Money

A Scripted Teacher's Classroom Guide

Part Three. Keeping a Record

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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 Three. Keeping a Record

Lesson 12. Why We Write It Down

To the Teacher

Get these things ready before the lesson:

- any paper with a date on it (a letter, a school paper, a calendar), if you have one
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Time: about 45 minutes.

In this lesson the pupils learn four things:

1. Our memory forgets amounts of money, most of all small amounts.
2. A record is words and numbers that we write down, so that we can read them later.
3. A good record answers four questions: When? Who? What? How much?
4. A record can be proof. It shows who paid, how much, and when.

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

Try this yourself. Say what you spent on this day last week. Most people cannot do it. Memory keeps big things, but it loses small amounts quickly.

A record is words and numbers that we write down. The budget in Lesson 10 is written before the month. A record is written after a thing happens. It shows what really happened.

Every record must have a date: the day, the month and the year. The pupils write the date in the way that people write it in your country. In this book, dates look like this: 3 May 2026.

A record can be proof. Two people may not agree about a payment.

Then a written record, with a date, shows what is true. A record is strongest when the other person also sees it. Lesson 13 teaches this.

A person who cannot write can still keep a record. A person whom they trust can write it for them. A short record is better than no record.

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. What did you eat yesterday?
P. *(Pupils answer:)* I ate rice and beans.

T. What did you eat on this day last week?
P. I do not know. I forget.

T. How much money did you spend on this day last week?
P. I do not know.

T. Yes. Our memory forgets. It forgets small amounts most of all.

T. Kofi spent a little money every day. At the end of the month, he had nothing. Where did his money go?
P. He does not know. He forgets.

T. What can Kofi do next month?
P. He can write it down.

T. Yes. Words and numbers that we write down are a **record**.

T. Last month Kofi lost $10. He does not know where it went. A record shows every expense. Did Kofi keep a record?
P. No. With a record, he can see where the $10 went.

Write on the board: **3 May 2026. Kofi bought 1 loaf of bread for $15.**

T. Read it with me. When did Kofi buy the bread?
P. On 3 May 2026.

T. The day, the month and the year make the **date**. Who bought the bread?
P. Kofi.

T. What did he buy? How much did he pay?
P. He bought one loaf of bread. He paid $15.

Write on the board: **WHEN? WHO? WHAT? HOW MUCH?**

T. A good record answers these four questions. Now listen to a story. Grace mends a dress for Zainab. Zainab pays Grace $20.

T. One month later, Grace says, "You did not pay me." Zainab says, "I paid you!" Who is right?
P. We do not know.

T. Then Grace looks in her book. It says, "3 May 2026. Zainab paid $20 for the dress." What do they know now?
P. Zainab paid. Grace forgot.

T. Yes. The record shows what is true. It is **proof**. How does the date help?
P. It shows when Zainab paid.

If a pupil says, "I remember everything": say, "Try it. Write down what you spend for one week. Then try to say it without the paper."

If a pupil says, "I cannot write well": say, "Write the numbers and one or two words. Or ask a person whom you trust to write for you."

If a pupil says, "A person can write something false": say, "Yes. So the best record is one that both people see. Lesson 13 shows how."

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
record	Words and numbers that we write down, so that we can read them later.
date	The day, the month and the year. Example: 3 May 2026.
proof	A thing that shows what is true.

To the Teacher: in this book **record** is always a thing (a noun). For the action, say "write it down".

Learn by Heart

> **Memory forgets. A record does not forget.**
>
> **A good record tells when, who, what and how much.**

To the Teacher: write the two sentences on the board. Leave them on the board 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. Why do we write money down?

2. What is a record?
3. Which four questions does a good record answer?
4. What is a date? Say today's date.
5. How did the record help Grace and Zainab?

Exercise 2. Write the date.

To the Teacher: write the model on the board. Read each date aloud two times. The pupils write each date in their exercise books, in the way that people write it in your country.

Model. You hear: "the third day of May, two thousand and twenty-six." You write: **3 May 2026**

1. the fifth day of May, 2026
2. the twelfth day of June, 2026
3. the twentieth day of March, 2026
4. the thirty-first day of December, 2026
5. the first day of January, 2026
6. today

Exercise 3. Is it a record?

