GRADE 6

READING AND WRITING

Lesson 3: Counterclaims

Counterclaims are claims made to rebut a previous claim. To rebut means to contradict someone's statement through a formal argument. They provide a contrasting perspective to the main argument.

To be able to locate counterclaims to an argument, remember the following:

1. Show competence and familiarity with the writer's topic.

2. Examine different perspectives and not just passively accepting the writer's claim.

3. Consider the topic, and make sure you are willing to engage different viewpoints from your own.

4. Clarify your personal position on the topic.

Example:

Martha is an incoming grade 11 student. She has been using a basic cellphone ever since she was in junior high school. She is very eager to go back to school and be productive but when she learned about the integration with technology and digital tools to extend in the classrooms beyond the constraints of traditional walls, particularly in the public school due to the global pandemic, her excitement turned into frustration. Martha desperately wants to have a smartphone so she can have access to the internet. Having this in mind, she tells her father, Mang Tonyo, that she needs a smartphone. Mang Tonyo, thinking only of the additional expense, simply says, "No."

Martha has made her claim – asking for a smartphone.

Mang Tonyo has made his counterclaim – opposing Martha's claim

Martha must offer valid reasons to convince Mang Tonyo that she needs the smartphone because it has access to internet and so he needs to provide her with one. Martha might provide evidence of the necessity of using smartphone nowadays as part of the new normal life in the time of CoronaVirus. Martha's reasoning may include a description of how important smartphone is as far as convenience and flexibility in on-line distance learning are concerned.

In this example of counterclaim, Mang Tonyo now needs to support his refusal to provide Martha with a smartphone. He should be ready to give solid, substantiated reasons for his refusal to provide something that the family has been spending for all those years. This may include evidence of the family's inability to send her and her siblings to a private school, and that his budget is not sufficient enough to afford a brand new smartphone since the family income has suffered due to COVID-19.

Four Elements of Argument

1. **CLAIM**- is a statement that asserts facts based on one's understanding about a particular topic or issue.

In the given example, Martha asking his father to buy her a smartphone is an example of a claim.

2. **COUNTERCLAIM**- is just the opposite of claim. It is a statement that contradicts one's claim and is usually proven and supported by both reasons and evidences.

Mang Tonyo's negative response to Martha's claim is an example of counterclaim.

3. **REASON**- is the part of an argument where a statement offers an explanation behind a party's claim.

Martha's offering of valid reasons to convince Mang Tonyo that she needs the smartphone is an example of reason.

4. *EVIDENCE - is the statement that proves the truth of a claim and generally leads to the conclusion of an argument.*

Martha provides evidence of the necessity of using smartphone as part of the new normal life in the time of CoronaVirus is an example of evidence.

WHAT I HAVE LEARNED

Check your understanding of the lesson by answering the following questions:

o What is a counterclaim? _____.

o What is the difference between claim and counterclaim? _____.

o What are the four parts of an argument? _____.

o What does rebut mean? _____.

o What is a characteristic of a good critical reader? _____.

FINANCE

LESSON 3: SIMPLE AND COMPOUND INTEREST

Businesses and individuals borrow money if in need of cash. When they borrow money, they incur debt. The lender earns money through interest and the borrower gets the money he needs but in return, he needs to pay the money he borrowed plus the interest.

What is the time value of money?

The time value of money (TVM) is the concept that money you have now is worth more than the identical sum in the future due to its potential earning capacity. This core principle of finance holds that provided money can earn interest, any amount of money is worth more the sooner it is received. (Investopedia)

People invest their money to receive returns in the future. The time value concept helps individuals or businesses to analyze what will be the value of money in the present and in the future.

The present value is the original amount borrowed, the future value is the principal plus the total interest earned over a stated period, the interest is the amount of money paid for the use of borrowed money. Present value and future value are both involved in the time value of money. Both consider three factors: principal, interest rate, and time.

Simple Interest versus Compound Interest

Simple interest is the interest paid on the initial principal only, while *compound interest* is the interest paid on both the principal and the amount of interest accumulated in prior periods.

Using the previous example, let us compare simple and compound interest. What did you notice with the principal amount and the interest amount? In simple interest, the interest is earned on the initial principal only, but in compound interest, the interest is earned on both the principal and the amount of interest accumulated in previous periods.

