Money

A Scripted Teacher's Classroom Guide

Part Two. Money In, Money Out

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One classroom book for the teacher. No textbooks for the pupils.
This is the teacher's book. The teacher needs only this one copy. The pupils do not need a textbook.

You need: this book, a blackboard and chalk.
Each pupil needs: a standard school exercise book, a ruler, and a pen or pencil.

In the exercise book, every lesson starts on a new page, with the lesson title, underlined, and the date.

Every lesson guides you: what to say, what to write on the board, and what the pupils write.

Part Two. Money In, Money Out

Lesson 7. Work and Pay

To the Teacher

Get these things ready before the lesson:

- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil
- a few coins and notes of your country's money, if you have them

Time: about 45 minutes.

In this lesson the pupils learn four things:

1. People earn money with their work.
2. An employer pays a wage: by the day, by the week or by the month.
3. Some people earn without an employer. They sell their goods or their work.
4. Income is all the money that comes IN to a person, to keep.

What you must know before you teach. Read this part two times. Do not read it to the pupils.

This is the first lesson of Part Two, "Money in, money out". This lesson looks at the IN side of the IN and OUT line. Lessons 8 and 9 look at the OUT side. Lesson 10 puts the two sides together.

To earn is to get money for your work. There are two ways to earn. A person can work for another person, who pays a wage. Or a person can work alone, and sell goods or work to buyers.

An employer is a person who pays another person for work. The employer can be a farmer, a shopkeeper or a school. A wage can be paid by the day, by the week or by the month. In this book, one day of work in a field pays $100.

Income is all the money that comes IN to a person, to keep. A wage is income. Money from eggs that a person sells is income. A gift of money is also income, but the person did not earn it. So a person's income can be bigger than the money that the person earns. A loan also comes IN, but it is not income. The person must pay it back (Lesson 18).

Some work has no wage. A mother cooks and looks after her children. A child carries water home. This work has great value, but nobody pays money for it. Do not let any pupil say that this work is "nothing".

The people in this lesson. Keep them the same all through the book.

- **Thandi** works in a shop. Her employer is **Mr Banda**, the shopkeeper. Her wage is $2,000 a month.
- **Kofi** is young. He works for **Peter**, who makes chairs. His wage is $1,000 a month.
- **Juma** is a farmer. He pays $100 a day to the people who work in his field.
- **Ama** sells eggs. She has no employer.

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

The Talk

Read the teacher's words (**T**) aloud. Wait for the pupils to answer. Accept any answer with the same meaning.

T. In Lesson 1, Amina worked all day in a field. What did the farmer give her?

P. Money.

T. Yes. She got money for her work. We say: she **earns** money. Who in this room earns money?
P. *(Some pupils say:)* I work in a field. I sell vegetables. I mend bicycles.

T. Thandi works in a shop. The shop belongs to Mr Banda. Mr Banda pays Thandi for her work. He is her **employer**. The money that he pays her is her **wage**. She gets $2,000 every month.

T. Juma pays a worker $100 for one day in his field. The worker works 5 days. How much does he earn?
P. $500.

Write on the board:

> by the day: $100
> by the week (5 days): $500
> by the month: $2,000

T. An employer can pay a wage by the day, by the week or by the month. Kofi works for Peter. Peter pays Kofi $1,000 a month. Who is Kofi's employer?
P. Peter.

T. Ama sells eggs. Does she have an employer? Does she earn money?
P. She has no employer. But she earns money. People pay her for her eggs.

T. Yes. Ama has no wage. But she earns. This month, Thandi's brother gives her $100. Did she earn it?
P. No. It is a gift.

Draw Thandi's IN and OUT line. Fill in the IN side only.

Thandi: IN	Thandi: OUT
wage $2,000	
from her brother $100	
total $2,100	

T. All the money that comes IN to a person, to keep, is the person's **income**. What is Thandi's income this month?
P. $2,100.

T. How much did she earn?
P. $2,000. She did not earn the gift.

If a pupil says, "My mother works all day, but she has no wage": say, "Yes. Her work has great value. But nobody pays her for it. A wage is money from an employer."

If a pupil says, "Ama's egg money is her wage": say, "No. A wage comes from an employer. Ama's money comes from her buyers. It is income, and she earns it."

If a pupil says, "A gift is not income, because nobody worked for it": say, "Income is all the money that comes IN to keep. A gift comes IN, and the person keeps it. So it is income. But the person did not earn it."

New Words

To the Teacher: write the four words on the board. Say each word and its meaning. The pupils copy the words into their exercise books.

Word	Meaning in this book
earn	To get money for your work.
wage	The money that an employer pays for work, by the day, the week or the month.
income	All the money that comes IN to a person, to keep.
employer	A person who pays another person for work.

Learn by Heart

> **A wage is the money that an employer pays for work.**
>
> **Income is all the money that comes IN to a person, to keep.**

To the Teacher: write the two sentences on the board. Leave them there until the end of the lesson. The pupils say them aloud, all together, three times. Then each pupil says them alone.

Exercise 1. Answer aloud.

To the Teacher: ask each question. The pupils answer aloud. Nobody writes.

1. What does "earn" mean?
2. Who is Thandi's employer? What is her wage?
3. An employer can pay a wage in three ways. Name them.
4. Ama has no employer. Does she earn money? How?
5. Is a gift income? Is a gift a wage?

Exercise 2. Where does the money come from?

To the Teacher: write the three letters and their meanings on the board. Read the model aloud. Then read each numbered sentence

aloud two times. After each sentence, the pupils write its number and one letter.

- **E** if an employer pays a wage.
- **S** if the person sells goods or work, and has no employer.
- **G** if it is a gift. The person does not earn it.

Model. Mr Banda pays Thandi $2,000 for a month of work in his shop. — **E.** Mr Banda is her employer.

1. Ama sells 6 eggs at the market.
2. Juma pays Amina $100 for a day in his field.
3. Kofi's aunt gives him $50.
4. Peter pays Kofi his wage at the end of the month.
5. Halima mends a pair of shoes. The owner pays her $20.
6. A school pays a teacher every month.
7. Grace mends a dress for Fatuma. Fatuma pays her $30.
8. Musa sells 3 cups of salt.
9. A grandmother gives each child $10 on a holiday.
10. A bus company pays a driver every week.
11. Peter sells a chair to Thandi.
12. A farmer pays three men to cut his maize for two days.

Exercise 3. How much does the worker earn?

To the Teacher: write the model and the six questions on the board. Do the model with the class. The pupils write the sum and the answer for each question.

Model. Juma pays $100 a day. Amina works 3 days. → 3 × $100 = $300. **Amina earns $300.**

1. Juma pays $100 a day. Amina works 2 days.
2. Juma pays $100 a day. A man works 6 days.
3. Juma pays $100 a day. A woman works 10 days.
4. A builder pays $400 a week. Joseph works 2 weeks.