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 the number and one letter.

- **R** if it is a record.
- **X** if it is not a record.

Model. Ama writes in her book: "4 May 2026. Sold 6 eggs, $30." — **R**. It is written down.

1. Musa sells salt. He tries to remember the amount.
2. Thandi writes her wage and the date in her book.
3. Kofi tells his friend about his money.
4. Peter writes on the wall of his house: "5 May. Sold 2 chairs."

5. Grace thinks about the money in her box.
6. Halima writes the names of the people who paid her, and the amounts.
7. Juma counts his goats. He says the number aloud.
8. Juma counts his goats. He writes the number and the date on a paper.
9. An old man cannot write. His daughter writes his money in a book for him.
10. Musa and a buyer agree on a price. They shake hands.

Exercise 4. What is missing?

To the Teacher: write the four questions on the board: WHEN? WHO? WHAT? HOW MUCH? Then write the model and the five records. The pupils write the number of each record and the missing question.

Model. Musa sold 2 cups of salt for $20. → **WHEN?** There is no date.

1. 6 May 2026. Ama sold 4 eggs.
2. 7 May 2026. Bought 1 bar of soap for $10.
3. 8 May 2026. Kofi paid $30.
4. Fatuma paid Halima $15 for mended shoes.
5. Bought 1 cup of beans for $10.

Exercise 5. Put the facts in order. Write the record.

To the Teacher: write the model and the four groups on the board. The pupils start each record with the date. Then they write one sentence.

Model. $20 · Zainab paid Grace · 3 May 2026 · for a mended dress → **3 May 2026. Zainab paid Grace $20 for a mended dress.**

1. 6 eggs · 4 May 2026 · Ama sold · to Musa · for $30
2. for $30 · 8 May 2026 · 2 loaves of bread · Thandi bought

3. $30 · Musa paid · 9 May 2026 · for a bus ride to town
4. $15 · for mended shoes · 12 May 2026 · Kofi paid Halima

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. Look for 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 bring a receipt, if they have one. It can come from a shop, a school or a clinic. A payment message on a telephone is good too. Lesson 13 is about this kind of paper. Also ask each pupil to write one record at home: one thing that they buy, with the date.

Answers (for the teacher)

Exercise 1.

1. Because our memory forgets, most of all small amounts.
2. Words and numbers that we write down, so that we can read them later.
3. When? Who? What? How much?
4. The day, the month and the year. (Today's date: accept the correct date.)
5. It showed that Zainab paid. It was proof.

Exercise 2.

1. 5 May 2026
2. 12 June 2026

3. 20 March 2026
4. 31 December 2026
5. 1 January 2026
6. Today's date.

Accept each date in the way that your country writes it. The answers above are in the form of this book.

Exercise 3.

1. X — nothing is written.
2. R
3. X — telling is not writing.
4. R — it is a poor record, because it has no year and no amount. But it is written, so it is a record.
5. X
6. R — it has no dates, so it is not a good record. But it is a record.
7. X
8. R
9. R — another person can write a record for you.
10. X — nothing is written.

Exercise 4.

1. HOW MUCH?
2. WHO?
3. WHAT?
4. WHEN?
5. WHEN? and WHO? — two things are missing. Accept either one; praise a pupil who finds both.

Exercise 5. Accept any clear order of the words after the date.

1. 4 May 2026. Ama sold 6 eggs to Musa for $30.
2. 8 May 2026. Thandi bought 2 loaves of bread for $30.
3. 9 May 2026. Musa paid $30 for a bus ride to town.

4. 12 May 2026. Kofi paid Halima $15 for mended shoes.

Lesson 13. The Receipt

To the Teacher

Get these things ready before the lesson:

- one or two real receipts from a shop, a school or a clinic, if you can find them, or a payment message on a telephone
- the receipt below, drawn on the board before the pupils come (it takes time to draw)
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Time: about 45 minutes.

In this lesson the pupils learn four things:

1. A receipt is a record of one payment. It can be written by hand, printed by a machine, or sent to a telephone.
2. The person who gets the money writes the receipt. The person who pays keeps it.
3. A receipt shows the date, from whom, to whom, for what, the amount, and a signature.
4. The writer keeps a copy.

