

# GRADE 4

## READING AND WRITING

### Lesson 1: Explain Critical Reading as Reasoning

Critical reading is engaging in analytic activity which involves the reader by asking questions about the text and the author's claim. Critical readers are doing the process of evaluating, analyzing, and interpreting the assertion of the hidden meaning of the whole text.

While reasoning as defined by Merriam Webster dictionary is an act of giving statements for justification and explanation. It is the ability of someone to defend something by giving out reasons.

Therefore, when reading critically, it is necessary to question the different arguments used by the author, as any problem can weaken the authenticity of the conclusion.

Remember that Critical reading is not meant to criticize but to assess the validity of textual evidence.

#### Steps Used in Critical Reading As Reasoning

##### 1. Identifying assertions

Identify by a common type of assertion such as fact, convention, opinion and preference

##### 2. Formulating counterclaim

Counterclaims are made to rebut a previous claim

##### 3. Determining evidence

Evidence is the details given by the authors to support his/her claims

Example:

You are asking your father for an android cellphone, that is your claim. Then your father answers you. "No, you can't!" this is his counterclaim. He might say that you already have a cellphone.

Therefore when you are going to formulate reason for the counterclaim, you should state the reason why you are asking for an android cellphone. You might say that you could use it in

your online classes because Android cellphone would be very useful in this new normal classroom set-up.

## WHAT I HAVE LEARNED

Get your reflection journal then write down your takeaways from the lesson and their impact on your skill to think critically. Use the template as your guide.

My takeaways from the lesson	How will I apply them in my everyday life?

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## FINANCE

### LESSON 1: INTRODUCTION TO FINANCE MANAGEMENT

Finance is always of great importance, be it in a business or in one's everyday life. It is important to manage risks in business, it is equally important to manage risks in life as well. Risk is nothing but an uncertain event that might damage your assets and when it is financial risks, it creates loss of finance. Some books define Finance as the science and art of managing money. (Gitman & Zutter, 2012)

Financial Management deals with decisions that are supposed to maximize the value of shareholder's wealth (Cayanan). These decisions will ultimately affect the market's perception of the company and influence the share price. The goal of Financial Management is to maximize the value of shares of stocks. Managers of a corporation are responsible for making the decisions for the company that would lead towards shareholder's wealth maximization.

The roles of each position identified.

1. **Shareholders:** The shareholders elect the Board of Directors (BOD). Each share held is equal to one voting right. Since the shareholders elect the BOD, their responsibility is to carry out the objectives of the shareholders. Otherwise, they would not be elected in that position. Ask the learners again, what objective of the shareholders is, just to refresh.
2. **Board of Directors:** The board of directors is the highest policy-making body in a corporation. The board's primary responsibility is to ensure that the corporation is operating to serve the best interest of the stockholders. The following are among the responsibilities of the board of directors: a. Setting policies on investments, capital structure, and dividend policies. b. Approving company's strategies, goals, and budgets. c. Appointing and removing members of the top management including the president. d. Determining top management's compensation. e. Approving the information and other disclosures reported in the financial statements (Cayanan, 2015).
3. **President (Chief Executive Officer):** The roles of a president in a corporation may vary from one company to another. Among the responsibilities of a president are the following: a. Approving the information and other disclosures reported in the financial statements. b. Overseeing the operations of a company and ensuring that the strategies as approved by the board are implemented as planned. b. Performing all areas of management: planning, organizing, staffing, directing, and controlling. c. Representing the company in professional, social and civic activities.
4. **VP for Marketing:** The following are among the responsibilities: a. Formulating marketing strategies and plans. Directing and coordinating company sales. b. Performing market and competitor analysis. c. Analyzing and evaluating the effectiveness and cost of marketing methods applied. d. Conducting or directing research that will allow the company to identify new marketing opportunities, e.g., variants of the existing products/services already offered in the market. e. Promoting good relationships with customers and distributors. (Cayanan, 2015)
5. **VP for Production:** The following are among the responsibilities: a. Ensuring production meets customer demands. b. Identifying production technology/process that minimizes production cost and makes the company cost competitive. c. Coming up with a production plan that maximizes the utilization of the company's production facilities. d. Identifying adequate and cheap raw material suppliers. (Cayanan, 2015)
6. **VP for Administration:** The following are among the responsibilities: a. Coordinating the functions of administration, finance, and marketing departments. b. Assisting other departments in hiring employees. c. Providing assistance in payroll preparation, payment of vendors, and collection of receivables. d. Determining the location and the maximum

amount of office space needed by the company. Identifying means, processes, or systems that will minimize the operating costs of the company. (Cayanan, 2015)