Year	Simple interest			Compound interest		
	Principal	Interest P x .05	Future Value	Principal	Interest P x .05	Future Value
1	Php 20,000.00	Php 1,000.00	Php 10,500.00	Php 20,000.00	Php 1,000.00	Php 21,000.00
2	Php 20,000.00	Php 1,000.00	Php 11,000.00	Php 21,000.00	Php 1,050.00	Php 22,050.00
3	Php 20,000.00	Php 1,000.00	Php 11,500.00	Php 22,050.00	Php 1,102.50	Php 23,152.50
		TOTAL: Php 3,000.00			TOTAL: Php 3,152.50	

Table 4. Simple Interest versus Compound Interest

WHAT I HAVE LEARNED

A. Directions: Choose the correct answer from the box below. Write your answers on a separate sheet of paper.

Present Value Interest Factor (PVIF)	Simple
Future Value Interest Factor (FVIF)	Compound
Compounding frequency	Rate

1. A _____ interest is computed by multiplying together the principal, rate and interest.
2. A _____ interest is simply earning interest on interest.
3. Instead of computing the value for $\frac{1}{(1+型殼)^{制殼}}$ we can use the _____.
4. Instead of computing the value for $(1 + r)^t$, we can use _____.
5. A _____ is the number of times an interest is computed on a certain principal in one year.

BASIC PROGRAMMING

2.1 What will you learn in this chapter?

Now that we already have a fair understanding of coding applications in real life, let us understand how to solve a coding problem in detail. By the end of this chapter, you will learn:

- What does the term algorithm mean?
- What is a flowchart?
- Applications of flowchart
- Get introduced to pseudocode

2.2 Searching for a word in the dictionary

While reading a book in a school library, Mukesh comes across a word say 'proxy' whose meaning he does not know. So how does he find out the meaning of this word?

The simple answer to this is that Mukesh searches for the meaning of the word 'proxy' in a dictionary. However, there are many words in a dictionary. So

how does he find that word 'proxy' in the

dictionary?

To achieve this, he first needs to find the dictionary section with the first letter of the word, which in this case is 'p.' Then, within the list of words starting the first letter 'p', he needs to find the section having the second letter of the word 'r'. He needs to do this operation again with the third, fourth & fifth letters until he finally reaches the word 'proxy' in the dictionary & then finds its meaning.

In other words, Mukesh needs to follow a set of steps to complete the task of finding the meaning of a word.

Similarly, before writing a program code for a given problem in computer science,

it is essential to devise a set of steps to be followed to solve the problem successfully. This set of steps is called an algorithm.

Thus, in computer science, an algorithm is defined as the step-by-step plan to solve the problem for a given problem statement.
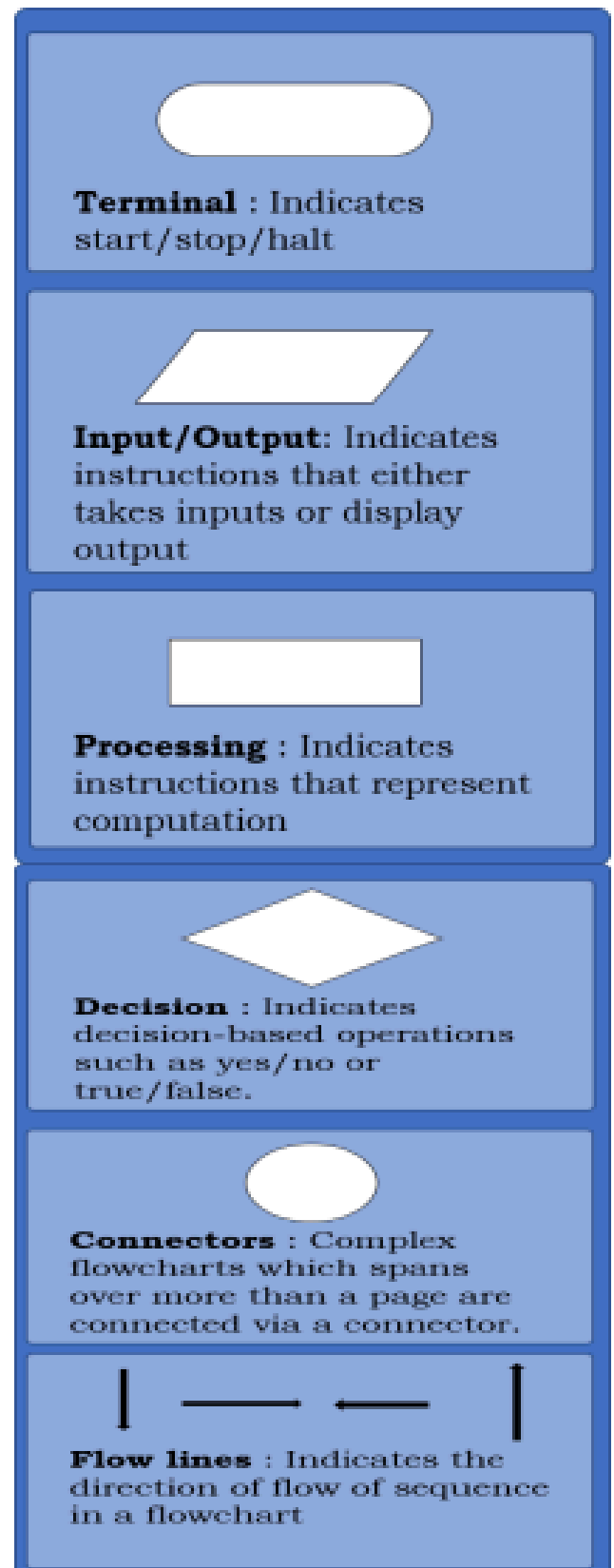
2.3 Flowcharts