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

A receipt is a record of one payment. The person who gets the money writes it. That person gives it to the person who pays. The payer keeps it as proof.

Today most receipts are printed by a machine in a shop. Some are electronic: a message or a file on your telephone. A hand-written receipt is still common at the market, for rent, and for work. In this lesson the pupils write receipts by hand. Then they know every part of a receipt. A printed or electronic receipt has the same parts.

We write the amount two times, in numbers and in words. A number is easy to alter. One more 0 turns $20 into $200. Words are much harder to alter.

After the words, draw a line to the end of the space, so that nobody can add a word. On a real receipt, write the name of the money after the number word: "twenty dollars". In this book we write only the number word: "twenty".

A signature is a person's name, written by that person's own hand. Another person cannot easily write it in the same way. A person who cannot write can make a mark, such as a cross. Then a second person writes the name beside it, and adds a signature too.

The writer keeps a copy. Many shops that have no electricity use a receipt book with a thin black paper between the pages. It makes the copy at the same time. Without that paper, the writer writes the receipt two times. Or an electric cash register prints two receipts: the shopkeeper keeps one, and the buyer gets the other. An electronic receipt works in the same way. The seller and the buyer each get a copy.

Ask for a receipt when you pay school fees, the money for a room, or any big amount. Keep all your receipts in one dry box.

The receipt. Draw it on the board like this. Leave it there for the whole lesson.

RECEIPT	
Date	3 May 2026
From	Zainab
To	Grace
For	mending a dress
Amount in numbers	$20
Amount in words	twenty ————
Signature	*Grace*

"From" is the person who pays. "To" is the person who gets the money. That person writes the receipt and the signature.

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.

Ask the pupils to show the papers that they brought.

T. Who brought a paper from a shop, a school or a clinic? What does it show?
P. It shows that I paid. It shows the amount.

T. Look at this receipt from a shop. Did a person write it by hand?
P. No. A machine printed it.

T. Yes. Most shops print receipts. After a payment by telephone, the receipt often comes as a message. Keep that message. It is a receipt too.

T. Remember Grace and Zainab. Zainab paid $20. Later, Grace forgot. How can Zainab show that she paid?
P. With a written paper.

T. Yes. Grace writes a paper for Zainab. It shows that Zainab paid. This paper is a **receipt**.

Point to the receipt on the board. Read each line aloud.

T. Who pays the money?
P. Zainab. Her name is next to "From".

T. Who gets the money? Who writes the receipt?
P. Grace. Her name is next to "To".

T. Yes. The person who gets the money writes the receipt. Who keeps the receipt?
P. Zainab. It is proof that she paid.

T. Look at the amount. It is in numbers and in words. Why?

Write **$20** *on the board. Then add one more 0:* **$200**.

T. What happened?
P. $20 is now $200.

T. Can a person add a 0 to the word "twenty"?
P. No.

T. So we write the amount in words too.

T. Now look at the last line. Grace writes her name in her own way. This is her **signature**. Why does she write it?
P. It shows that Grace wrote the receipt.

T. Grace writes the same receipt a second time, and she keeps it. This is a **copy**. Why does Grace keep a copy?
P. It is her record of the money that came to her.

If a pupil says, "The shop does not give me a receipt": say, "Ask for one. Say, 'Please write me a receipt.' For a big amount, always ask."

If a pupil says, "I cannot write my name": say, "Make a cross. Ask another person to write your name beside it. Then learn to write your name. It is a good thing to learn first."

If a pupil says, "I can write my own receipt": say, "No. The person who gets the money writes it. A paper that you write for yourself is not proof."

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
receipt	A record of one payment. The person who gets the money writes it, or a machine prints it.
signature	Your name, written by your own hand, in your own way.
copy	The same words and numbers, written a second time. To copy is to write them a second time.

To the Teacher: in this book, never say "sign the receipt". Say "write your signature". The word **sign** keeps its one meaning: a mark that stands for something.

Learn by Heart

> **A receipt is proof that a person paid money.**
>
> **The person who gets the money writes the receipt.**

To the Teacher: write the two sentences on the board. 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 receipt?
2. Who writes the receipt? Who keeps it?
3. Name the six things on a receipt.
4. Why do we write the amount in numbers and in words?
5. What is a signature?
6. Why does the writer keep a copy?

