

Building a class budget

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 class budget has a fixed cap: the most you may spend. Split the money into categories so every amount is more than zero and the total lands on or under the cap.

→ A €100 party cap with food €40, drinks €20, decorations €25 and prizes €15 totals exactly €100.

→ After food €40 and drinks €20 the running total is €60, so €40 of the €100 remains.

MODEL THIS ON THE BOARD

€100 CLASS-PARTY BUDGET

- 1 Begin with the cap of **€100**.
- 2 Give food **€40**. Running total **€40**. Left: **€60**.
- 3 Give drinks **€20**. Running total **€60**. Left: **€40**.
- 4 Give decorations **€25**. Running total **€85**. Left: **€15**.
- 5 Give prizes **€15**. Final total **€100**, exactly on the cap.

LESSON ARC

Open with a €100 party budget on the board from three hands-up suggestions, deliberately letting the wants outrun the cap. On the class-budget interactive, run the €100 party landing exactly full, then the €200 trip, then the €50 example that goes red so pupils name the fix. Build a €120 budget together — food, drinks, decorations, prizes — steering a live over-shoot. Pupils rule up and total the agreed budget in their copybooks.

TEACHING MOVES

1. **Getting Started.** Take exactly three hands-up answers and write each euro amount on the board. If two amounts already breach €100, don't correct it — say 'we'll see if that all fits' and move on. The unresolved tension is the hook.
2. **Watch and Notice.** On the €100 party, point at the running total climbing to exactly full and ask what would happen if prizes got €30 instead. On the €50 example, hold out for a pupil to say 'take €5 off somewhere' before you name re-balancing — don't rush past the red bar.
3. **Try It Together.** Fill the €120 budget in order — food, drinks, decorations, prizes — and after each amount make the next pupil read the remaining figure aloud before coming up. Engineer the over-shoot: if the first three total €95, let a pupil give prizes €30, then ask which category gives back €5.
4. **Write the Budget in Your Copy.** Walk the room glancing at the totals line and the euro signs. For any total that isn't €120, prompt 'which line is off?' rather than pointing to the error — let them find it.
5. **Class Challenge.** Brisk turns at the board, class confirms each answer before the next pupil. On the €300 sports day, remember every one of the five categories must be non-zero and any split hitting €300 is correct — accept it.

6. **What Did We Notice?**. Listen for pupils reading the remaining figure as they go, not just totalling at the end. If anyone says 'add another €5 to the budget', reset gently: the cap is fixed, so you move money, never make more.

COMMON MISCONCEPTIONS

⚠ When a budget lands €5 over, pupils say 'just add another €5 to the total' — they treat the cap as stretchy.

Reset on the interactive: the cap stays locked. Show that the only fix is taking €5 off another category and watch the bar drop back to full. Revoice it as 'we move money, we don't make more.'

⚠ Pupils only total at the very end and are surprised when they've overshot, instead of tracking as they go.

Pause the class-budget interactive after each allocation and make the pupil read the 'remaining' figure aloud before the next amount goes in. Name it: that number is the running total telling us how much is left.

⚠ On the non-zero challenges, a pupil dumps most of the cap on one category and leaves a later one with nothing to give.

Point at the empty category on the readout — 'this one still needs some'. Rebuild by taking a slice off the over-fed category so every category gets a share while the total holds.

DIFFERENTIATION

EMERGING

- Give these pupils the two-category version first on the class-budget interactive — split the €100 across just food and drinks so there's only one remaining figure to track.
- Pre-agree three of the four €120 amounts as a class so the pupil only decides the last category and checks it fits.

DEVELOPING

- After the €150 fundraiser, ask them to find a second, completely different split that still lands on €150 — same cap, new allocations.
- Pose a missing-amount version: food €40, drinks €25, decorations €30 on a €120 cap — how much is left for prizes, and how did you work it out?

PROFICIENT

- On the €300 five-category sports day, challenge them to make every category a multiple of €10 and still hit €300 exactly, then explain at the board why their split works.
- Ask: if the cap dropped from €300 to €250, which single category would you cut and by how much to re-balance — justify the choice out loud.

➤ **Cross-curricular:** Tie to SESE Geography — plan a real class-tour budget covering bus, entry and lunch within a set cap, choosing an Irish destination.

ANSWER KEY

Q1: €120

Q2: €34

Q3: €110

Q4: €5

Q5: €50

Q6: €70

a) **Always** : That is the fixed rule of every class budget.

b) **Never** : Every category must receive some money greater than zero.

c) **Always** : Reducing a category by the overspend brings the total back to the cap.

d) **Sometimes** : It stays under only when those early amounts are not too large.

EXTENSION SHEET · STRETCH ANSWERS

S1: €1594.29

S4: €2.35

S2: €1823.45

S5: €619.05

S3: €127.38