2.3.1 What is a Flowchart?

A flowchart is a diagrammatic representation of the step-by-step plan to be followed for solving a task/problem statement.

This diagrammatic representation is made up of shapes like boxes, diamonds, parallelograms, circles, ellipses connected by arrows. Each shape acts as a step in the solution, and the arrows represent the direction of flow among the steps.

2.3.2 Symbols used in a flowchart

Terminal : Indicates start/stop/halt

Input/Output: Indicates instructions that either takes inputs or display output

Processing : Indicates instructions that represent computation

Decision : Indicates decision-based operations such as yes/no or true/false.

Connectors : Complex flowcharts which spans over more than a page are connected via a connector.

Flow lines : Indicates the direction of flow of sequence in a flowchart

2.3.3 Benefits of using a flowchart

Some of the benefits of using a flowchart are:

1. It helps to explain your approach towards solving a problem
2. The flowchart helps in bringing in visual clarity to a problem, so it helps in practical problem solving
3. Once you build a flowchart, this remains as documentation of the code you are about to build. If you need to come back and understand the code, you can refer to the flowchart.
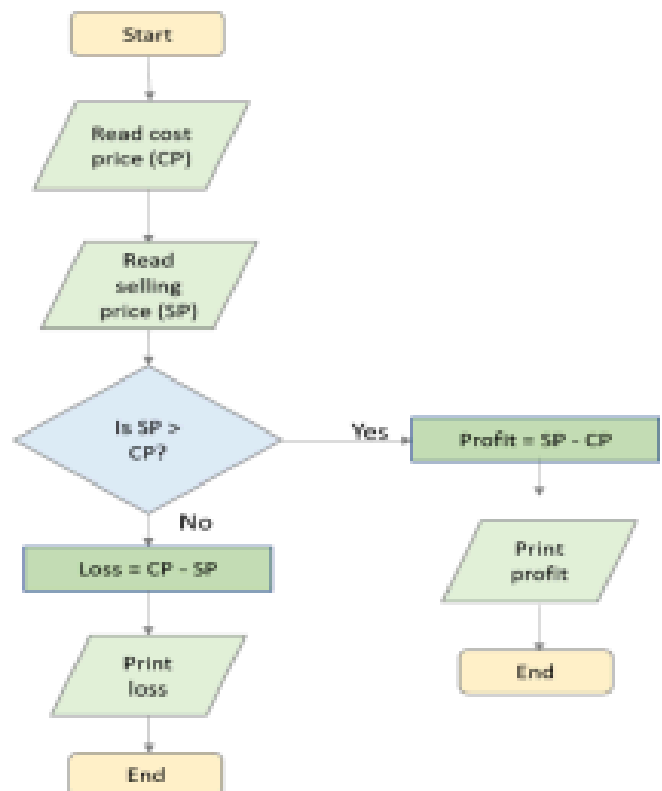
2.4 Activity: Profit and loss with flowcharts

Shown in the image is a flowchart that takes two inputs, namely cost price and selling price. It then calculates profit or loss depending on the values and prints the same.