Exercise 2. Read the receipt. Answer the questions.

To the Teacher: draw this receipt on the board. Read the model aloud. Then read each question aloud two times. The pupils write a short answer in their exercise books.

RECEIPT	
Date	14 May 2026
From	Thandi
To	Musa
For	3 cups of salt
Amount in numbers	$30
Amount in words	thirty ————
Signature	*Musa*

Model. Who paid? → **Thandi paid.**

1. Who got the money?
2. How much did Thandi pay?
3. What did she pay for?
4. When did she pay?
5. Who wrote the receipt?
6. Who keeps the receipt? Who keeps the copy?

Exercise 3. Do the numbers and the words agree?

To the Teacher: write the model and the eight amounts on the board. The pupils write the number and **Yes** or **No**.

Model. $30 — thirty → **Yes.**

1. $15 — fifteen
2. $50 — fifteen
3. $100 — one hundred
4. $40 — fourteen
5. $150 — one hundred and fifty
6. $500 — fifty
7. $25 — twenty-five
8. $200 — twenty

Exercise 4. What is wrong with the receipt?

To the Teacher: draw the four receipts on the board, side by side, as below. Each receipt has one thing wrong. The pupils write the letter of each receipt and what is wrong.

Model. Date: 13 May 2026 · From: Peter · To: Musa · For: (nothing) · $10 · ten · Signature: *Musa* → **It does not say what Peter paid for.**

	A	B	C	D
Date	15 May 2026		16 May 2026	17 May 2026
From	Kofi	Fatuma	Musa	Thandi
To	Halima	Ama	Ama	Grace
For	mending shoes	6 eggs	1 chicken	mending a shirt
Numbers	$15	$30	$150	$20
Words	fifteen	thirty	fifteen	twenty
Signature		*Ama*	*Ama*	*Thandi*

Exercise 5. Put the facts in order. Write the receipt.

To the Teacher: write the model and the three groups on the board. The pupils draw the receipt and fill it in.

On the Signature line, they write the name of the person who gets the money. Then they write a copy of receipt 1, with the word COPY above it. Receipt 3 is for pupils who finish early.

Model. $20 · Grace · for mending a dress · Zainab paid · 3 May 2026 → **the first receipt of this lesson.**

1. for 4 eggs · $20 · Ama · 15 May 2026 · Thandi paid
2. Halima · for mending shoes · 18 May 2026 · $15 · Kofi paid
3. $500 · Peter paid · for 1 goat · Juma · 20 May 2026

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. Look for 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 keep a record for the next three days. Each day, they write all the money that comes to them and goes from them, with the date. A pupil with no money on a day writes the date and "no money". They bring the record to Lesson 14.

Answers (for the teacher)

Exercise 1.

1. A record of one payment. It shows that a person paid money.
2. The person who gets the money writes it. The person who pays keeps it.
3. The date, from whom, to whom, for what, the amount in numbers and in words, the signature.
4. A number is easy to alter. Words are hard to alter.
5. Your name, written by your own hand, in your own way.
6. It is the writer's record of the money that came in.

Exercise 2.

1. Musa got the money.
2. She paid $30.
3. She paid for 3 cups of salt.
4. She paid on 14 May 2026.
5. Musa wrote it. (He got the money.)
6. Thandi keeps the receipt. Musa keeps the copy.

Exercise 3.

1. Yes
2. No

3. Yes
4. No
5. Yes
6. No
7. Yes
8. No — a person added a 0 to the number, or forgot a word.

Exercise 4.

- A. There is no signature.
- B. There is no date.
- C. The number and the words do not agree. ($150 is "one hundred and fifty".)
- D. The wrong person wrote the signature. Grace got the money, so Grace writes the signature.

Exercise 5.

RECEIPT	**1**	**2**	**3**
Date	15 May 2026	18 May 2026	20 May 2026
From	Thandi	Kofi	Peter
To	Ama	Halima	Juma
For	4 eggs	mending shoes	1 goat
Amount in numbers	$20	$15	$500
Amount in words	twenty _____	fifteen _____	five hundred _____
Signature	*Ama*	*Halima*	*Juma*

The copy of receipt 1 has the word COPY above it. Every word and number is the same as in receipt 1.

