

Y9 Citizenship – 60 minutes

Lesson plan

Curriculum link: Money – the importance of budgeting.

Learning Objective: To explore job roles linked to money and the importance of budgeting as part of the KS3 citizenship curriculum.

Learning Outcomes:

- To understand what budgeting is, and why it is a problem
- To understand different roles related to budgeting and how businesses use budgeting to help with changes in the economic climate
- To understand how recommendations can be made through analysing costs and expenditure

Success Criteria:

1. **Describe** – What does a financial controller do?
2. **Understand** – Which factors of outgoing costs are variable and fixed?
3. **Apply** – Create a new budget for a business based on the increase in living costs and priorities for the small business.
4. **Analyse** – What other jobs will need to be able to understand the importance of budgeting?
5. **Reflect** – Were there roles or opportunities that interested you?

Timings	Activity	Details	Resources
3 mins	Starter – Reading graphs to identify a problem: the rising cost of living	Think-pair task: students are shown a graph and are asked to discuss: <ol style="list-style-type: none"> (1) Name two learnings from the graph. (2) What do you think ‘minimum standard of living’ means? (3) How does this impact our society? Share element: either via Q&A or teacher-talk – explore the answers to the above (see Facilitator notes on slide for ideas)	Slide 3
5 mins	Introduction – What’s the problem? Rising cost of living.	(1) From the answers to question 3 on the previous slide, Teachers then ask learners to consider the impact this will have on – job requirements, roles and industries. Teacher to make note of some of the examples on the board. Click to reveal	Slides 4



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	<p>Introduce the challenge and the main character, Mohammed.</p>	<p>possible answers. The point is it impacts everyone!</p> <p>(1) Facilitator to ask learners to read out the two characters. Then challenge is introduced to the learners. Facilitators to note to learners that this challenge will be applied to business, but some of the concepts looked at will also be applicable to lots of other scenarios and there will be time to reflect on that at the end of the lesson.</p> <p>(2) The challenge: Help Mohammed analyse the outgoing costs across the business and make plans for monthly spending to be limited to £25,000.</p>	<p>Slide 5</p>
<p>10 mins</p>	<p>Success criteria 1 Describe – What does a financial controller do?</p>	<p>(1) Worksheet 1 to be printed if learners struggle to read from the slides. If not, no printing required. Learners to re-write some of these responsibilities by using verbs. (5 mins)</p> <p>Some of the examples that learners might have include:</p> <ul style="list-style-type: none"> • Preparing financial reports • Analysing financial data • Participating in budget processes • Managing financial transactions • Developing plans for financial growth • Coordinating new financial/audit processes <p>These can be written up on the board and then learners can copy into their own words in their exercise books.</p> <p>(2) 5 mins for learners to categorise the skills. Many of these could fit into essential and helpful categories – it's good for discussion</p>	<p>Slides 6,7,8 Worksheet 1</p>



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		<p>to ask why learners have put certain skills in different categories.</p> <p>In the essential/helpful learners should include – work effectively in team, excellent at maths, attention to detail, good administrative skills, customer service skills, collaboration, problem-solving, working to deadlines, leadership skills.</p> <p>In the unnecessary learners could include – confident public speaker.</p> <p>Essential skills that are missing include, literacy skills, in order to write reports and communicate effectively. Being up to date on regulations and external matters that will impact the finances of the business.</p>	
25 mins	<p>Challenge task: create a new budget</p> <p>Success criteria 1 Understand – Which factors of outgoing costs are variable and fixed?</p> <p>Success criteria 2 Apply – Create a new budget for a business based on the increase in living costs and priorities for the small business.</p>	<p>Challenge task (20 mins paired activity)</p> <ol style="list-style-type: none"> Read through definitions on slide 10 as a class. Ask learners to complete the first column of the budget by working through with are variable / fixed outgoing costs for the business. 3-5 minutes to work through which category they are in. <p>There's a teacher copy for facilitators to through the answers with students. If there is time, then work through the answers as a class, asking students why they think it is fixed or variable.</p> <ol style="list-style-type: none"> Allow 2-3 minutes for students to calculate what the current spend is. Answer = £28,941.50. Which means that learners need to find ways to limit spending by £3,941.50 each month. Facilitator to read through the business overview and should work through a few examples as a whole class about which categories they might consider stopping, re- 	<p>Slides 9,10,11,12</p> <p>Worksheet 2 Teacher copy</p>



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		<p>considering and re-negotiating. Main thing to communicate to learners is that there are no right or wrong answers here, but it's important to think about their rationale for making certain decisions and the impact that will have on lives. Learners to then work through the rest of the examples either in pairs or groups. Allow 10 minutes for this task.</p> <p>(3) This is an individual task. Facilitators should run through the criteria and ask for any clarifying questions before allowing learners 10 minutes to write up their recommendations.</p> <p>(4) 5 minutes, learners should mark their partners work and give them a WWW (What Went Well) and an EBI (Even Better If) based on the questions/criteria detailed.</p>	
5-7 mins	<p>Other roles for Mohammed to consider</p> <p>Success criteria 4: Analyse – What other jobs will need to be able to understand the importance of budgeting?</p>	<p>(1) Give students the selection of job roles and descriptions.</p> <p>(2) Students complete worksheet 3 to decide the 'best fit' roles for Mohammed and which ones they could see themselves doing and why.</p> <p><i>Depending on the class this can be done in one of two ways. Either:</i></p> <ul style="list-style-type: none"> • <i>Teacher uses the accompanying slides to describe the different roles to the whole class. Have a class discussion to think about the answers to the questions, then students fill in the worksheet in pairs.</i> • OR <i>if students are working at different paces within the class, then give worksheet 3 to students that are ready to start. The worksheet has the same descriptions as the PowerPoint slides so students can use these to make their own decisions and fill in the worksheet.</i> 	<p>Slides 13-18</p> <p>Worksheet 3</p>



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2-3 mins	Final reflection Success criteria 5 – Reflect on personal skills or jobs of interest	Students complete 4 final reflection questions on a post-it note as an exit ticket or made a note of in their exercise books.	Slide 19
	Optional extension if more time or can be set as homework	<p>(1) Personal Budget</p> <p>Create your own monthly budget, either personal or for your household.</p> <ul style="list-style-type: none">• Where does your money go?• Which costs are fixed or variable?• Where might you be able to re-consider or re-negotiate? <p>(2) Money-saving top tips</p> <p>Research 'money saving expert' and create a short 'reel', Instagram post or Twitter post about what your top tips for saving money are.</p>	Slide 20

