

## **REFERENCES**

- Bond, Tim (2010). *Standards and Ethics for Counselling in Action*, SAGE Publications.
- Burnard, Philip (2002). *Counselling Skills Training (A Sourcebook of Activities for Trainers)*, Viva Books Private Limited.
- Choudhury, Mohamad & Islam, Mo. Aminul (2014). *Counselling Psychology*, Dhaka Mostafa Prakashani,
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- McLeod, John (2008). *An Introduction to Counselling*, Rawat Publications.
- McLeod, John (2013). *Person-Centered Counselling in Action*, SAGE Publications

## **BED VAC05**

### **SUSTAINABLE ECO-PRACTICES**

#### **COURSE OUTCOMES**

On successful completion of the course, the Prospective Teacher

1. Summarises the concepts of sustainable development
2. Identifies the strategies for attaining Sustainable Development Goals
3. Analyses the environmental issues in India and its effects on society
4. Develops skills to tackle environmental degradation, disaster management
5. And conservation
6. Practices the concept to environmental sustainability

#### **UNIT: I ENVIRONMENTAL SUSTAINABILITY**

Environmental Sustainability- Meaning, Definition, Importance and Principles, seventeen Sustainable Development Goals adopted by the United Nations, ways to achieve environmental sustainability, sustainable use of natural resources, factors influencing sustainability of ecosystems.

#### **Unit: II ENVIRONMENTAL ISSUES AND GOVERNMENT INITIATIVES**

Environmental Degradation, Loss of Biodiversity, Urbanization in the Himalayas, Loss of Resilience in Eco systems, climate change, Lack of Waste Management, Depletion of Resources, water pollution, Environment issues and Health effects. Government Initiatives to Tackle Environmental Degradation: Swachh Bharat Mission, Green Skill Development Programme, Namami Ganga Programme, Compensatory Afforestation Fund Act, National Mission for Green India, Conservation of Natural Resources & Eco-systems.

#### **UNIT –III SOCIAL AND ECONOMIC SUSTAINABILITY**

Social and Economic Sustainability Definition, importance dimensions-examples and implementation, Disaster Management-Environmental Ethics - Role of citizens in the solution and prevention of Environmental problems -Skills needed for Green jobs.

#### **ASSESSMENT**

- Assignments
- Presentations
- Quizzes and Exams
- Project

#### **SUGGESTED ACTIVITIES (Any Three)**

1. Prepare a scrap file related to environmental articles/news and give your suggestions.
2. Visit a site of local environmental problem, analyze the causes and suggest control measures.
3. Raise an organic farm /kitchen garden, market the products and present a report.

4. Conduct a life cycle assessment of any item/commodity of daily use and prepare a report.
5. Recycle used materials to create art works. Prepare a report and post in your blog or group.

## **REFERENCES**

- Fulekar, M.H, Bhawana, Pathak, Kale, R.K. (2013). Environment and sustainable development: Springer
- Greta Thunberg(2019).No one is too small to make a difference Penguinbooks
- Mahesh Rangarajan(2006).Environmental issues in India:Pearsons Education India
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- WillAllen.2007."LearningforSustainability:SustainableDevelopment."

## **BED VAC06**

### **INDIGENOUS GAMES OF SOUTH INDIA**

#### **COURSE OUTCOMES**

On successful completion of the course, the Prospective Teacher

1. Define and describe the concept of indigenous games.
2. Identifies and explain the cultural significance of selected indigenous games.
3. Demonstrates the rules and game play of various indigenous games.
4. Reflects on the importance of preserving indigenous games as part of cultural heritage.
5. Compares and contrast indigenous games with modern sports and games.

#### **UNIT I : INTRODUCTION TO INDIGENOUS GAMES**

Introduction to Indigenous Games- The Role of Indigenous Games in culture- Exploring Indigenous Games from Different Regions - Indigenous Games as Cultural Expressions

#### **UNIT II :GAMES OF SOUTH INDIA**

Kabaddi - GilliDanda -AaduPuliAatam (Goat and Tiger Game) –**Pallanguzhi-KittiPul (Lagori)**-Chirandi (Nondi)  
Paramapadham (Snakes and Ladders) –**Uriyadi.**

#### **UNIT III : PRESERVATION AND CULTURAL RELEVANCE**

Challenges to the Survival of Indigenous Games- Barriers to Preservation- Strategies for Preservation- Role of Education and Technology in Preservation

#### **ASSESSMENT**

- Assignments
- Quizzes and Exams
- Project
- Active Involvement
- Individual presentations
- Group presentations
- Role-plays

#### **SUGGESTED ACTIVITIES ( ANY 3)**

1. Research and present on an indigenous game from a region of choice, focusing on cultural relevance.
2. Create a comic strip that shows how a traditional game can teach a life lesson.
3. Develop a social media campaign to raise awareness of an indigenous game that is at risk of being forgotten.
4. write a final journal entry on what they have learned about cultural preservation, diversity, and the importance of indigenous games
5. Create a digital artifact (website, video, or podcast) that documents the importance of preserving an indigenous game.

