



## Lesson Plan

Date:

Duration: 2 hours

<p>No. of participants:</p> <p>Level: <b>Intermediate level</b></p> <p>Topic: <b>Introducing budgeting and saving strategies</b></p>	
<p><b>Lesson aims:</b> By the end of the lesson participants should understand the concept of budgeting, how to budget and know some saving strategies.</p>	
<p><b>Specific learning outcomes:</b></p> <p>By the end of the lesson, participants should be able to understand and say the following key vocabularies:</p> <ul style="list-style-type: none"><li>• Income</li><li>• Expenses</li><li>• Essential and non-essential</li><li>• Budgeting</li><li>• Saving</li></ul>	<p><b>Assessment methods:</b></p> <p>Facilitators to listen to participants' pronunciation and check understanding on key vocabularies related to basic financial management.</p>
<p><b>Previous knowledge assumed:</b> Intermediate</p>	
<p><b>Materials and equipment required:</b> Whiteboard, markers, "<b>How to Do Budgeting?</b>" and "<b>Saving Strategies</b>" handouts, "<b>Role Play - Poor Money Management</b>" script, monopoly money, <b>Money – Worksheet 5</b>, pen and paper.</p>	
<p><b>Room layout:</b> O shape</p>	
<p><b>General notes on differentiation / learning styles:</b> facilitating techniques involve auditory, visual and methods. Role play is optional so "shy" participants are catered for.</p>	
<p><b>Anticipated problems and solutions:</b></p> <ul style="list-style-type: none"><li>• <b>Some participants may have difficulty pronouncing "management", the "tial" in essential, "budget" and "recycling"</b><ul style="list-style-type: none"><li>○ Model and drill the pronunciation many times</li></ul></li><li>• <b>Some participants may know about budgeting already</b><ul style="list-style-type: none"><li>○ I can ask these participants to help me with the role play later.</li></ul></li></ul>	



Time	Facilitator activity	Participant Activity	Resources/Reference/ Materials/Equipment
(10-15 min)	Introduction and ice breaker <ul style="list-style-type: none"> <li>Meet and greet - Introduction of any new participants (if relevant)</li> <li>Ice breaker game or activity</li> </ul>	Introduce themselves to each other Engage in ice breaker game/activity	Name tags/stickers Ice breaker handouts (if relevant) Pen and paper (if relevant)
(10-15 min)	Introduce key vocabularies – income, expense, budgeting, saving <b>Activity 1 – Role Play</b> <ul style="list-style-type: none"> <li>Establish meaning through context               <ul style="list-style-type: none"> <li>Hand out <b>“Role Play – Poor Money Management” script.</b></li> <li><b>Assign students to roles</b> according to the “Role Play – Poor Money Management” script.</li> <li>Ask participants to read the narration and script in turn but <b>you lead the role play.</b></li> <li>Discuss any words participants find difficult as you go.</li> <li><b>Stop at each //</b> to give time for participants to do their <b>roles</b> (stand up go to the right person and do the transaction) <b>in each event</b></li> </ul> </li> <li>Pronunciation               <ul style="list-style-type: none"> <li>Ask participants to repeat certain words they find difficult</li> </ul> </li> </ul>	Participate in role play Observe (“shy” participants)	<b>“Role Play – Poor Money Management” script.</b> <b>Monopoly money</b>
(10-15 min)	<b>Plenary</b> <ul style="list-style-type: none"> <li>Check participants’ understanding of – income, expense, budgeting, saving               <ul style="list-style-type: none"> <li>Ask participants to explain what “income”, “expense”, “budgeting”, “saving” mean in their own words – <b>use the role play to prompt or illustrate meanings of the words</b></li> </ul> </li> <li>Distribute <b>“How to do budgeting” handouts</b></li> </ul>	Explain in their own words Listen	<b>“How to do budgeting” handouts</b>



	<ul style="list-style-type: none"> <li>○ <b>Relate to previous budgeting example on the board</b> to illustrate income and expenses management</li> </ul>		
(10-15 min)	<b>Discussion</b> <ul style="list-style-type: none"> <li>• Ask participants “How do you save money?”</li> <li>• Write strategies on the board</li> <li>• Distribute <b>“Saving Strategies” handouts</b></li> <li>• Ask participants to read the handout in turns</li> <li>• Discuss any difficult words and strategies that have not been mentioned by the participants</li> </ul>	Share with other participants ways to save	Board and marker <b>“Saving Strategies” handouts</b>
(5-10 min)	Break – Morning tea		
(30-40 min)	<b>Conversation – In small groups (4 people)</b> Questions: <ol style="list-style-type: none"> <li>1. Ask the class – Is Tin a good money manager? Why? How do you think he can manage do it better?</li> <li>2. Are you a good money manager? Why or why not?</li> <li>3. Do you think it is easy to do budgeting? Why or why not?</li> <li>4. What do you think will help you to manage your money better? Explain.</li> <li>5. What are the essential expenses in your family?</li> <li>6. What are some of the non-essential expenses that you need to plan in advance?</li> <li>7. Is it difficult for you decide whether something is essential or not? What can help you to make a good decision?</li> <li>8. Are you a good saver? Why or why not?</li> <li>9. Do you think you will practice doing budgeting? Why or why not?</li> <li>10. Do you think doing budgeting is good for you? Why or why not?</li> </ol>	Speaking – Share and discuss their experience to the group	N/A
(5-10 min)	<b>(Activity 2 – if there is extra time)</b> <ul style="list-style-type: none"> <li>• Participants can do <b>“Money – Worksheet 5”</b> in the small group</li> </ul>	Do the exercise Discuss with other students	<b>“Money – Worksheet 5”</b>
5-10 min	Conclusion and wrap up <ul style="list-style-type: none"> <li>• What have you learn today?</li> </ul>	Speak – share with the class what they have learnt	



	<ul style="list-style-type: none"><li>• Information about next class etc</li></ul>	Listen Write	
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