5. Thandi earns $2,000 a month. How much does she earn in 2 months?
6. Kofi earns $1,000 a month. How much does he earn in 3 months?

Exercise 4. Build Thandi's IN side.

To the Teacher: draw the model on the board and explain it. Then read the six facts aloud, two times, slowly. Some facts are IN and some are OUT. The pupils draw Thandi's IN and OUT line. They write only the IN side, and add the total. Under the line they write two sentences: "Thandi's income is $***." and "Thandi earns $***."

Model. Ama sells eggs for $300. She buys salt for $10. Her sister gives her $50.

Ama: IN	**Ama: OUT**
eggs $300	
from her sister $50	
total $350	

Ama's income is $350. Ama earns $300.

The facts for Thandi's month:

1. She buys 2 bars of soap for $20.
2. Mr Banda pays her wage of $2,000.
3. She takes the bus to town for $30.
4. Her brother gives her $100.
5. She works in the shop on two more days. Mr Banda pays her $100 for each day.
6. She buys a loaf of bread for $15.

To the Teacher: the pupils leave the OUT side empty in this exercise.

Exercise 5. Write the missing word.

To the Teacher: write the five sentences on the board, with a line for each missing word. The pupils copy each sentence and write the missing word.

1. Thandi works in a shop. Mr Banda is her _____.
2. Mr Banda pays Thandi a _____ of $2,000 a month.
3. Ama sells eggs. She _____ money, but she has no employer.
4. All the money that comes IN to a person, to keep, is _____.
5. A gift is income, but you do not _____ it.

Exercise 6. Copy in your best handwriting.

The pupils copy the two sentences from the board (*Learn by Heart*). They write each sentence two times.

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: before the next lesson, ask each pupil to think about home. What five things does the family buy every month? Each pupil brings a list of five things. Lesson 8 begins with their lists.

Answers (for the teacher)

Exercise 1. 1. To get money for your work. 2. Mr Banda. $2,000 a month. 3. By the day, by the week, by the month. 4. Yes. She sells eggs, and people pay her for them. 5. Yes, a gift is income. No, it is not a wage.

Exercise 2. 1 S · 2 E · 3 G · 4 E · 5 S · 6 E · 7 S · 8 S · 9 G · 10 E · 11 S · 12 E

Number 5 and number 7: Halima and Grace sell their work, not goods. They have no employer, so the answer is S. *Number 11:* Peter

makes and sells chairs. Thandi is his buyer, not his employer.

Exercise 3.

1. 2 × $100 = $200. Amina earns $200.
2. 6 × $100 = $600. The man earns $600.
3. 10 × $100 = $1,000. The woman earns $1,000.
4. 2 × $400 = $800. Joseph earns $800.
5. 2 × $2,000 = $4,000.
6. 3 × $1,000 = $3,000.

Exercise 4.

Thandi: IN	**Thandi: OUT**
wage $2,000	
from her brother $100	
two more days $200	
total $2,300	

Thandi's income is $2,300. Thandi earns $2,200.

Why: the wage ($2,000) and the two more days ($200) are money for work: $2,200. The $100 from her brother is a gift. Facts 1, 3 and 6 are OUT. The IN side does not show them.

Exercise 5. 1. employer · 2. wage · 3. earns · 4. income · 5. earn

Lesson 8. Needs and Wants

To the Teacher

Get these things ready before the lesson:

- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil
- the price list below, written on one side of the board before the pupils come

> **Prices at the market**
> 1 egg $5 · 1 sweet $5 · 1 pencil $5
> 1 cup of salt $10 · 1 cup of rice $10 · 1 cup of beans $10
> 1 bar of soap $10 · 1 cup of tea $10
> 1 loaf of bread $15 · 1 exercise book $20 · bus ride to town $30

Time: about 45 minutes.

In this lesson the pupils learn four things:

1. A need is a thing that we must have to live and to be well.
2. A want is a thing that we would like, but we can live without it.
3. Money buys a thing only one time. So every time we buy, we make a choice.
4. The same thing can be a need for one person and a want for another person.

What you must know before you teach. Read this part two times. Do not read it to the pupils.

Needs are the things that a person must have to live and to be well. They are food, clean water, a place to live, clothes, and medicine

when a person is sick. School for the children is also a need. Without it, a child cannot read, write or count.

Wants are things that make life nicer. A person can live without them. Sweets, a radio, a fourth shirt and a ticket to a football match are wants. A want is not bad. People enjoy their wants. The rule of this lesson is: **pay for the needs first, then choose the wants.**

Money buys a thing only one time. When Thandi pays $10 for soap, she cannot use the same $10 for tea. So every time a person buys one thing, the person does not buy another thing. This is a choice. Rich people and poor people both make choices, every day.

The same thing can be a need for one person and a want for another. A bicycle is a need for a man who rides two hours to work. It is a want for a boy who rides for fun. So in Exercise 2 some answers depend on the person. The answers mark these with a star (*). Accept N or W when the pupil gives a good reason.

The words "need" and "want" in this book. From this lesson on, use "need" only for a thing that a person must have. Use "want" only for a thing that a person can live without. For other wishes, say "would like": "Ama would like a new pot."

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

The Talk

Read the teacher's words (**T**) aloud. Wait for the pupils to answer. Accept any answer with the same meaning.

T. Read me your lists from home. What does your family buy every month?

P. *(Pupils read:)* Maize flour. Soap. Salt. Paraffin. School shoes.

Write six or seven of their things on the board.

T. Can a family live without food? Without water? Without a roof?
P. No.

T. A thing that we must have to live and to be well is a **need**. Food is a need. Water is a need. Name other needs.
P. Clothes. A house. Medicine. School for the children.

T. Kofi buys a sweet every day. Can he live without sweets?
P. Yes.

T. A thing that we would like, but can live without, is a **want**. Name some wants.
P. A radio. Sweets. A new dress. A football.

T. Is a want bad?
P. *(Some pupils say yes, some say no.)*

T. No. A want can make life good. But the needs come first.

Point to the price list on the board.

T. Thandi has $30. She must buy soap and a loaf of bread. She would also like a bus ride to town. Can she buy all three?
P. No. That is $55. She has only $30.

T. She must take one thing and not the other. This is a **choice**. What does she choose?
P. The soap and the bread. They are needs.

T. Musa takes the bus to the hospital in town. Kofi takes the bus to town to watch football. Is the bus ride a need or a want?
P. For Musa it is a need. For Kofi it is a want.

T. Yes. The same thing can be a need for one person and a want for another.

If a pupil says, "A radio is a need, because I hear the news": ask, "Can you live and be well without it?" Most people can. So for most people a radio is a want.

If a pupil says, "A telephone is a need": say, "Some people use a telephone for their work or for their money. For them it can be a need. For others it is a want." Accept the answer when the pupil gives a reason.

If a pupil says, "Tea is a need": say, "Water is a need. A cup of tea at the tea stall is a want."

