



Lesson Plan

Date:

Duration: 2 hours

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| <p>No. of participants: Level: Intermediate/Advance level Topic: Developing a budget and doing basic banking activities</p> | |
| <p>Lesson aims: By the end of the lesson participants should be able to develop a budget, open a bank account, withdraw and deposit money at the bank</p> | |
| <p>Specific learning outcomes: 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">• Budgeting• Bank account• Withdraw• Deposit | <p>Assessment methods: Facilitators to listen to participants' pronunciation and check understanding on key vocabularies related to budgeting and basic banking activities</p> |
| <p>Previous knowledge assumed: intermediate/advance</p> | |
| <p>Materials and equipment required: Whiteboard, markers, "How to Do Budgeting?", "Saving Strategies", "Role Play – Opening a bank account", "Role Play – Making a Deposit at a Bank" and "Role Play – Making a Withdrawal at a Bank" handouts, Budget Planner tool from Money Smart website (https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner), pen and paper.</p> | |
| <p>Room layout: O shape</p> | |
| <p>General notes on differentiation / learning styles: facilitating techniques involve auditory, visual and kinaesthetic participants. Role play is optional so "shy" participants are catered for.</p> | |
| <p>Anticipated problems and solutions:</p> <ul style="list-style-type: none">• Some participants may have difficulty pronouncing "management", the "tial" in essential, "budget" and "recycling"<ul style="list-style-type: none">○ Model and drill the pronunciation many times• Some participants may know about budgeting already<ul style="list-style-type: none">○ Facilitators can ask these participants to help facilitators with the role play later. | |



| Time | Facilitator activity | Participant Activity | Resources/Reference/ Materials/Equipment |
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| (10-15 min) | Introduction and ice breaker <ul style="list-style-type: none"> • Meet and greet - Introduction of any new participants (if relevant) • Ice breaker game or activity | Introduce themselves to each other Engage in ice breaker game/activity | Name tags/stickers Ice breaker handouts (if relevant) Pen and paper (if relevant) |
| (20 min) | Introduce key vocabularies – income, expense, budgeting, saving <ul style="list-style-type: none"> • Establish meaning through context <ul style="list-style-type: none"> ○ Ask participants to give examples of income sources and expenses to establish meaning ○ Distribute “How to do budgeting” handout. ○ Ask participants to explain what budgeting and saving mean in their own words. ○ Ask participants to go to www.moneysmart.gov.au Click Menu, click Managing Your Money, click Budgeting, click Use Our Budget Planner ○ Facilitators to demonstrate an example to use the Budget Planner tool then ask participants to practice using it. • Pronunciation <ul style="list-style-type: none"> ○ Ask participants to repeat certain words they find difficult | Give examples of sources of income and expenses Explain budgeting and saving in their own words Repeat words | “How to do budgeting” handouts Smart phones/Tablet Budget Planner tool from Money Smart website |
| (10-min) | Discussion – Saving tips <ul style="list-style-type: none"> • Ask participants ways to save money and write it on the board • Distribute “Saving Strategies” handouts • Ask participants to read the handout in turns | Share with other participants ways to save Read Listen | “Saving Strategies” handouts Board and marker |



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| | <ul style="list-style-type: none"> Discuss any difficult words and strategies that have not been mentioned by the participants | | |
| (5 min) | <p>Role Play – Opening a bank account</p> <p>Demonstration</p> <ul style="list-style-type: none"> Distribute “Role play – Opening a bank account” handouts Ask participants if any of them have opened a bank account before. Ask two of them to do the role play in front of the class (if they want to – shy participants may say no). If the participants don’t want to do this, the facilitators can do it. | <p>Demonstrate role play (if students volunteered)</p> <p>Listen</p> <p>Observe</p> | <p>“Role play – Opening a bank account” handouts</p> |
| (10-15 min) | <p>Role Play – Practice</p> <ul style="list-style-type: none"> Ask participants to practice the dialogue in pairs and try to continue the dialogue for another 10 lines Facilitators can go around and help if participants have problems to continue the dialogue | <p>Practice role play in pairs</p> <p>Listen and speak</p> <p>Continue dialogue</p> | <p>“Role play – Opening a bank account” handouts</p> |
| (5-10 min) | Break – Morning tea | | |
| (5 min) | <p>Role Play – Making a deposit at a bank</p> <p>Demonstration</p> <ul style="list-style-type: none"> Distribute “Role play – Making a deposit” handouts Ask participants if any of them have deposited some money from at the bank before. Ask two of them to do the role play in front of the class (if they want to – shy participants may say no). If the students don’t want to do this, the facilitators can do it. | <p>Demonstrate role play (if students volunteered)</p> <p>Listen</p> <p>Observe</p> | <p>“Role play – Making a deposit at a bank” handouts</p> |
| (10-15 min) | <p>Role Play – Practice</p> <ul style="list-style-type: none"> Ask participants to practice the dialogue in pairs | <p>Practice role play in pairs</p> <p>Listen and speak</p> <p>Continue dialogue</p> | <p>“Role play – Making a deposit at a bank” handouts</p> |



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| | <ul style="list-style-type: none"> Facilitators can go around and help if students have problems | | |
| (5 min) | <p>Role Play – Making a withdrawal at a bank Demonstration</p> <ul style="list-style-type: none"> Distribute “Role play – Making a withdrawal at a bank” handouts Ask participants if any of them have withdrawn some money from at the bank before. Ask two of them to do the role play in front of the class (if they want to – shy participants may say no). If the participants don’t want to do this, the facilitators can do it. If many participants do not know how to do ATM withdrawal, this can be next week’s topic. | <p>Demonstrate role play (if students volunteered) Listen Observe</p> | <p>“Role play – Making a withdrawal at a bank” handouts</p> |
| (10-15 min) | <p>Role Play – Practice</p> <ul style="list-style-type: none"> Ask participants to practice the dialogue in pairs and try to continue the dialogue for another 10 lines Facilitators can go around and help if participants have problems to continue the dialogue | <p>Practice role play in pairs Listen and speak Continue dialogue</p> | <p>“Role play – Making a withdrawal at a bank” handouts</p> |
| (20 min) | <p>Conversation – In small groups (4 people) Questions:</p> <ol style="list-style-type: none"> Are you a good money manager? Why or why not? Do you think it is easy to do budgeting? Why or why not? What do you think will help you to manage your money better? Explain. Are you a good saver? Why or why not? Do you think doing budgeting is good for you? Why or why not? Share your experience when you opened a bank account. Did you do it yourself or someone help you? | <p>Speaking – Share and discuss their experience to the group</p> | <p>N/A</p> |



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| | <p>Was it easy or difficult? Why? What documents or ID did the bank ask you to provide?</p> <p>7. Share your experience when you deposit money at the bank. Did you do it yourself or someone help you? Was it easy or difficult? Why?</p> <p>8. Share your experience when you withdraw money at the bank for the first time. Did you do it yourself or someone help you? Was it easy or difficult? Why? What documents/ID did the bank ask you to provide?</p> <p>9. Share your experience when you withdraw money from the ATM for the first time. Did you do it yourself or someone help you? Was it easy or difficult? Why? Did you manage to get the money? What did you have to do to remember how to do it again next time?</p> | | |
| 5-10 min | <p>Conclusion and wrap up</p> <ul style="list-style-type: none">• What have you learn today?• Information about next class etc | <p>Speak – share with the class what they have learnt</p> <p>Listen</p> <p>Write</p> | |