



## Lesson Plan

Date:

Duration: 2 hours

<p>No. of participants: Level: <b>Beginner / low level</b> 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> 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> Facilitators to listen to participants' pronunciation and check understanding on key vocabularies related to basic financial management.</p>
<p><b>Previous knowledge assumed:</b> low</p>	
<p><b>Materials and equipment required:</b> Whiteboard, markers, <b>"Income and Expenses"</b> handouts, <b>"Role Play - Poor Money Management"</b> script, <b>"How to Do Budgeting?"</b> and <b>"Saving Strategies"</b> handouts, 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 kinaesthetic 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 the "tial" in essential and "budget"</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>○ Facilitators can ask these participants to help Facilitators 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 <ul style="list-style-type: none"> <li>• Establish meaning through images and context               <ul style="list-style-type: none"> <li>○ Distribute <b>“Income and Expenses” handouts</b></li> <li>○ Go through each picture in the handout with its explanations.</li> <li>○ Do <b>not decide</b> which expenses are essential or not, and do <b>not</b> the <b>discussion</b> yet.</li> <li>○ Discuss any words participants find difficult.</li> </ul> </li> <li>• Pronunciation               <ul style="list-style-type: none"> <li>○ Ask participants to read the handout and repeat certain words they find difficult</li> </ul> </li> </ul>	Look at images Listen Repeat the words	<b>“Income and expenses” handouts</b>
(15 min)	<b>Conversation – in pairs</b> <ul style="list-style-type: none"> <li>• Each pair to categorise each expenses into essential or non-essential</li> <li>• Some expenses can be both essential and non-essential. <b>Therefore, there is no strict right or wrong answer.</b> Perhaps, only rent, utilities and food are the obvious essential expenses.</li> <li>• <b>This exercise aims to get the participants speak! And think about their situation and expenses</b></li> </ul>	Discuss with partner if an expense is essential or non-essential Circle essential or non-essential	<b>“Income and Expenses” handouts</b> Pen
(15 min)	<b>Plenary</b> <ul style="list-style-type: none"> <li>• Facilitators to pick certain expenses that are not to easy to be determined as essential and non-essential.</li> <li>• Ask different pairs to say their opinions</li> </ul>	Explain why they decided some expenses to be essential or non-essential	Board and marker



	<ul style="list-style-type: none"> <li>Facilitators to explain that certain expenses can be essential or non-essential in different situations – it is unique to each person’s situation</li> </ul>		
(5-10 min)	Break – Morning tea		
(5-10 min)	<p><b>Role play – Poor Money Management</b></p> <ul style="list-style-type: none"> <li>Establish meaning and context through role play</li> <li>Distribute <b>“Role Play – Poor Money Management” script</b> to participants</li> <li>Assign participants to roles according to the <b>“Role Play – Poor Money Management” script</b>.</li> <li>Read the narration and lead the role play</li> </ul>	Participate in role play Observe (“shy” participants)	<b>“Role Play – Poor Money Management” script</b>
(15 min)	<p><b>Plenary discussion – Speaking and Writing exercise</b></p> <ol style="list-style-type: none"> <li>Ask the class – Is Tin a good money manager? Why? How do you do it better?</li> <li>Someone may explain how to manage the money better. Ask this person to write on the board or teacher can write if the person doesn’t want to write on the board.</li> <li><b>Facilitators explain that this is what you call “budgeting”.</b></li> </ol>	Share opinion or knowledge Write on the board Listen Observe	Board and marker
(10 min)	<p>Introduce key vocabularies</p> <ul style="list-style-type: none"> <li>Establish meaning through images and context               <ul style="list-style-type: none"> <li>Distribute <b>“How to Do Budgeting” handouts</b></li> <li>Discuss any words participants find difficult.</li> <li><b>Relate to previous budgeting example on the board</b> to illustrate income and expenses management</li> </ul> </li> <li>Pronunciation</li> </ul>	Look at images Listen Repeat the words	<b>“How to Do Budgeting” handouts</b>



	<ul style="list-style-type: none"><li>○ Ask participants to read the handout and repeat certain words they find difficult</li></ul>		
(10 min)	<p><b>Plenary discussion – Saving tips</b></p> <ol style="list-style-type: none"><li>1. Ask the class – “How do you save money?”<ul style="list-style-type: none"><li>- Discuss ways to save money</li><li>- Write on the board different strategies</li></ul></li><li>2. <b>Distribute “Saving Strategies” handouts to participants</b></li></ol>	Share saving strategies	“Saving Strategies” handouts
(20 min)	<p><b>Conversation – In small groups (4 people)</b></p> <p>Questions:</p> <ol style="list-style-type: none"><li>1. Are you a good money manager? Why or why not?</li><li>2. Do you think it is easy to do budgeting? Why or why not?</li><li>3. What do you think will help you to manage your money better? Explain.</li><li>4. What are the essential expenses in your family?</li><li>5. What are some of the non-essential expenses that you need to plan in advance?</li></ol>	Speaking – Share and discuss their experience to the group	N/A
5-10 min	<p>Conclusion and wrap up</p> <ul style="list-style-type: none"><li>● What have you learn today?</li><li>● Information about next class etc</li></ul>		