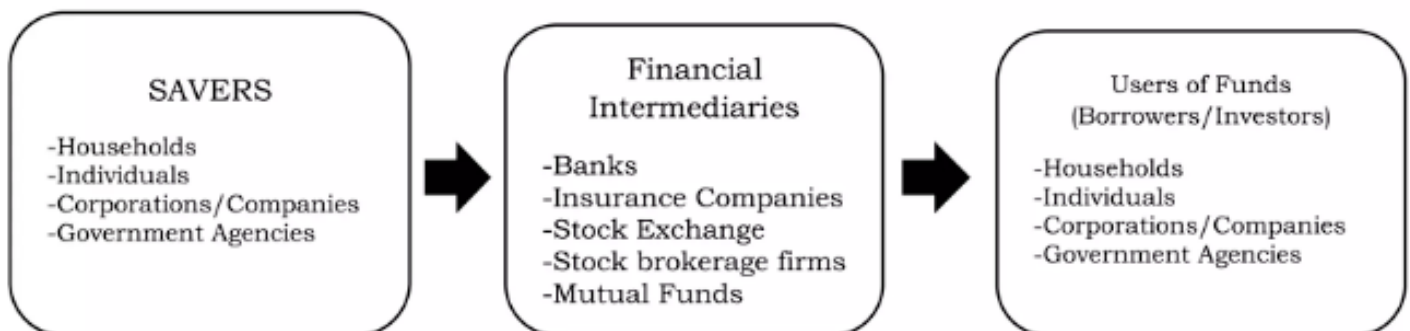
The role of the VP for Finance/Financial Manager is to determine the appropriate capital structure of the company. Capital structure refers to how much of your total assets are financed by debt and how much is financed by equity.

To be able to acquire assets, our funds must come from somewhere. If they are bought using cash from our pockets, they are financed by equity. On the other hand, if we use money from borrowings, the assets are financed by debt.

What are the functions of Financial Managers?

1. **Financing decisions** - include making decisions on how to finance long-term investments and working capital, which deals with the day-to-day operations of the company.
2. **Investing decisions** - To minimize the probability of failure, long-term investments are supported by a capital budgeting analysis.
3. **Operating Decisions** - deal with the daily operations of the company, especially on how to finance working capital accounts such as accounts receivable and inventories.
4. **Dividend Policies** - Dividend is a part of profits that are available for distribution to equity shareholders. The Finance manager must decide whether the firm should distribute all the profits, retain them, or distribute a portion and retain the balance.

#### **OVERVIEW OF THE FINANCIAL SYSTEM**



#### **WHAT I HAVE LEARNED**

**Instruction: Think and create your own bank company name and describe the function of Finance Manager or describe the Financial Management of your bank.**

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## BASIC PROGRAMMING

## LESSON 1: INTRODUCTION TO CODING

Coding tells a computer program how to function. Using programming languages like JavaScript, Python, C++, and HTML, computer scientists build games and websites. They can even tell robots what to do. Every time people purchase items online, check a weather app, or start a favorite video game, they can thank coders for teaching the device how to do its job.

Because programming concepts are easy to present in the form of a game, kids can learn basic coding as early as five years old. The earliest coding games for pre-readers might start with block-based puzzles and sequencing. From ages 5-7, young learners might drag and drop images to learn the basic concepts behind coding.

Older kids can start with text-based coding, which allows them to learn real programming languages in a fun way. Some activities involve a finished product, where kids can actually play a game, watch an animation, or use a basic app that they designed.

Websites like Code.org organize computer programming lessons by age, making it easy to find the right activities for each child. Activities start for kindergarten learners and move up by grade level.

## **WHY KIDS SHOULD LEARN HOW TO CODE?**

By pursuing coding activities, kids can build academic foundations to help them throughout their schooling. Coding also develops soft skills like teamwork and flexibility. By encouraging kids to learn basic programming concepts, parents equip them to succeed in a variety of areas.