2.5 Pseudocode

2.5.1 What is a Pseudocode?

In computer science, pseudocode is used to describe the steps followed in an algorithm via simple human-comprehensible language. Thus, it has no syntax of any programming language and can be understood by a layman. The advantages of representing the solution as pseudocode are multifold:

- The focus is mainly on including all the essential steps to solve the problem. Thus, the solution tends to be comprehensive
- Reviewers can quickly review the pseudocode & verify if the steps will generate the desired outcome
- While writing pseudocode, you can focus on all possible scenarios. So, this helps you understand the potential problems that might come up later
- Since you are not worried about coding syntax, you can concentrate on the actual problem
- Writing pseudocode will help writing your code much easier
- Works as documentation of the code. So even a layman with no coding knowledge can refer to the pseudocode

QUIZ TIME

Objective type questions

1. Select a word from column A and place it in a cell on column B such that its definition matches in cells of column C

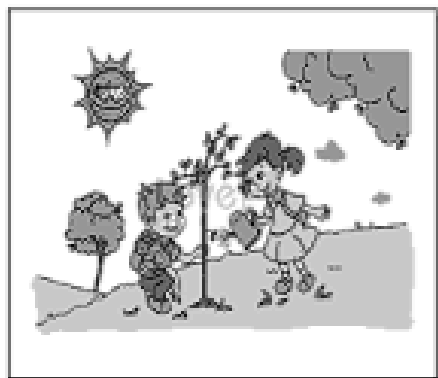| A	B	C
Algorithm		Writing steps involved to solve a problem in a human-understandable language
Flowchart		Block based coding platform
Pseudo Code		Define step by step plan to solve a problem statement
Arcade		Solution to a problem presented as a diagram

ARALING PANLIPUNAN

ARALIN 3: MGA GAWAING LUMILINANG SA KAGALINGANG PANSIBIKO

Tuklasin

Panuto: Tingnan ang mga larawan sa ibaba.

Anong gawaing pansibiko ang ipinakikita ng bawat larawan?

https://tinyurl.com/4kghv238

https://2.bp.blogspot.com/-
jvhtDBb6_sQ/WF6d6X4gHcI/AAAAAAA
AABc/ZL7dIQK7MhEQ3RkM6IEnfwq-
jdUHuyZYwCLcB/s320/518209534.jpg

https://tinyurl.com/jphe5z5a

https://lrmdsnegor.net/wp-
content/uploads/2021/02/Mag-lola-crossing-the-
road.png?6bfec1&6bfec1

https://www.sgs.ph/-
/media/local/philippines/images/structural-website-
images/news-images/2019/sgs-blood-
donation.png?la=en

Ilan lamang ito sa gawaing pansibiko na nagawa na ninyo o hindi pa at maari rin ninyong umpisahang gawin.

May ibat-ibang uri ng gawaing pansibiko. Maari itong iayon sa kakayahan ng indibidwal o grupo. Sa mga batang tulad mo, ang mga gawaing pansibiko ay makikita sa payak na paggawa ng kabutihan. Halimbawa ay ang magalang na pakikipag-usap sa matatanda, paggabay sa paglalakad sa may kapansanan at pagtulong sa paglilinis ng kapaligiran. Ang pagpapalabas o pagtulong sa mga pagtatanghal na pampubliko ay isa pang gawain. Maging ang pagtulong sa pamamahala sa trapiko ng mga batang iskawt ay isa ring gawaing pansibiko.
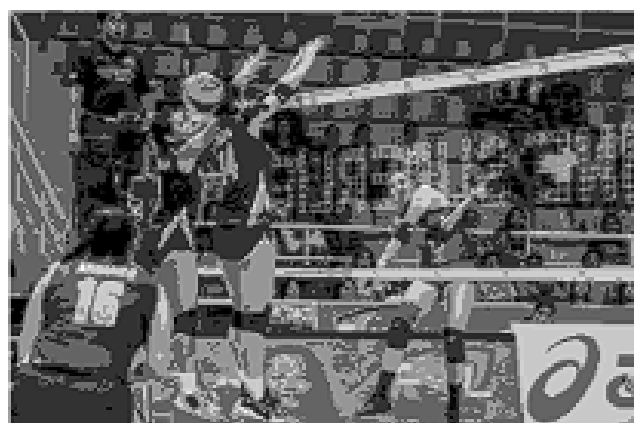
![Suriin](magnifying glass icon)

Suriin

Maaring malawak ang sakop at pangmatagalan ang gawaing pansibiko na sinasalihan lalo na ng nakakatanda. Ilang halimbawa ng mga ito ay ang sumusunod;