Lesson 14. The Cash Book

To the Teacher

Get these things ready before the lesson:

- a small tin or box with some coins in it, if you have them
- the five column names drawn on the board before the pupils come: DATE · WHAT · IN · OUT · BALANCE
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Time: about 45 minutes, or two short meetings. Exercise 4 takes time.

In this lesson the pupils learn four things:

1. Coins and notes are cash.
2. The IN and OUT line grows into a cash book, with five columns.
3. After each line of the cash book, we work out the balance.
4. To write one week of a cash book.

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

The cash book is the IN and OUT line with three more columns: DATE, WHAT and BALANCE. Each payment has its own line. The balance is the cash that the person has after that line.

On the first line, write the cash at the start. Count it first. Write it only in the BALANCE column, because it did not come in this week. Then, on each line, add the IN amount or take away the OUT amount.

At the end of the week, add up the IN column and the OUT column. These are the TOTAL IN and the TOTAL OUT, as in the budget of

Lesson 10. Cash at the start, plus TOTAL IN, take away TOTAL OUT, gives the last balance. Lesson 15 uses this.

Write the month and the year at the top of the page. Then the DATE column has only the day and the month. One cash book is for one person.

In this book, a line of the cash book goes across the page. A column goes down the page.

Ama's cash book, May 2026. At the end of the Talk the board looks like this:

DATE	WHAT	IN	OUT	BALANCE
18 May	cash at the start			$40
18 May	sold 6 eggs	$30		$70
19 May	bought 1 cup of salt		$10	$60
20 May	sold 10 eggs	$50		$110
21 May	bus ride to town		$30	$80
22 May	sold 8 eggs	$40		$120
23 May	bought 1 loaf of bread		$15	$105
	TOTAL	$120	$55	

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.

Hold up the tin.

T. Ama keeps her coins and notes in a tin like this. Coins and notes are **cash**. Ama sells eggs and buys things every day. How can she know her cash each day?
P. She can write it down. She can keep a record.

T. Yes. She keeps a **cash book**.

T. Look at the board. Each part that goes down the page is a **column**. How many columns are there?
P. Five.

T. Read the names of the columns with me.
P. DATE, WHAT, IN, OUT, BALANCE.

Write the first line: 18 May · cash at the start · $40 in the BALANCE column.

T. On 18 May, Ama counts her cash. She has $40. Then she sells 6 eggs. How much comes in?
P. $30.

Write the second line, with $30 in the IN column.

T. She had $40. Now $30 comes in. How much does she have now?
P. $70.

T. Yes. We write $70 in the last column. It is the cash that Ama has after this line. It is the **balance**.

T. On 19 May, she buys 1 cup of salt. Which column?
P. OUT. $10.

T. What is the balance now?
P. $60. Seventy take away ten is sixty.

T. When cash comes in, we add. When cash goes out, what do we do?
P. We take away.

Fill in the other lines with the pupils, one line at a time. The pupils work out each balance aloud. Then add up the IN and OUT columns together.

T. How much cash does Ama have on 23 May?
P. $105.

T. The IN and OUT line shows what comes and goes. What more does the cash book show?
P. The date. The cash after each line.

If a pupil says, "Why not write $40 in the IN column?": say, "The $40 did not come in this week. Ama had it before. So we write it only as the balance."

If a pupil says, "Ama gets a gift. Is it IN?": say, "Yes. All cash that comes to Ama goes in the IN column."

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
cash	Money in coins and notes.
cash book	A book where you write all the cash that comes in and goes out.
balance	The cash that you have after each line of the cash book.
column	A list of words or numbers that goes down the page.

Learn by Heart

> **A cash book shows the cash that comes in and goes out each day.**

> **The balance is the cash that you have after each line.**

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

Exercise 1. Answer aloud.

To the Teacher: point to Ama's cash book on the board. Ask each question. The pupils answer aloud. Nobody writes.

1. What is the balance on 20 May?
2. How much cash came in on 22 May?
3. What did Ama pay for on 21 May? How much?
4. On which day did Ama buy salt?
5. What is the TOTAL IN? What is the TOTAL OUT?
6. Did Ama have more cash at the end of the week, or less?