New Words

To the Teacher: write the three words on the board. Say each word and its meaning. The pupils copy the words into their exercise books.

Word	Meaning in this book
need	A thing that a person must have to live and to be well.
want	A thing that a person would like to have, but can live without.
choice	Taking one thing and not another, when you cannot have both.

Learn by Heart

> **A need is a thing that we must have to live and to be well.**
>
> **A want is a thing that we would like, but we can live without it.**

To the Teacher: write the two sentences on the board. Leave them there until the end of the lesson. The pupils say them aloud, all together, three times. Then each pupil says them alone.

Exercise 1. Answer aloud.

To the Teacher: ask each question. The pupils answer aloud. Nobody writes.

1. What is a need? Name four needs.
2. What is a want? Name three wants.
3. Thandi chose the soap and the bread. Why?
4. Which come first, the needs or the wants?
5. Can a bus ride be a need? Can it be a want? Tell how.

Exercise 2. Need or want?

To the Teacher: write the two letters and their meanings on the board. Read the model aloud. Then read each numbered thing aloud two times. The pupils write its number and one letter.

- **N** if it is a need.
- **W** if it is a want.

Model. clean water to drink — **N**. Nobody can live without water.

1. a cup of rice for the family's dinner
2. sweets
3. medicine for a sick child
4. soap to wash with
5. a gold ring
6. a roof that keeps the rain out
7. a fourth pair of shoes
8. a pencil and an exercise book for school
9. a cup of tea at the tea stall
10. salt for cooking
11. a blanket for the cold nights
12. a big new radio
13. a bus ride to the hospital
14. a bus ride to a football match
15. a bottle of sweet soda

16. beans for the children's dinner
17. a ticket to see a film
18. a bicycle for a man who rides two hours to work
19. paraffin for the lamp, so that the children can read at night
20. a new dress for a wedding, when you have two good dresses

Exercise 3. One thing, two people.

To the Teacher: read the model aloud. Then read each pair of sentences aloud two times. The pupils write the number, then (a) and one letter, then (b) and one letter.

Model. A bicycle. (a) Musa rides two hours every day to sell his salt. (b) Kofi rides around the village for fun. — **(a) N, (b) W.**

1. Shoes. (a) Thandi has no shoes. She walks to the shop every day. (b) Thandi has three good pairs. She sees a new pair at the market.
2. A bus ride. (a) Musa goes to the hospital in town. (b) Kofi goes to town to watch football.
3. A sack of maize. (a) Juma's family has no food in the house. (b) Juma has five full sacks at home.
4. An exercise book. (a) Kofi goes to class, and he has no exercise book. (b) Kofi has two new exercise books at home.
5. A lamp. (a) Fatuma's house has no light at night. (b) Fatuma has two lamps. She sees a bigger lamp.

Exercise 4. Make a choice.

To the Teacher: use the price list on the board. Do the model with the class. Then write each question on the board, or read it aloud two times. The pupils write the sum for the needs. Then they write the money that the person still has. Then they write the answer to the question.

Model. Fatuma has $30. She must buy rice and soap. She would also like a loaf of bread. Can she buy it?

> rice $10 + soap $10 = $20
> $30 − $20 = $10. Fatuma still has $10.
> **No.** The bread costs $15. $10 is not enough.

1. Ama has $25. She must buy salt and soap. She would also like a sweet. Can she buy it?
2. Kofi has $30. He must buy an exercise book for class. He would also like a cup of tea and a sweet. Can he buy both?
3. Grace has $40. She must buy rice, beans and bread for dinner. She would also like a bus ride to town. Can she buy it?
4. Musa has $50. He must buy 2 bars of soap and 1 loaf of bread. He would also like a bus ride to town. Can he buy it?
5. Halima has $60. She must buy a pencil and an exercise book for her son. She would also like a bus ride to town. Can she buy it?

Exercise 5. Write the missing word.

To the Teacher: write the five sentences on the board, with a line for each missing word. The pupils copy each sentence and write the missing word.

1. Food and water are _____.
2. Sweets are a _____. We can live without them.
3. Thandi cannot buy both things. She must make a _____.
4. Pay for the _____ first. Then choose the wants.
5. A bicycle can be a need for one person and a _____ for another.

Exercise 6. Copy in your best handwriting.

The pupils copy the two sentences from the board (*Learn by Heart*). They write each sentence two times.

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: ask each pupil to watch one day at home. What small things does the pupil buy in that day: tea, sweets, a soda, a bus ride? How much does each thing cost? The pupils bring their lists. Lesson 9 begins with them.

Answers (for the teacher)

Exercise 1. 1. A thing that we must have to live and to be well. Food, water, clothes, a place to live, medicine, school (any four). 2. A thing that we would like, but can live without. Any three, for example sweets, a radio, a football. 3. Because they are needs. 4. The needs. 5. Yes. A bus ride to the hospital is a need. A bus ride to a football match is a want.

Exercise 2. 1 N · 2 W · 3 N · 4 N · 5 W · 6 N · 7 W · 8 N · 9 W · 10 N · 11 N · 12 W · 13 N · 14 W · 15 W · 16 N · 17 W · 18 N · *19 N* · 20 W*

Number 18: the man needs the bicycle for his work, so N. A pupil may say W, because he can walk or take a bus. Accept it with that reason. *Number 19:* the light helps the children with school, so N. Accept W if the pupil says, "They can read in the day." *Number 20:* the person already has good dresses, so W. Accept N only with a strong reason.

Exercise 3. 1. (a) N, (b) W · 2. (a) N, (b) W · 3. (a) N, (b) W · 4. (a) N, (b) W · 5. (a) N, (b) W

Exercise 4.

1. salt $10 + soap $10 = $20. $25 − $20 = $5. **Yes.** The sweet costs $5. After it, Ama has $0.
2. exercise book $20. $30 − $20 = $10. **No.** Tea and a sweet cost $15. Kofi can buy the tea ($10) or the sweet ($5), not both.
3. rice $10 + beans $10 + bread $15 = $35. $40 − $35 = $5. **No.** The bus ride costs $30.
4. soap $20 + bread $15 = $35. $50 − $35 = $15. **No.** The bus ride costs $30.
5. pencil $5 + exercise book $20 = $25. $60 − $25 = $35. **Yes.** The bus ride costs $30. After it, Halima has $5.

Exercise 5. 1. needs · 2. want · 3. choice · 4. needs · 5. want

Lesson 9. Spending

To the Teacher

Get these things ready before the lesson:

- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil
- the price list from Lesson 8, on one side of the board
- 30 small stones or beans in a cup (for the Talk)

Time: about 45 minutes.

In this lesson the pupils learn four things:

1. To spend is to pay out money for things. Every expense goes on the OUT side.
2. A small expense every day becomes a big amount in a month.
3. Many people forget their small expenses.
4. Waste is money or things used for nothing useful.