## **Basic Programming Languages That Are Kid-Friendly**

Programming languages have different functions. For example, websites use different programming languages than robotics, video games, and mobile apps. Parents can help kids to choose a great starting point depending on their age, reading proficiency, and interests.

Early and pre-readers can begin learning block and image-based coding languages. Some scripting, like Python, uses simple lines of text that young readers can follow. Others, such as HTML, require proficient literacy and reasoning skills.

The table below presents a kids coding guide to programming languages, including uses, difficulty level, and ideal age ranges for each.

PROGRAMMING LANGUAGE	WHERE IT'S USED	LEVEL OF DIFFICULTY	IDEAL STUDENT
<b>Scratch</b>	Interactive animations, 2D videos, and games	Easiest. As a visual-based block platform, Scratch is a great starting point.	Kids ages 5 and up, especially those with an interest in storytelling and animation.
<b>Python</b>	Robotics, artificial intelligence, video games, social media apps	Easy. It uses limited lines of text-based coding.	Reading-age kids who want to start creating games or program robots.
<b>Java</b>	Operating systems, Android devices, apps	Easy. Java teaches basic text-based coding.	Reading-age kids who want to create mobile apps.
<b>HTML</b>	Websites	Advanced. Uses complex tags to show websites how to display content.	Kids ages 10 and up who want to build websites.
<b>CSS</b>	Websites	Advanced. Works as an add-on to HTML.	Kids ages 10 and up who want to build websites.

## ARALING PANLIPUNAN

### ARALIN 1: PAGKAMAMAYANG PILIPINO



## Suriin

Tinatanong ka ng iyong kamag-aral, ano ang iyong isasagot?



Source: Jhun C. Montecino

Ang pagkamamamayan ay nangangahulugan ng pagiging kasapi o miyembro ng isang bansa ayon sa itinatagda ng batas. Hindi lahat ng naninirahan sa isang bansa ay mamamayan nito dahil may mga dayuhang nakatira dito na maaaring hindi kasapi nito.

Sino ang mamamayang Pilipino?

**Ang Mamamayang Pilipino** – Ayon sa Artikulo IV, Seksiyon 1 ng Saligang Batas ng 1987, maituturing na mamamayang Pilipino ang sumusunod:

- Mamamayan ng Pilipinas nang pinagtibay ang Saligang Batas ng 1987 noong Pebrero 2, 1987;
- Ang ama o ina ay mamamayang Pilipino;
- Mga mamamayang isinilang bago sumapit ang Enero 17, 1973 sa mga inang Pilipino na pinili ang pagkamamamayang Pilipino pagsapit ng 21 taong gulang; at
- Mga dayuhang nagpasiyang maging mamamayang Pilipino ayon sa batas ng naturalisasyon.

Ayon sa **Seksiyon 4 ng Saligang Batas ng 1987**, ang isang mamamayang ng Pilipinas na nakapag-asawa ng isang dayuhan ay mananatiling isang Pilipino maliban na lamang kung pinili niyang sundin ang pagkamamamayan ng kaniyang napangasawa.



Sa **Republic Act 9225** na nilagdaan ng Pang. Gloria Macapagal Arroyo noong Setyembre 17, 2003, ang dating mamamayang Pilipino na naging mamamayan ng ibang bansa sa pamamagitan ng naturalisasyon ay maaaring muling maging mamamayan Pilipino. Siya ay magkakaroon ng dalawang pagkamamamayan o **dual citizenship**. Kailangan lamang niya itong aplayan sa National Statistics Office (NSO).

### **Dalawang Uri ng Mamamayang Pilipino**

- **Likas o Katutubong Mamamayan.** Ang likas na mamamayan ay anak ng isang Pilipino. Maaaring isa lamang sa kaniyang mga magulang o pareho ang Pilipino.
- **Naturalisadong Mamamayan.** Ang naturalisadong Pilipino ay mga dating dayuhan na naging mamamayang Pilipino dahil sa proseso ng naturalisasyon.

**Ang naturalisasyon** ay isang legal na paraan kung saan ang isang dayuhan na nais maging mamamayan ng isang bansa ay sasailalim sa isang proseso sa korte o hukuman.