## REFERENCES

- Balakrishna, R. (2015). *The folk games of South India: A cultural and anthropological study*. University of Madras Press.
- Choudry, A. (2012). *Traditional Indian games: Physical culture, sports, and history*. National Book Trust, India.
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- Nair, K. K. S. (2014). *Traditional sports and games of Kerala*. Kerala SahityaAkademi.
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- Sharma, D. P. (2008). *Traditional games and amusements of rural India*. BharatiyaVidyaBhavan.

## **BED VAC07**

### **WASTE MANAGEMENT AND RECYCLING**

#### **COURSE OUTCOMES**

On successful completion of the course, the Prospective Teacher

1. Summarises the concepts of waste management and recycling.
2. Analyses the environmental and economic impacts of waste generation and disposal.
3. Suggests different waste management strategies and technologies.
4. Uses different waste management strategies and technologies.
5. Promotes awareness and education on waste reduction and recycling.

#### **UNIT 1: INTRODUCTION TO WASTE MANAGEMENT**

Definition and types of waste-Sources and impacts of waste generation-Waste management hierarchy

#### **UNIT II : WASTE REDUCTION AND WASTE COLLECTION**

Strategies for waste reduction-Consumer behavior and waste generation-Extended producer responsibility-Waste collection systems-Waste transportation and logistics-Waste management infrastructure

#### **UNIT III : WASTE TREATMENT AND DISPOSAL**

Landfill management-Incineration and energy recovery-Composting and organic waste management-Recycling and materials recovery-Sustainable waste management practices

#### **ASSESSMENT**

- Assignments
- Presentations
- Quizzes and Exams
- Project
- Individual presentations
- Group presentations
- Role-plays

#### **ACTIVITIES ( ANY 3)**

1. Participate in waste sorting, composting demonstrations, and recycling activities.
2. Conduct a waste audit in their homes or schools to assess the types and amounts of waste generated. Analyze the results and identify opportunities for waste reduction.
3. Visit a Waste Management Facility and submit a report on it.
4. Create art products using recycled materials to raise awareness about waste reduction and reuse.
5. Create a game that simulates the waste management process.

## REFERENCES

1. Chiu, K. H. (2023). Waste Management: Principles and Practices.
2. Semmens, K. J., & Govind, R. (2022). Solid Waste Management: A Life Cycle Approach.
3. Khanna, P. (2021). Solid Waste Management: A Textbook for Engineers and Managers.
4. Williams, P. T. (2022). Recycling: A Handbook.
5. Clark, J. (2021). The Recycling Revolution: A Guide to a Greener Future.
6. Bradley, G. (2022). The Complete Guide to Composting.
7. Gershuny, J. (2021). Waste Reduction: A Practical Guide.
8. The Waste Reduction Group. (2020). Waste Reduction: A Toolkit for Communities.
9. Hertzberg, R. (2022). Hazardous Waste Management: A Practical Guide.
10. U.S. Environmental Protection Agency: <https://www.epa.gov/>
11. World Bank: <https://www.worldbank.org/>
12. Waste Management World: <https://www.waste-management-world.com/>

## **BED VAC08**

### **ARTIFICIAL INTELLIGENCE IN EDUCATION**

#### **COURSE OUTCOMES**

On successful completion of the course, the Prospective Teacher

1. Explains the basic concepts and principles of artificial intelligence (AI).
2. Identifies various AI applications in education, such as intelligent tutoring systems, personalized learning, and automated grading.
3. Analyzes the potential benefits and challenges of AI in education.
4. Assesses the ethical implications of AI in education.
5. Designs AI-powered educational tools and applications.

#### **UNIT 1: INTRODUCTION TO ARTIFICIAL INTELLIGENCE**

Definition and history of AI-Types of AI –Narrow and General-Machine learning and deep learning-AI applications in Education

#### **UNIT 2: AI IN EDUCATION**

Personalized learning and AI-Intelligent tutoring systems (ITS)-Adaptive learning platforms-Natural language processing (NLP) in education-AI-powered assessment tools-AI for content creation and curation-AI for student engagement and motivation-Data collection and preparation-Ethical implications of AI-powered decision-making

#### **UNIT 3: FUTURE TRENDS AND CHALLENGES IN AI EDUCATION**

Emerging AI technologies in education-Challenges and limitations of AI in education-The future of AI-driven personalized learning

#### **ASSESSMENT**

- Literature reviews on specific AI applications in education
- Case studies of AI-powered educational tools
- Group presentations on AI topics
- Individual presentations on final projects

#### **SUGGESTED ACTIVITIES (ANY 3)**

1. Engage in discussions on the ethical implications of AI in education.
2. Explore AI-powered learning platforms and discuss their benefits and limitations.
3. Use AI to create personalized learning plans for students based on their individual needs and preferences.
4. Develop or use AI-powered tutoring systems to provide students with personalized support.
5. Explore AI-powered tools for automated grading of assignments and assessments.