What you must know before you teach. Read this part two times. Do not read it to the pupils.

Lesson 7 looked at the IN side of the line. This lesson looks at the OUT side. Each thing that a person pays for is an expense. All the expenses together are the OUT side.

People see their big expenses. A goat costs $500, so the buyer thinks hard about it. People do not see their small expenses. A cup of tea costs only $10. But a cup every day for 30 days costs $300. In this book a month has 30 days, or 4 weeks. (4 weeks are only 28 days, so a real month is a little more than 4 weeks. In a real budget, add a little to every weekly expense.)

Waste is money or things used for nothing useful. Bread that goes bad is waste. A lamp that burns all day in the sun is waste. A want is not always waste. Kofi enjoys his tea, so he gets something for his

money. The danger is different: his small wants leave no money for his needs.

Kofi's month. Kofi earns $1,000 a month from Peter. In this lesson he spends all of it. At the end of the month he cannot buy an exercise book for class. Also, $10 is gone, and he cannot remember where. Lesson 10 helps Kofi. Lesson 12 comes back to the lost $10.

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

The Talk

Read the teacher's words (**T**) aloud. Wait for the pupils to answer. Accept any answer with the same meaning.

T. Read me your lists. What small things did you buy in one day?
P. *(Pupils read:)* A cup of tea. A sweet. A bus ride.

T. Kofi earns $1,000 a month. On the first day he has $1,000. On the last day he has nothing. Where is the money?
P. He buys things with it.

T. Yes. He **spends** it. Every day he buys a cup of tea for $10 and a sweet for $5. How much is that in one day?
P. $15.

T. Is $15 a big amount or a small amount?
P. A small amount.

Put down one stone for each day. Count the stones with the pupils, up to 30.

T. A month has 30 days. Kofi buys tea on every one of these days. How much does he pay for tea in a month?
P. 30 times $10. That is $300.

Write on the board:

> tea: 30 × $10 = $300
> sweets: 30 × $5 = $150
> **total: $450**

T. A chicken costs $150. How many chickens can Kofi buy with $450?
P. Three chickens.

T. The tea is an **expense**. The sweets are an expense. A small expense every day becomes a big amount in a month.

Draw Kofi's IN and OUT line.

Kofi: IN	**Kofi: OUT**
wage $1,000	food for home $400
	bus rides to town $120
	soap $20
	tea $300
	sweets $150
	?

T. Add the OUT side. What is the total?
P. $990.

T. Kofi got $1,000. He can show only $990. Where is the last $10?
P. He does not know. He forgot.

T. At the end of the month, Kofi needs an exercise book for class. Can he buy it?
P. No. He has no money.

T. One day Kofi buys a loaf of bread. He forgets it in his bag. It goes bad, and he throws it away. What did he get for his $15?

P. Nothing.

T. That is **waste**. Is his tea also waste?
P. *(Some pupils say yes, some say no.)*

T. No. Kofi enjoys his tea. It is a want, not waste. But it leaves no money for his needs.

If a pupil says, "Kofi is bad": say, "Kofi is young. He does not see his small expenses. Many grown people do the same. In Lesson 10 Kofi learns a better way."

If a pupil says, "Food for home is waste, because his mother cooks for him": say, "No. Kofi pays for food that he eats. He gets something useful."

If a pupil asks, "Is giving money to a friend waste?": say, "No. A gift is not waste. But a gift is also an expense. It goes on the OUT side."

New Words

To the Teacher: write the three words on the board. Say each word and its meaning. The pupils copy the words into their exercise books.

Word	Meaning in this book
spend	To pay out money for things.
expense	Money that you spend on one thing.
waste	Money or things used for nothing useful.

Learn by Heart

> **An expense is money that we spend on one thing.**

> **A small expense every day becomes a big amount in a month.**

To the Teacher: write the two sentences on the board. Leave them there until the end of the lesson. The pupils say them aloud, all together, three times. Then each pupil says them alone.

Exercise 1. Answer aloud.

To the Teacher: ask each question. The pupils answer aloud. Nobody writes.

1. What does "spend" mean?
2. Kofi buys tea every day. How much does it cost him in a month?
3. Does an expense go on the IN side or the OUT side?
4. Why does a small expense matter?
5. Kofi's bread goes bad. Is that waste? Why?

Exercise 2. How much in a month?

To the Teacher: write the model and the six expenses on the board. Say again: a month has 30 days, or 4 weeks. The pupils write the sum and the answer for each expense.

Model. a cup of tea every day, $10 → 30 × $10 = **$300 in a month**

1. a sweet every day, $5
2. a loaf of bread every day, $15
3. an egg every day, $5
4. two sweets every day, $10
5. a bus ride to town every week, $30
6. a bar of soap every week, $10

Exercise 3. Waste or not?

To the Teacher: write the two letters and their meanings on the board. Read the model aloud. Then read each numbered sentence aloud two times. The pupils write its number and one letter.

- **W** if it is waste.
- **N** if it is not waste.

Model. Kofi buys bread. It goes bad. He throws it away. — **W**. He gets nothing useful for his money.

1. Ama buys salt and cooks with it.
2. Thandi leaves the lamp burning all day in the sun.
3. Musa buys a shirt. It is too small. He never wears it.
4. Grace buys thread. She mends five dresses with it.
5. Kofi pays for a bus ride. He misses the bus and walks.
6. Fatuma buys rice. The family eats it.
7. Peter leaves his tools out in the rain. They break.
8. Ama buys 30 eggs for a party. Ten eggs go bad.
9. Juma buys medicine for a sick goat. The goat gets well.
10. Kofi buys tea and drinks it with his friends.

Exercise 4. Build Halima's IN and OUT line.

To the Teacher: draw the model on the board and explain it. Then read the six facts about Halima aloud, two times, slowly. The pupils draw Halima's IN and OUT line for one week. They add the OUT side. Under the line they write: "Halima still has $___."

Model. Ama sells eggs for $200. She buys salt for $10 and soap for $10.

Ama: IN	Ama: OUT
eggs $200	salt $10
	soap $10
	total $20

$200 − $20 = $180. Ama still has $180.

The facts for Halima's week:

1. Halima buys food for her family for $300.
2. People pay Halima $600 for the shoes that she mends.
3. She buys 2 bars of soap.
4. She takes the bus to town and back. That is 2 rides.
5. Every day she buys a cup of tea. A week has 7 days.
6. She buys nails and thread for her work. They cost $50.

Exercise 5. Write the missing word.

To the Teacher: write the five sentences on the board, with a line for each missing word. The pupils copy each sentence and write the missing word.

1. Kofi _____ all his money in one month.
2. His tea is an _____. It goes on the OUT side.
3. Bread that goes bad is _____.
4. A small expense every day becomes a big _____ in a month.
5. Every _____ goes on the OUT side.

Exercise 6. Copy in your best handwriting.

The pupils copy the two sentences from the board (*Learn by Heart*). They write each sentence two times.

