TEACHER RESOURCE BOOK · MATHS FOR 6TH CLASS

Lesson 68 MEASURES

Budgeting, saving and simple financial plans

CURRICULUM ALIGNMENT

MEA.MON.4 solve and pose practical tasks to investigate and make informed judgements about transactions and financial plans.

NUM.OPS.4 build upon, select and make use of a range of operation strategies.

INTERACTIVES Class Budget · challenge, display, explore

WHAT THIS LESSON TEACHES

A simple financial plan shows money coming in, money going out, and what is left to save each week.

→ If €20 comes in and €6 goes out, €14 can be saved.

→ €20 in but €24 out leaves you €4 short.

MODEL THIS ON THE BOARD

BUILD A WEEKLY SAVINGS PLAN

1. Start with income of €25.
2. Subtract €5 for a treat.
3. Subtract €8 for a hobby to find savings.

LESSON ARC

Open with the €20-pocket-money-for-a-€75-game head-question, then bring up the class-budget interactive: watch a plan that balances (€20 in, €14 saved), then a shortfall, then a goal ÷ weekly-savings demo. Build one €25 plan together in explore mode. Pupils draw a four-week income/expenses/savings table in their copies, then the class works the Class Challenge plans. Aoife's bike problem closes the reasoning, wrapping on a need-versus-want maths-talk.

TEACHING MOVES

1. **Getting Started.** Give five seconds of quiet think-time, then take three hands-up, not open call-outs. Don't confirm — the point is pupils dividing €75 by €20 in their heads and hitting a non-whole answer. Revoice 'three weeks and a bit' and flag that the 'bit' is what today's plan pins down.
2. **Watch and Notice.** On the balancing plan, point to the running total sitting at €20 and ask 'where did the €14 go?'. On the shortfall demo, have the class add €8 + €10 + €6 before you reveal — hold out for a pupil naming it's €4 over, not €4 saved. That is the make-or-break idea; don't rush past it.
3. **Try It Together.** Run the interactive in explore mode capped at €25. Before each pupil taps a category in, ask the class to predict the new remaining amount. Listen for pupils treating savings as free money on top — revoice 'the money in has to cover everything, savings included.'
4. **Draw Your Plan in Your Copy.** Walk the room glancing at the three column headings and the division line at the bottom — this is copybook practice, not marking. Watch for an empty savings column; prompt that savings is that week's income minus expenses.
5. **Class Challenge.** Brisk turns at the board, checking each plan before Check. On the €50 and €60 plans the tool only checks the total, so if a plan balances with savings at €0 ask 'is that a good plan, even though it balances?'. Before each Check, have the class add the categories aloud against the required total.

6. **Think It Through.** Board reasoning, no interactive. Work €90 ÷ €18 = 5, then €18 − €4 = €14 saved. Head off the pupil who divides €90 by €14, gets 6.4 and stops — point to the running totals and ask 'can you buy the bike at €84?' so they see 7 full weeks is the real answer.
7. **What Did We Notice?.** Draw out that cutting a want saves more each week and reaches the goal sooner — revoice 'every euro you don't spend is a euro toward the goal.' Press the pupil who says cut a need like bus fare: 'what happens if you skip that?'

COMMON MISCONCEPTIONS

⚠ A pupil adds up spending that's bigger than income and calls the €4 gap 'four euro saved' rather than a shortfall.

Stop on the shortfall demo. Have the class add €8 + €10 + €6 aloud and compare to €20. Point to the running total going past €20 and ask whether that's money going aside or money you haven't got — name it as a shortfall.

⚠ Pupils treat the savings column as extra money added on top, so €25 in plus €12 saved feels like €37.

During the €25 explore plan, pause when treat and hobby are in and work €25 − €13 = €12 aloud. Revoice that savings is what's left inside the €25, not free money on top — the money in has to cover everything.

⚠ On €90 ÷ €14 a pupil writes 6.4 weeks and stops, as if you can buy the bike partway through week 6.

Point to the two running totals on the board: 6 weeks is €84, 7 weeks is €98. Ask 'can you buy the bike at €84?' so pupils see the answer has to round up to 7 full weeks, not down.

DIFFERENTIATION

EMERGING

- Fill the copybook income column in for them (a fixed €20 each week) so they only work the expenses and savings figures.
- In the €25 explore plan, keep them on two round categories (€5 and €5) so the remaining amount is easy to track.

DEVELOPING

- After the copybook table, change their weekly savings and ask how the number of weeks to the goal shifts — up or down, and why.
- Pose Aoife's problem again but with a €5 weekly treat: does the bike now take 8 weeks or 9? Confirm with running totals.

PROFICIENT

- Narrate a harder Class Challenge variant at the board: 'design an €80 four-week plan that reaches a €120 goal — is it possible, and what would have to give?' Let them justify the shortfall aloud rather than confirming it for them.

↗ **Cross-curricular:** Link to SPHE — pupils name one real 'want' and one 'need' from their own week and say which they'd cut to reach a savings goal faster.

ANSWER KEY

a) €14

b) 3.75 weeks

c) €12

Q1: €15

Q2: €19

Q3: €14

Q4: 7 weeks

a) Always — 25 minus 13 is exactly 12.

b) Never — It leaves a shortfall of €4.

c) Always — That is the definition of the savings part of the plan.

d) Sometimes — It works if the weekly amounts stay the same.

EXTENSION SHEET · STRETCH ANSWERS

S1: €22.42

S2: €43.02

S3: €151.81

S4: €37.66

S5: €88.49

Investigation: A class party on €50 — open-ended; scan pupils' working for valid solution paths rather than a single answer.