



Lesson Plan

Date:

Duration: 2 hours

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



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



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