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: keep Kofi's IN and OUT line in your own exercise book. You need it in Lesson 10. Ask the pupils to think at home:

"What can Kofi do next month, so that he can buy his exercise book?" Lesson 10 begins with their ideas.

Answers (for the teacher)

Exercise 1. 1. To pay out money for things. 2. $300 (30 × $10). 3. The OUT side. 4. Because every day it comes again. In a month it becomes a big amount. 5. Yes. He gets nothing useful for his money.

Exercise 2.

1. 30 × $5 = $150
2. 30 × $15 = $450
3. 30 × $5 = $150
4. 30 × $10 = $300
5. 4 × $30 = $120
6. 4 × $10 = $40

Numbers 5 and 6: these are every week, so the sum uses 4 weeks, not 30 days.

Exercise 3. 1 N · 2 W · 3 W · 4 N · 5 W · 6 N · 7 W · 8 W · 9 N · 10 N

Number 2: the lamp burns paraffin, and the sun already gives light. *Number 7:* waste is also the bad use of things, not only of money. *Number 10:* Kofi enjoys the tea, so it is a want, not waste. A pupil may say W because Kofi has no money for his needs. Praise the thinking, and say that the problem is the amount, not the tea.

Exercise 4.

Halima: IN	Halima: OUT
mended shoes $600	food $300
	soap $20
	bus rides $60
	tea $70
	nails and thread $50
	total $500

$600 − $500 = $100. Halima still has $100.

How: soap 2 × $10 = $20. Bus 2 × $30 = $60. Tea 7 × $10 = $70.

Exercise 5. 1. spends · 2. expense · 3. waste · 4. amount · 5. expense

Lesson 10. The Budget

To the Teacher

Get these things ready before the lesson:

- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil
- Kofi's IN and OUT line from Lesson 9, in your own exercise book
- Grace's budget (Exercise 4), written on one side of the board before the pupils come

Time: about 50 minutes. If your pupils are slow with sums, teach Exercises 4 and 5 in a second meeting.

In this lesson the pupils learn four things:

1. A budget is a plan for the money IN and OUT for one month.
2. We make the budget before the month starts.
3. TOTAL IN take away TOTAL OUT is the money LEFT OVER.
4. When OUT is more than IN, we must make OUT smaller or make IN bigger.

What you must know before you teach. Read this part two times. Do not read it to the pupils.

A budget is the IN and OUT line for one month, written before the month starts. It shows what a person plans to get and to spend. It does not show what really happens. Lesson 14 shows how to write what really happens.

From this lesson on, the line has two more parts. At the bottom, write **TOTAL IN** under the IN side and **TOTAL OUT** under the OUT side. Under the line, write **LEFT OVER** = **TOTAL IN** − **TOTAL OUT**.

Make a budget in four steps. 1. On the IN side, write the income for the month. Write only money that is sure to come. 2. On the OUT

side, write the needs first, then the wants. 3. Add each side. 4. Take TOTAL OUT away from TOTAL IN. The answer is the money LEFT OVER.

Sometimes TOTAL OUT is bigger than TOTAL IN. Then the budget does not work. There are only two ways to fix it: make OUT smaller, or make IN bigger. Take out wants first. Then look for ways to pay less for the needs. Borrowing comes in Lesson 18. It does not fix a budget that never works.

The money LEFT OVER can stay for the next month, or for a bad day, or for a large thing. Part Five of this book teaches this. In this lesson, only say "Kofi can keep it."

Some pupils do not wish to tell their income to the class. In Exercise 5 a pupil can write a budget for a made-up person. Never ask a pupil to read out a family's money.

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

The Talk

Read the teacher's words (**T**) aloud. Wait for the pupils to answer. Accept any answer with the same meaning.

T. Last month Kofi spent all his money. He had nothing for his exercise book. What are your ideas for Kofi?
P. Less tea. Fewer sweets. Buy the exercise book first.

T. Good. Kofi says, "Before the month starts, I will write what I will do." That is a **plan**. A plan for the money IN and OUT for one month is a **budget**.

T. What comes IN to Kofi next month?
P. His wage, $1,000.

T. Now the OUT side. What comes first, the needs or the wants?
P. The needs.

Write Kofi's needs on the OUT side: food for home $400, soap $20, exercise book $20.

T. Now the wants. Kofi keeps his tea, but only on 10 days. How much is that? And sweets on 10 days?
P. Tea $100. Sweets $50.

Write them. Then write: bus rides to town, 2 × $30 = $60; a gift for his mother, $50.

Kofi's budget: IN	**Kofi's budget: OUT**
wage $1,000	food for home $400
	soap $20
	exercise book $20
	tea $100
	sweets $50
	bus rides $60
	gift for his mother $50
TOTAL IN $1,000	**TOTAL OUT ?**

T. Add the OUT side. What is TOTAL OUT?
P. $700.

T. TOTAL IN is $1,000. TOTAL OUT is $700. How much stays with Kofi?
P. $300.

Write under the line: **LEFT OVER = $1,000 − $700 = $300**

T. This is the money **left over**. What can Kofi do with $300?
P. He can buy two chickens. He can keep it for next month.

T. Both are good. Now look at Grace's budget on the board. TOTAL IN is $1,500. TOTAL OUT is $1,700. What is wrong?
P. OUT is more than IN. It is $200 too much.

T. What can Grace do?
P. She can take out a want. Or she can mend more clothes and get more money.

T. Yes. Make OUT smaller, or make IN bigger. A budget must not have more OUT than IN.

If a pupil says, "I do not know my income for next month": say, "Write the money that is sure to come. Do not write money that you only hope for."

If a pupil says, "Kofi must stop all tea": say, "He can. But a budget can keep a small want. The needs come first, and the budget must work."

If a pupil says, "Grace can ask a friend for $200": say, "Then next month she has the same problem. And she must give the money back. We learn about this in Lesson 18."

New Words

To the Teacher: write the three words on the board. Say each word and its meaning. The pupils copy the words into their exercise books.

Word	Meaning in this book
budget	A plan for the money IN and the money OUT for one month.
plan	What you decide to do, before you do it.
left over	The money that stays after all the OUT. LEFT OVER = TOTAL IN − TOTAL OUT.

To the Teacher: the word **plan** means only "what you decide to do". Do not use it for a drawing of a house.

Learn by Heart

> **A budget is a plan for the money IN and OUT for one month.**
>
> **TOTAL IN take away TOTAL OUT is the money LEFT OVER.**

To the Teacher: write the two sentences on the board. Leave them there until the end of the lesson. The pupils say them aloud, all together, three times. Then each pupil says them alone.

Exercise 1. Answer aloud.

To the Teacher: ask each question. The pupils answer aloud. Nobody writes.

1. What is a budget?
2. When do we make a budget: before the month or after it?
3. On the OUT side, what do we write first?
4. How do we find the money left over?
5. OUT is more than IN. Name two things that a person can do.

