



# Move On Up: Learning Chunk – Entry 3 numeracy

A learning chunk is not a session plan. It provides a series of teaching and learning ideas around a skill(s) area. It is intended that teachers can select and adapt the ideas to meet the requirements of their learners in different contexts.

## Budgeting

### Curriculum references:

- MSS1/E3.1 – add and subtract sums of money using decimal notation.
- MSS1/E3.2 – round sums of money to the nearest £ and 10p and make approximate calculations.
- N2/E3.3 – read, write and understand decimals up to two decimal places in practical contexts e.g. £2.37.
- N2 /E3.4 – use a calculator to calculate using whole numbers and decimals to solve problems in context, and to check calculations.

See the 'Rounding' learning chunk for examples of work to develop rounding skills, which are often an integral part of work on budgeting. Discussions of budgeting in relevant contexts for the learner may well include larger numbers and may require a calculator for more difficult calculations than are strictly within the scope of Entry 3.

Teaching approach	Teaching and learning ideas	Resources												
<b>Whole group warm up/mental activities</b> – to develop speed and confidence in mental calculation with sums of money. Discussion of different approaches to mental calculation and sharing of strategies is important.	<b>Find the total</b> <ul style="list-style-type: none"><li>• Small cards are prepared with a list of amounts of money to be totalled mentally. The answer to each list is written on the back, e.g. <table border="1" data-bbox="645 963 1352 1007"><tr><td>5</td><td>10p</td><td>2p</td></tr></table> <table border="1" data-bbox="645 1035 1352 1078"><tr><td>£20</td><td>£5</td><td>£5</td><td>£10</td></tr></table> <table border="1" data-bbox="645 1107 1352 1150"><tr><td>20p</td><td>40p</td><td>8p</td><td>50p</td><td>12p</td></tr></table></li><li>• Learners have a set amount of time (e.g. five or ten minutes) to total as many cards as they can, checking their answers and calculating again if necessary until their answer matches the one on the back of the card.</li><li>• Cards can be colour coded to reflect degree of difficulty, e.g. how many to total and numbers used.</li></ul>	5	10p	2p	£20	£5	£5	£10	20p	40p	8p	50p	12p	<ul style="list-style-type: none"><li>• Small cards (colour coded for difficulty) with amounts of money to be totalled on one side and answer on back.</li><li>• Enough cards for each learner to have a pile to work through in time limit, or for learners to help themselves to a few cards at a time from a central pile within easy reach.</li></ul>
5	10p	2p												
£20	£5	£5	£10											
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Teaching approach	Teaching and learning ideas	Resources
See also mental/warm up activities in the 'Rounding' learning chunk	<ul style="list-style-type: none"> <li>If activity is repeated regularly learners can try to beat their own previous score of cards totalled in time limit – or can progress to harder cards.</li> </ul>	
<b>Whole group discussion</b> – exploring the concept/purpose for budgeting and different strategies for recording and calculating budget.	<b>Discussion</b> <ul style="list-style-type: none"> <li>Sharing experience of:             <ul style="list-style-type: none"> <li>– contexts for budgeting</li> <li>– income/outgoings</li> <li>– fixed/variable expenditure</li> <li>– essential and non essential expenditure</li> <li>– level of detail needed /approximation</li> <li>– language used</li> <li>– methods of recording</li> </ul> </li> </ul>	
<b>Group challenges</b>	<b>Card sort activity to plan budget (relevant to context)</b> <ul style="list-style-type: none"> <li>Cards with possible essential/non-essential expenditure, sources of income, etc. Group to agree what to include from cards provided or to write own cards. Costs to be included on card or to be researched by group.</li> </ul> <b>LLU and budgeting game</b> <ul style="list-style-type: none"> <li>Planning a budget for a party: choosing menu, rounding prices, choosing quantities, calculating total costs and adjusting to keep within total budget.</li> </ul>	<ul style="list-style-type: none"> <li>Cards with examples of different budget items and blank cards. Costs included or catalogues, price lists, online shopping or price comparison sites to research costs of different budget items.</li> <li><a href="http://www.rkl.org.uk/llu/exercise.aspx?exerciseid=408">www.rkl.org.uk/llu/exercise.aspx?exerciseid=408</a></li> </ul>
<b>Embedded/ contextualised activities or relating to specific learner interest</b>	<b>Embedded learning materials: E2E</b> <ul style="list-style-type: none"> <li>Budgeting: planning a weekly budget (young person on EMA).</li> </ul>	<ul style="list-style-type: none"> <li>Emb E2E Ee2.1–2.2</li> </ul>

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	<ul style="list-style-type: none"> <li>Debt management: planning a budget for dealing with loan/catalogue arrears. (Module 2, 'Making my own way' also covers information on bank accounts and store cards/credit cards, wages, use of taxes.)</li> </ul> <p><b>Embedded learning materials: Get On in the community</b></p> <ul style="list-style-type: none"> <li>Planning a weekly budget (young worker). (Module 1, 'Financial skills and budgeting' includes money, keeping financial records, shopping, managing short-term spending, when you get a new job, credit, dealing with debt and bank accounts.</li> </ul>	<ul style="list-style-type: none"> <li>Emb E2E Ee 2:7–2:8</li> <li>Emb GO 1:18–1:20</li> </ul>
<b>Using IT</b>	<ul style="list-style-type: none"> <li>Using a spreadsheet to plan a budget and record spending. Shows the effect of changes to individual items on the overall budget. Good for adjusting spending to meet income.</li> <li>Include importance of estimating to check accuracy of results.</li> </ul>	<ul style="list-style-type: none"> <li>IT and spreadsheet programme for whole group discussion/budget 'modelling' using a data projector.</li> <li>Different budget templates set up for small group and individual use.</li> </ul>
<b>Move Up test: assessment for learning</b>	<ul style="list-style-type: none"> <li>Q5, MSS1/E3.1 – Adding up money</li> <li>Q7, N2/E3.4 – Total of a bill using a calculator</li> <li>Q13, MSS1/E3.1 – Bank statement</li> <li>Q19, MSS1/E3.1 – Cost of mobile phone calls</li> <li>Q21, MSS1/E3.1 – Wages</li> <li>Q7, N2/E3.4 – Total of bills</li> </ul>	<ul style="list-style-type: none"> <li>Move Up test</li> </ul>
<b>Development/ application of skills</b>	<ul style="list-style-type: none"> <li>Discuss use of budgeting in learners' daily lives/work.</li> <li>Provide/suggest a variety of budget templates for learners to select, use outside class and discuss at a later date.</li> </ul>	<ul style="list-style-type: none"> <li>Spreadsheets or paper templates for drawing up budgets and keeping a record of spending.</li> </ul>