Exercise 2. Work out the new balance.

To the Teacher: write the model and the eight lines on the board. The pupils write the number and the new balance.

Model. Balance $50. IN $20. → **New balance $70.**

1. Balance $70. OUT $10.
2. Balance $60. IN $30.
3. Balance $90. OUT $15.
4. Balance $75. IN $25.
5. Balance $100. OUT $30.
6. Balance $70. IN $150.
7. Balance $220. OUT $20.
8. Balance $200. OUT $5.

Exercise 3. IN or OUT?

To the Teacher: read the model aloud. Then read each sentence aloud two times. Each sentence is about Ama's cash.

The pupils write the number, **IN** or **OUT**, and the amount. Use the prices of this book.

Model. Ama sells 4 eggs. → **IN $20**

1. Ama buys 1 bar of soap.
2. Ama sells 1 chicken.
3. Ama pays for a bus ride to town.
4. Musa buys 6 eggs from Ama.
5. Ama buys an exercise book for her son.
6. Ama's sister gives her $50 as a present.
7. Ama buys 2 pencils.
8. Ama buys 1 cup of rice and 1 cup of beans.

Exercise 4. Put the facts in order. Write the cash book.

To the Teacher: write the model and the six facts on the board. The pupils draw the five columns. They write the lines in the order of the dates. They work out the balance after each line. At the end, they write the TOTAL IN and the TOTAL OUT.

Model. This is the first line.

DATE	WHAT	IN	OUT	BALANCE
25 May	cash at the start			$95

- 27 May · sold 12 eggs · $60
- 25 May · bought 2 cups of rice · $20
- 29 May (afternoon) · bus ride to town · $30
- 26 May · sold 6 eggs · $30
- 28 May · bought 1 bar of soap · $10
- 29 May (morning) · sold 1 chicken · $150

Exercise 5. Write your own cash book.

To the Teacher: the pupils use the record that they kept for three days (Lesson 13, After the Lesson). They draw the five columns. They write the cash at the start, then each line, then the balance.

A pupil with no record uses Kofi's three days. Write Kofi's facts on the board.

Model. The first line of Exercise 4.

Kofi's three days:

- 1 June · cash at the start · $60
- 1 June · bought 1 loaf of bread · $15
- 1 June · earned $100 for one day of work in a field
- 2 June · bought 1 exercise book · $20
- 3 June · bus ride to town · $30

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. Look for three things: a capital letter at the start, a full stop at the end, and the spelling.

After the Lesson

To the Teacher: ask the pupils to go on with their own cash book. At the end of each day, they count their cash. Is it the same as the balance?

They bring the cash book to Lesson 15. For Lesson 15, find some coins, or cut small pieces of paper to use as coins and notes.

Answers (for the teacher)

Exercise 1.

1. $110
2. $40
3. A bus ride to town. $30.
4. 19 May
5. TOTAL IN $120. TOTAL OUT $55.
6. More. She started with $40 and ended with $105.

Exercise 2.

1. $60
2. $90
3. $75
4. $100
5. $70
6. $220
7. $200
8. $195

Exercise 3.

1. OUT $10
2. IN $150
3. OUT $30
4. IN $30
5. OUT $20
6. IN $50 — a present is not a trade, but the cash still comes to Ama.
7. OUT $10
8. OUT $20 — the pupil may also write two lines: OUT $10 and OUT $10.

Exercise 4.

DATE	WHAT	IN	OUT	BALANCE
25 May	cash at the start			$95
25 May	bought 2 cups of rice		$20	$75
26 May	sold 6 eggs	$30		$105
27 May	sold 12 eggs	$60		$165
28 May	bought 1 bar of soap		$10	$155
29 May	sold 1 chicken	$150		$305
29 May	bus ride to town		$30	$275
	TOTAL	$240	$60	

95 + 240 − 60 = 275. This is the same as the last balance.

Why $95, not $105: on 25 May Ama counts her cash, and she has $95. Lesson 15 finds the missing $10.