Exercise 2. Find the money LEFT OVER.

To the Teacher: write the model and the six questions on the board. The pupils write the sum and the answer. For a question where OUT is more than IN, they write: "OUT is more than IN by $___. Nothing is left over."

Model. TOTAL IN $1,000 · TOTAL OUT $700 → $1,000 − $700 = **$300 left over**

1. TOTAL IN $500 · TOTAL OUT $300
2. TOTAL IN $2,000 · TOTAL OUT $1,500
3. TOTAL IN $800 · TOTAL OUT $800
4. TOTAL IN $1,200 · TOTAL OUT $900
5. TOTAL IN $600 · TOTAL OUT $700
6. TOTAL IN $2,000 · TOTAL OUT $1,860

Exercise 3. Build Thandi's budget.

To the Teacher: draw the model on the board and explain it. Then read the seven facts about Thandi aloud, two times, slowly. The pupils draw Thandi's budget for next month. They write the needs first and the want last. They write TOTAL IN, TOTAL OUT and LEFT OVER.

Model. Ama plans to sell eggs for $600. She plans to buy food for $300, chicken food for $100 and soap for $20.

Ama's budget: IN	Ama's budget: OUT
eggs $600	food $300
	chicken food $100
	soap $20
TOTAL IN $600	**TOTAL OUT $420**

LEFT OVER = $600 − $420 = $180

The facts for Thandi's month:

1. Thandi pays $500 for her room.
2. Mr Banda pays her wage of $2,000.
3. She buys food for $800.
4. She would like a new shirt. It costs $100.
5. She sends her mother $300.
6. She takes the bus to town 4 times.
7. She buys 4 bars of soap.

Exercise 4. Grace's budget does not work.

To the Teacher: Grace's budget is already on the board (below). Do the model with the class first. Then the pupils answer the five questions about Grace. In question 5 they draw a new budget.

Model. Kofi's week. TOTAL IN $250. OUT: food $100, tea $70, bus rides $60, sweets $35.

> TOTAL OUT = $100 + $70 + $60 + $35 = $265
> $265 − $250 = $15. OUT is more than IN by $15.
> Kofi takes out the sweets. New TOTAL OUT = $230.
> **LEFT OVER = $250 − $230 = $20**

Grace's budget: IN	**Grace's budget: OUT**
mending clothes $1,500	food $800
	her room $300
	soap $40
	school things for her son $200
	bus rides $120
	a new dress $240
TOTAL IN $1,500	**TOTAL OUT ?**

1. What is Grace's TOTAL OUT?
2. OUT is more than IN. By how much?
3. Which thing on the OUT side is a want?
4. Grace takes out the want. What is her new TOTAL OUT?
5. Draw Grace's new budget. Write the money LEFT OVER.

Exercise 5. Make a budget.

To the Teacher: the pupils make a budget for one month. They can make it for themselves, or for a made-up person. They give the person a name. Show Kofi's budget from the Talk again as the model. Walk around and help. Check four things: the needs come first, the two totals are right, LEFT OVER is right, and OUT is not more than IN.

Model. Kofi's budget from the Talk: TOTAL IN $1,000 · TOTAL OUT $700 · LEFT OVER $300.

Exercise 6. Copy in your best handwriting.

The pupils copy the two sentences from the board (*Learn by Heart*). They write each sentence two times.

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: the next lesson (Lesson 11) is a review of Part Two. Ask each pupil to keep the budget from Exercise 5. At the end of the month, the pupil looks at it again and asks: "Did my month go as I planned?" Do not ask the pupils to show their real money to the class.

Answers (for the teacher)

Exercise 1. 1. A plan for the money IN and OUT for one month. 2. Before the month. 3. The needs. 4. TOTAL IN take away TOTAL OUT. 5. Make OUT smaller. Make IN bigger.

Exercise 2.

1. $500 − $300 = $200 left over
2. $2,000 − $1,500 = $500 left over
3. $800 − $800 = $0 left over
4. $1,200 − $900 = $300 left over
5. OUT is more than IN by $100. Nothing is left over.
6. $2,000 − $1,860 = $140 left over

Number 3: the budget works, but nothing is left over. *Number 5:* the budget does not work. The person must make OUT smaller or IN bigger.

Exercise 3.

Thandi's budget: IN	**Thandi's budget: OUT**
wage $2,000	her room $500
	food $800
	soap $40
	bus rides $120
	to her mother $300
	a new shirt $100
TOTAL IN $2,000	**TOTAL OUT $1,860**

LEFT OVER = $2,000 − $1,860 = $140

How: bus 4 × $30 = $120. Soap 4 × $10 = $40. The shirt is the want, so it comes last. The order of the needs can differ. Accept any order with the shirt last.

Exercise 4.

1. 800 + 300 + 40 + 200 + 120 + 240 = $1,700
2. $1,700 − $1,500 = $200
3. The new dress.
4. $1,700 − $240 = $1,460
5. The new budget is the same as the old one, without the dress. TOTAL IN $1,500 · TOTAL OUT $1,460 · LEFT OVER = $1,500 − $1,460 = $40.

To the Teacher: a pupil may also take out one bus ride ($30) or more. Accept any new budget where the sums are right and OUT is not more than IN.

Exercise 5. No fixed answer. Check the four things in the *To the Teacher* line.

Lesson 11. Review: Money In, Money Out (Lessons 7 to 10)

To the Teacher

Get these things ready before the lesson:

- the price list of Lesson 8, written on one side of the board before the pupils come
- chalk and the blackboard
- each pupil's exercise book, with all the work of Lessons 7 to 10
- a ruler, and a pen or pencil, for each pupil
- each pupil's budget from Lesson 10, Exercise 5

Time: two meetings of about 40 minutes. In the first meeting, do the Review Questions and Exercises 1 and 2. In the second meeting, do Exercises 3 to 5.

What this review checks. The pupils learn no new words in this lesson. They use again the words and the skills of Part Two:

1. Earning; a wage by the day, the week or the month; the employer; income (Lesson 7).
2. Needs and wants; a choice; the needs come first (Lesson 8).
3. Spending; expenses; small expenses add up in a month; waste (Lesson 9).
4. The budget: TOTAL IN, TOTAL OUT and LEFT OVER; what to do when OUT is more than IN (Lesson 10).

Write the thirteen words of Part Two on one side of the board. Leave them there for both meetings:

> earn · wage · income · employer · need · want · choice · spend · expense · waste · budget · plan · left over

Remember the numbers of this book. A month has 30 days, or 4 weeks. Thandi's wage is $2,000 a month. Kofi's wage is $1,000 a month. Juma pays $100 for a day of work in his field.

Some pupils looked again at their own budget at the end of the month. Ask, "Did your month go as you planned?" Let a pupil answer if he or she wishes. Never ask a pupil to read out a family's money.