## REFERENCES

- Goodfellow, I., Bengio, Y., & Courville, A. (2016). Deep Learning.
- Jurafsky, D., & Martin, J. H. (2022). Speech and Language Processing (3rd ed.). Pearson Education.
- LeCun, Y., Bengio, Y., & Hinton, G. (2015). Deep learning.
- Mitchell, T. M. (1997). Machine Learning.
- Russell, S. J., & Norvig, P. (2023). Artificial Intelligence: A Modern Approach (4th ed.). Prentice Hall.
- Szeliski, R. (2010). Computer Vision: Algorithms and Applications.
- Coursera: <https://www.coursera.org/>
- EdX: <https://www.edx.org/>
- fast.ai: <https://www.fast.ai/>

## **BED VAC09**

### **EDUCATIONAL ENTREPRENEURSHIP**

#### **COURSE OUTCOMES**

On successful completion of the course, the Prospective Teacher

- Discusses the concepts of entrepreneurship and its application in the education sector.
- Identifies opportunities for educational entrepreneurship.
- Designs a business plan for an educational venture.
- Examines the feasibility and sustainability of educational ventures.
- Develops skills necessary to launch and manage an educational enterprise.

#### **UNIT 1: INTRODUCTION TO ENTREPRENEURSHIP AND EDUCATIONAL ENTREPRENEURSHIP**

Definition and characteristics of entrepreneurship-Entrepreneurial mindset and traits-The entrepreneurial process-Opportunities and challenges in the education sector-Educational entrepreneurship models - tutoring, online courses, educational technology, Content creation-Case studies of successful educational entrepreneurs

#### **Unit II: LEGAL AND REGULATORY CONSIDERATIONS**

Licensing and permits-Intellectual property rights-Compliance with educational regulations

#### **Unit III : OPERATIONS AND MANAGEMENT**

Marketing strategies for educational products and services-Human resource management-Financial management-Risk management-Quality assurance

#### **ASSESSMENT**

- Assignments
- Presentations
- Quizzes and Exams
- Individual presentations
- Group presentations

#### **SUGGESTED ACTIVITIES (ANY 3)**

1. Analyze real-world examples of educational entrepreneurship.
2. Visit educational startups or incubators to learn about industry trends and best practices.
3. Develop questionnaires to gather information about potential customers, their needs, and preferences.
4. Use simple tools like spreadsheets or online survey analysis platforms to analyze survey results.
5. Identify competitors in the educational market and analyze their strengths, weaknesses, and offerings.

## REFERENCES

- Timmons, J. A., & Spinelli, S. (2023). *New Venture Creation: Entrepreneurship for the 21st Century* (12th ed.). McGraw-Hill Education.
- Barringer, B. R., & Ireland, R. D. (2022). *Entrepreneurship: Successfully Launching New Ventures* (8th ed.). Prentice Hall.
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- Grant, A. (2022). *The Art of Selling: 12.5 Proven Techniques for Persuasive Selling*.
- Gitman, L. J., & Zutter, M. (2023). *Principles of Managerial Finance* (15th ed.). Pearson Prentice Hall.
- Warren, C. S., Reeve, J. M., & Duchac, J. E. (2022). *Accounting: A Course in Financial Accounting* (30th ed.). South-Western Cengage Learning.
- SBA (Small Business Administration): <https://www.sba.gov/>
- Entrepreneur: <https://www.entrepreneur.com/>
- Harvard Business Review: <https://hbr.org/>

## **BED 10**

### **FINANCIAL LITERACY**

#### **COURSE OUTCOMES**

On successful completion of the course, the Prospective Teacher

- Analyses the basic concepts of personal finance and budgeting.
  - Sets financial goals and create a personal financial plan.
  - Manages debt effectively and avoid financial pitfalls.
  - Invests wisely.
  - Appraises the financial implications of major life decisions
- Financial literacy refers to the knowledge and skills necessary to make informed financial decisions. It involves understanding:

#### **UNIT 1: PERSONAL FINANCE BASICS**

Definition and importance of personal finance-Budgeting and financial planning-Income and expenses-Debt management-Savings strategies-Types of investments -Risk and return-Compound interest

#### **Unit II CONSUMER AWARENESS AND BANKING**

Credit cards and loans-Consumer rights and protections-Fraud prevention-Investment services

#### **UNIT III : FINANCIAL PLANNING AND LITERACY**

Education financing-Home ownership-Retirement planning-Insurance Integrating financial literacy into the curriculum-Resources for financial education-Benefits of Financial Literacy-Improving Financial Literacy

#### **ASSESSMENT**

- Personal financial plan development
- Case studies of financial decision-making
- Budgeting exercises
- Presentations on specific financial topics (e.g., investing, retirement planning)
- Quizzes
- Tests

#### **SUGGESTED ACTIVITIES (ANY 3)**

1. Work in groups on budgeting exercises, investment simulations, and financial planning projects.
2. Simulate real-life financial scenarios to practice decision-making skills.
3. Discuss the importance of balancing income and expenses.
4. Discuss the power of compound interest.
5. Discuss the consequences of overspending and carrying credit card debt.

## REFERENCES

- Gitman, L. J., & Zutter, M. (2023). Principles of Managerial Finance (15th ed.). Pearson Prentice Hall.
- Brigham, E. F., & Houston, J. F. (2022). Fundamentals of Financial Management (16th ed.). Cengage Learning.
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