### **Mga Katangian ng Isang Dayuhan na nais Maging Naturalisadong Pilipino**

- Siya ay dalawampu't isang taong gulang na.
- Siya ay naninirahan sa Pilipinas nang tuloy-tuloy sa loob ng sampung taon. Ito ay maaaring maging limang taon na lamang kung:
  - a. Ipinanganak siya sa Pilipinas
  - b. Nakapag-asawa siya ng isang Pilipino
  - c. Nakapagturo siya ng dalawang taon sa pribado o pampublikong paaralan; at
  - d. Mayroon siyang bagong industriya o nakagawa ng isang bagong imbensyon sa Pilipinas.
- Siya ay may mabuting pagkatao.
- Naniniwala siya sa Saligang Batas ng Pilipinas
- May matatag siyang hanapbuhay at may ari-arian sa Pilipinas.

- Nakapagsasalita at nakasusulat siya ng wikang Pilipino.
- Tinatanggap niya ang kulturang Pilipino.
- Pinag-aaral niya ang mga anak sa mga paaralang nagtuturo ng kultura at kasaysayan ng Pilipinas.

## **Dalawang Prinsipyo ng Pagkamamamayang Pilipino ayon sa Kapanganakan**

- **JUS SANGUINIS.** Ang pagkamamamayan kung naaayon sa dugo o pagkamamamayan ng mga magulang o isa man sa kanila.
- **JUS SOLI.** Ang pagkamamamayan ay naayon sa lugar ng kaniyang kapanganakan anuman ang pagkamamamayan ng kaniyang mga magulang.

## **Pagkawala ng Pagkamamamayang Pilipino**

Ayon sa ating batas, maaaring mawala ang pagkamamamayan sa pamamagitan ng mga ito:

1. Naging naturalisadong mamamayan siya ng ibang bansa.
2. Naglingkod siya sa sandatahang lakas ng ibang bansa.
3. Sumumpa siya ng katapatan sa Saligang Batas ng ibang bansa pagsapit niya ng 21 taong gulang.
4. Nagpawalang-bisa siya ng naturalisadong pagkamamamayang Pilipino.
5. Napatunayan siyang tumakas sa hukbong sandatahan ng ating bansa at kumampi sa kaaway sa panahon ng digmaan.
6. Itinakwil niya ang kaniyang pagkamamamayan at nag angkin ng pagkamamamayan ng ibang bansa (expatriation).

## **Muling Pagkakamit ng Pagkamamamayang Pilipino**

Ang isang Pilipino na naging naturalisadong mamamayan ng ibang bansa ay maaaring maging Pilipino muli sa pamamagitan ng sumusunod na mga paraan:

1. Muling naturalisasyon
2. Aksiyon ng Kongreso
3. Pagbabalik sa Pilipinas at muling pagsumpa ng katapatan sa Republika ng Pilipinas
4. Pagpapatawad sa hatol ng hukuman sa isang tumakas na miyembro ng Sandatahang lakas.

## **Mga Dayuhan Hindi Maaaring Maging Mamamayang Pilipino**

Hindi lahat ng mga dayuhan na nais maging naturalisadong Pilipino ay maaaring bigyan ng pagkamamamayan. Narito ang mga dahilan:

1. Gumamit ng dahas upang magtagumpay ang kanilang kagustuhan.
2. Sumasalungat o nagrerebelde sa nakatatag na pamahalaan.
3. Nahatulan sa kasalanang may kaugnayan sa moralidad gaya ng pagsusugal at prostitusyon.
4. Hindi naniniwala sa kaugalian, tradisyon, at simulain ng mga Pilipino.
5. Pagiging mamamayan ng isang bansang hindi nagkakaloob ng karapatang maging naturalisadong mamamayan ng Pilipinas.

## **TAYAHIN.**

Pagtugmain ang mga pahayag sa hanay A at hanay B. isulat sa notbuk ang titik ng tamang sagot.

A

1. Pagkamamamayan ayon sa dugo ng magulang
2. Proseso ng pagiging mamamayan ng isang dayuhan ayon sa batas
3. Pagkamamamayan batay sa lugar ng kapanganakan
4. May dalawang pagkamamayan
5. Kasulatan kung saan nakasaad ang pagkamamamayang Pilipino

B

- A. Dual Citizenship
- B. Jus Saguinis
- C. Jus Soli
- D. Naturalisasyon
- E. Saligang Batas
- F. Pagkamamamayan