If many pupils get a question wrong. Do not go on to Lesson 12 at once. Teach the part again, from the lesson below. Then give two or three new items of the same kind.

Wrong answers in ...	Teach again ...
Exercise 2, numbers 1 to 3; test items 1 to 3	Lesson 7, the Talk and Exercise 4 (income and earning)
Exercise 1, needs and wants; test items 4 to 6	Lesson 8, Exercises 2 and 4
Exercise 1, waste; Exercise 2, numbers 4 to 6; test items 7 and 8	Lesson 9, Exercises 2 and 3
Exercise 3; test items 9 and 10	Lesson 10, the Talk and Exercises 2 and 3

Begin the Page

To the Teacher: do this at the start of every lesson. Write the lesson title and the date on the board. Each pupil starts a new page in the exercise book. The pupils write the lesson title at the top and underline it with a ruler. Under it they write the date.

Review Questions

To the Teacher: ask each question. The pupils answer aloud with a full sentence. Nobody writes. The number in brackets tells you the

lesson. If nobody can answer, read the Learn by Heart sentences of that lesson again.

1. What does "earn" mean? (Lesson 7)
2. What is a wage? Who pays it? (Lesson 7)
3. An employer can pay a wage in three ways. Name them. (Lesson 7)
4. What is income? Is a gift income? (Lesson 7)
5. Ama has no employer. How does she earn money? (Lesson 7)
6. What is a need? Name three needs. (Lesson 8)
7. What is a want? Is a want bad? (Lesson 8)
8. Thandi cannot buy both things. What must she make? (Lesson 8)
9. Which come first, the needs or the wants? (Lesson 8)
10. What does "spend" mean? What is an expense? (Lesson 9)
11. Kofi buys a cup of tea every day. What does it cost him in a month? (Lesson 9)
12. What is waste? Give one example. (Lesson 9)
13. What is a budget? Do we make it before the month or after it? (Lesson 10)
14. How do we find the money left over? (Lesson 10)
15. OUT is more than IN. Name two things that a person can do. (Lesson 10)

Exercise 1. Need, want or waste?

To the Teacher: write the three letters and their meanings on the board. Read the model aloud. Then read each numbered thing aloud two times. After each one, the pupils write its number and one letter in their exercise books.

- **N** if it is a need.
- **W** if it is a want.
- **X** if it is waste.

Model. bread that goes bad in Kofi's bag — **X**. Kofi gets nothing useful for his money.

1. medicine for a sick child
2. a bottle of sweet soda
3. a lamp that burns all day in the sun
4. salt for cooking
5. a ticket to a football match
6. rice for the family's dinner
7. a shirt that is too small, and nobody wears it
8. a gold ring
9. a blanket for the cold nights
10. a big new radio
11. a bus ride that Kofi pays for, but he misses the bus
12. soap to wash with

Exercise 2. How much?

To the Teacher: write the model and the six questions on the board. Say again: a month has 30 days, or 4 weeks. The pupils write the sum and the answer for each question.

Model. Juma pays $100 a day. Amina works 5 days. How much does she earn? → 5 × $100 = **$500**

1. Juma pays $100 a day. A man works 7 days. How much does he earn?
2. Kofi earns $1,000 a month. How much does he earn in 2 months?
3. Thandi's wage is $2,000. Her brother gives her $100. What is her income?
4. Kofi buys a sweet every day. A sweet costs $5. How much does he spend in a month?
5. Halima buys a cup of tea every day. Tea costs $10. How much does she spend in a week of 7 days?

6. Grace takes the bus to town every week. A ride costs $30. How much does she spend in a month?

Exercise 3. Build Halima's budget.

To the Teacher: draw the model on the board and explain it. Then read the eight facts about Halima aloud, two times, slowly. The facts are in a jumble. The pupils draw Halima's budget for next month. They write the needs first and the want last. They write TOTAL IN, TOTAL OUT and LEFT OVER. Then they answer the question under the budget.

Model. Kofi's budget from Lesson 10. Write only its first lines and its totals:

Kofi's budget: IN	**Kofi's budget: OUT**
wage $1,000	food for home $400
	soap $20
	…
TOTAL IN $1,000	**TOTAL OUT $700**

LEFT OVER = $1,000 − $700 = $300

The facts for Halima's month:

1. She would like a new radio. It costs $300.
2. She plans to mend shoes for $2,400.
3. She buys food for her family for $1,200.
4. Her cousin says, "Maybe I will give you $100."
5. She buys nails and thread for her work for $200.
6. She pays $300 for her room.
7. She buys 8 bars of soap.
8. She takes the bus to town 4 times.

Under the budget, the pupils answer: Which fact is not in the budget? Why?

To the Teacher: if the pupils are slow, say: "Look again at fact 4. Is that money sure to come?"

Exercise 4. A short test.

To the Teacher: write the ten items on the board. Do not help the pupils. Each pupil writes the number of each item and the answer in the exercise book. Collect the books, or walk round and look. Give one mark for each right answer. Write the marks out of 10 at the bottom of the page.

1. Thandi works in Mr Banda's shop. Who is her employer?
2. Ama sells eggs for $300. Her sister gives her $50. What is Ama's income?
3. In item 2, how much does Ama earn?
4. Write N or W: a roof that keeps the rain out.
5. Write N or W: sweets.
6. Ama has $20. She must buy rice. She would like bread too. Can she buy both?
7. A sweet costs $5. Kofi buys one every day for 30 days. What does he spend?
8. Kofi's bread goes bad. He throws it away. Is it waste?
9. TOTAL IN $900. TOTAL OUT $600. How much is left over?
10. TOTAL IN $500. TOTAL OUT $650. Does the budget work?

To the Teacher: for item 6, the pupils use the price list on the board.

Exercise 5. Copy in your best handwriting.

To the Teacher: write these four sentences on the board. They are Learn by Heart sentences from Part Two. The pupils say them aloud, all together, one time. Then they copy each sentence two times.

> **Income is all the money that comes IN to a person, to keep.**
>
> **A need is a thing that we must have to live and to be well.**
>
> **A small expense every day becomes a big amount in a month.**
>
> **A budget is a plan for the money IN and OUT for one month.**

To the Teacher: the pupils use the handwriting from *Learning to Write*, or the joined handwriting from *Cursive* if they know it. Look at every page. Check three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: look at the marks of the short test. Teach again any part that many pupils got wrong (see "If many pupils get a question wrong").

Lesson 12 begins Part Three, "Keeping a record". Before it, find a paper with a day and a month on it. A letter, a school paper or a calendar is good. Ask each pupil to think: "What did I spend money on, on this day last week?" Lesson 12 begins with this question.