Ang programa at proyekto sa literasi ay isa sa mga sinasalihan ng nakatatanda na itinuturing na pangmatagalan ang benepisyo sa mga mamamayan.

https://www.worldvision.org.ph/wp-content/uploads/2019/09/11.jpg

Pagbuo ng mga liga, pagtuturo ng isports at pagbibigay pasilidad .

https://sa.kapamilya.com/absnews/abscbnnews/media/2020/sport s/11/10/20201110-psl.jpg?ext=.jpg

Gayundin, maaring pagtuunan ng pansin ang usapin sa pera at kabuhayan. Maaaring bumuo ng mga kooperatiba, sumali sa paggawa ng mga lokal na produkto o pagtitinda ng mga ito.

Ang mga gawaing pangkabuhayan ay malaki ang pakinabang sa komunidad.

Sa kabuuan, maaaring tingnan sa dalawang mukha ang naidudulot ng gawaing pansibiko. Una ang pagbibigay ng kagyat na lunas. Dahil sa mamamayang nagkukusang-loob na tumugon sa panahon ng kagipitan, nagiging mabilis ang proseso ng pag-abot ng tulong sa mga nasalanta ng mga kalamidad, pagsagip ng buhay kapag may aksidente at pagbibigay ng agarang lunas sa mga nakakaranas ng gutom at sakit.

May mga pangkalusugan din kagaya ng pagsagip sa buhay, sa kalamidad, pagbibigay ng agarang lunas sa mga nakararanas ng sakit at gutom. Ito ay kagyat na lunas at agarang pagtugon.
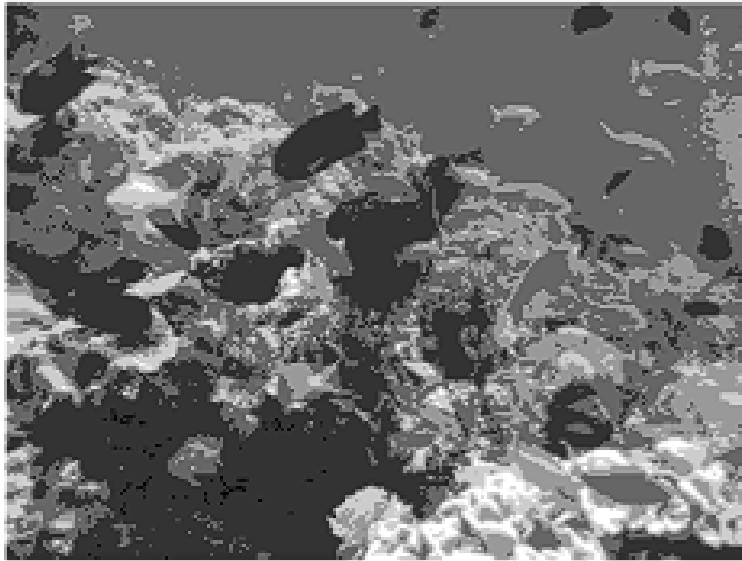
Pagsagip sa buhay kapag may aksidente.

Pangalawa, ang pangmatagalang epekto ng mga gawain at proyekto. Mga programang tulad ng pagbibigay ng libreng pag-aaral sa mga kabataan, mga programang pang literasi sa mga nakapag-aral, at pangkabuhayan para sa mga grupong etniko ang ilang halimbawa nito. Nangyayari ito sa mahabang panahon kung saan ang resultang matatamasa ay panghabambuhay.

Sa pangalawang mukha na ito ng kagalingang pansibiko , nabibigyang-solusyon ang mga suliraning panlipunan tulad ng kamangmangan at kahirapan.

May iba pa ba na hindi nabanggit sa teksto?
Ano-ano ang mga ito?

Ang malasakit sa yamang tubig ba ay gawaing pansibiko? Bakit?

Ang *dynamite fishing* ba ay pagpapakita ng gawaing pansibiko? Bakit hindi?

Isagawa

Panuto: Magbigay ng limang gawaing pansibiko na gusto o kaya mong gawin at ang kabutihang dulot nito. Isulat sa notbuk ang iyong sagot.

MGA GAWAING PANSIBIKO	MGA KABUTIHANG DULOT
1. _____	1. _____
2. _____	2. _____
3. _____	3. _____
4. _____	4. _____
5. _____	5. _____