Answers (for the teacher)

Review Questions. 1. To get money for your work. · 2. The money that an employer pays for work. The employer pays it. · 3. By the day, by the week, by the month. · 4. All the money that comes IN to a person, to keep. Yes, a gift is income, but the person does not earn it. A loan is not income. · 5. She sells eggs. People pay her for them. · 6. A thing that we must have to live and to be well. Any three: food, water, clothes, a place to live, medicine, school. · 7. A thing that we would like, but we can live without it. No, a want is not bad. But the needs come first. · 8. A choice. · 9. The needs. · 10. To pay out money

for things. An expense is money that you spend on one thing. · 11. $300 (30 × $10). · 12. Money or a thing used for nothing useful. For example, bread that goes bad. · 13. A plan for the money IN and OUT for one month. Before the month. · 14. TOTAL IN take away TOTAL OUT. · 15. Make OUT smaller. Make IN bigger.

Exercise 1. 1 N · 2 W · 3 X · 4 N · 5 W · 6 N · 7 X · 8 W · 9 N · 10 W · 11 X · 12 N

Numbers 2, 5, 8 and 10: these are wants, not waste. The person enjoys them and gets something for the money. *Numbers 3, 7 and 11:* the money or the thing gives nothing useful. That is waste.

Exercise 2.

1. 7 × $100 = $700. He earns $700.
2. 2 × $1,000 = $2,000.
3. $2,000 + $100 = $2,100. Her income is $2,100.
4. 30 × $5 = $150.
5. 7 × $10 = $70.
6. 4 × $30 = $120.

Number 3: the gift is income, but Thandi does not earn it. She earns $2,000. *Number 6:* every week, so the sum uses 4 weeks, not 30 days.

Exercise 3.

Halima's budget: IN	Halima's budget: OUT
mending shoes $2,400	food $1,200
	her room $300
	nails and thread $200
	soap $80
	bus rides $120
	a new radio $300
TOTAL IN $2,400	**TOTAL OUT $2,200**

LEFT OVER = $2,400 − $2,200 = $200

How: soap 8 × $10 = $80. Bus 4 × $30 = $120. TOTAL OUT: 1,200 + 300 + 200 + 80 + 120 + 300 = 2,200. The radio is the want, so it comes last. Accept the needs in any order.

Fact 4 is not in the budget. The $100 is not sure to come. A budget has only money that is sure to come.

These numbers agree with Lesson 9: there Halima got $600 a week for mending shoes, so 4 weeks give $2,400. Her food was $300 a week, so $1,200 a month.

Exercise 4. One mark for each item.

1. Mr Banda
2. $350
3. $300
4. N
5. W
6. No. Rice is $10. Only $10 is left, and bread is $15.
7. $150
8. Yes
9. $300

10. No. OUT is more than IN by $150. (Accept "No" alone.)

For the Teacher

More Help for the Teacher

Part Two. Money In, Money Out (Lessons 7 to 11)

What this part is for. Part Two looks at the two sides of the IN and OUT line. Lesson 7 looks at the IN side: what a person earns and gets. Lessons 8 and 9 look at the OUT side: needs, wants and spending. Lesson 10 puts the two sides together in a budget.

The pupils must leave with these ideas.

1. Income is all the money that comes IN to a person, to keep. A wage is the money that an employer pays for work.
2. Pay for the needs first. Then choose the wants.
3. A small expense every day becomes a big amount in a month.
4. A budget is a plan for one month. TOTAL IN take away TOTAL OUT is the money LEFT OVER.

Mistakes pupils often make, and how to correct them.

- *The pupil calls a gift, or Ama's egg money, a wage.* Say, "A wage comes from an employer." A gift and egg money are both income. Only the egg money is earned.
- *The pupil says that a mother's work at home is nothing.* Say, "Her work has great value. But nobody pays her for it."
- *The pupil calls every want waste.* Kofi enjoys his tea, so the tea is a want. Waste is money spent for nothing useful, like bread that goes bad.
- *The pupil says a radio or a telephone is a need.* Ask, "Can you live and be well without it?" Accept the answer if the pupil gives a good reason.
- *The pupil multiplies a weekly expense by 30.* Say, "Every day: 30 times in a month. Every week: 4 times."
- *The pupil writes money on the IN side that is not sure to come.* Say, "Write only the money that is sure to come."

- *The pupil mends a budget by borrowing.* Say, "Then next month the same problem comes back." Make OUT smaller, or make IN bigger.

With very little. Count the days of a month with 30 stones or beans, as in Lesson 9. Draw the IN and OUT line in chalk: a long line, and a short line down through its middle. Write the market prices of Lesson 8 on one side of the board before the pupils come. A pupil who does not wish to show the family's money writes a budget for a made-up person.

If the class is slow. Do every sum with stones first, and then write it. Keep the OUT side short: four or five lines. Build Thandi's budget together, one line at a time, before the pupils make their own. Teach Exercises 4 and 5 of Lesson 10 in a second meeting. Say the two Learn by Heart sentences again at the start of each meeting.

Word List (Lessons 1 to 11)

To the Teacher: these are all the New Words of the book. Each word has only one meaning in this book. The meaning is the same as in the lesson. The number tells you the lesson where the word comes first.

Word	Meaning in this book	Lesson
amount	How much money. It is a number with the dollar sign, like $40.	2
budget	A plan for the money IN and the money OUT for one month.	10
buyer	A person who gives money, and gets goods or work for it.	3
change	The money that the seller gives back when you pay more than the cost.	4
choice	Taking one thing and not another, when you cannot have both.	8
coin	Money made of metal.	1
cost	The money that you must give to get a thing.	3
dollar ($)	The money used in this book. We write the sign $ before the number: $40.	2
earn	To get money for your work.	7
employer	A person who pays another person for work.	7
enough	As much as the cost, or more.	4
expense	Money that you spend on one thing.	9
goods	Things that people make or grow, and sell.	1
income	All the money that comes IN to a person, to keep.	7
left over	The money that stays after all the OUT. LEFT OVER = TOTAL IN − TOTAL OUT.	10
market	A place where sellers and buyers meet.	3

Word	Meaning in this book	Lesson
money	A thing that all people agree to take for goods and for work.	1
need	A thing that a person must have to live and to be well.	8
note	Money made of paper.	1
pay	Give money for a thing or for work.	4
plan	What you decide to do, before you do it.	10
plenty	A lot; more than people use: "There is plenty of water."	5
price	The money that a seller asks for a thing.	3
rare	There is only a little of it. It is hard to find.	5
seller	A person who gives goods or work, and gets money for it.	3
spend	To pay out money for things.	9
total	All the amounts added together.	2
trade	Two people each give something and each get something.	1
value	How useful a thing is, and how hard it is to get.	5
wage	The money that an employer pays for work, by the day, the week or the month.	7
want	A thing that a person would like to have, but can live without.	8
waste	Money or things used for nothing useful.	9

Word	Meaning in this book	Lesson
worth	The value of a thing, said in money: "One egg is worth $5."	5

To the Teacher: two more words keep one meaning all through the book, but they are not New Words. A **sign** is a mark that stands for something, like $ or %. A **moneylender** is a lender whose work is lending money (Lesson 18).