Exercise 5. Each pupil's own cash book is different. Look at each balance. Kofi's cash book:

DATE	WHAT	IN	OUT	BALANCE
1 June	cash at the start			$60
1 June	bought 1 loaf of bread		$15	$45
1 June	one day of work in a field	$100		$145
2 June	bought 1 exercise book		$20	$125
3 June	bus ride to town		$30	$95
	TOTAL	$100	$65	

Lesson 15. Checking the Record

To the Teacher

Get these things ready before the lesson:

- some coins, or small pieces of paper with amounts on them ($1, $5, $10, $20, $50)
- a small tin or box to hold them
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Time: about 45 minutes, or two short meetings.

In this lesson the pupils learn four things:

1. Count the cash, and see if it is the same as the last balance.
2. When they are not the same, find the difference.
3. Find the mistake: a missing line, a wrong sum, or a number written wrongly.
4. Correct a mistake with one line through it. Never rub it out.

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

At the end of each day or week, count the cash. Look at the last balance in the cash book. The two amounts must be the same.

If they are not the same, take the smaller from the bigger. The answer is the difference.

There are three common mistakes. A **missing line**: a person paid or got money and did not write it. A **wrong sum**: a person added or took away wrongly. A **number written wrongly**: for example, $54 written as $45, or $50 written as $15.

The difference is a clue. If it is the same as one amount that you paid or got, look for a missing line. If two figures swap places, nine

always goes into the difference exactly (54 − 45 = 9; 81 − 18 = 63).

Do not rub out a mistake. Draw one line through the wrong number. Write the right number beside it.

Then correct every balance after it. A record with rubbed-out numbers is weak proof.

Write a forgotten line at the end of the cash book, with its real date in the WHAT column. If you cannot find the mistake, count again. Then write a line that says "difference not found". If the cash is less than the balance, write the difference in the OUT column. If the cash is more, write it in the IN column. Then the balance and the cash agree. Never hide a difference.

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.

Write on the board: **23 May · Ama's balance: $105.** *Put $95 in the tin.*

T. On the evening of 23 May, Ama counts the cash in her tin. *(Count it aloud with the pupils.)* How much is there?
P. $95.

T. What does her cash book say?
P. $105.

T. How much more does the book show?
P. $10. 105 take away 95 is 10.

T. Yes. This amount is the **difference**. Something is wrong. What can it be?
P. *(Let the pupils give ideas.)* She lost a coin. She forgot to write something. She added wrongly.

T. Good. A thing that a person writes or does wrongly is a **mistake**. Ama looks again at each line, to see that it is right. She **checks** each line.

T. Every sum is right. Then Ama remembers. On 22 May she bought 2 pencils for her son. Is it in her cash book?
P. No.

T. What do 2 pencils cost?
P. $10. It is the same as the difference!

Write a new line at the end: **23 May · 2 pencils (bought 22 May) · OUT $10 · balance $95.**

T. Now the balance is $95. The cash is $95. Are they the same?
P. Yes.

T. Ama's mistake was a missing line. Now look at Musa's book. *(Write:)* **Balance $60. IN $30. New balance $80.** Is it right?
P. No. 60 and 30 is 90.

T. This mistake is a wrong sum. Thandi's receipt says $45. Her cash book says $54. What is the mistake?
P. She wrote the number wrongly.

Write on the board: **A. a missing line · B. a wrong sum · C. a number written wrongly**

Show how to correct a balance: draw one line through **$80** *and write* **$90** *beside it.*

T. Why do we not rub out the mistake?
P. So that the record stays honest. All people can see it.

If a pupil says, "Why not take $10 out of the tin, so that they agree?": say, "Then the record is false. It is no longer proof. Always find the mistake, or write 'difference not found'."

If a pupil says, "There is more cash than the book shows": say, "Good. Look for money that came in and is not written."

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
check	Look again at a thing, to see that it is right.
mistake	A thing that a person writes or does wrongly.
difference	The amount that is left when you take a smaller number from a bigger number.

To the Teacher: in this book the word **difference** is always an amount of money or a number.

Learn by Heart

> **Count the cash. Check that it is the same as the balance.**
>
> **Do not hide a mistake. Draw one line through it.**

To the Teacher: write the two sentences on the board. 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 must be the same as the last balance?
2. What is the difference?

3. Name three kinds of mistake.
4. How do we correct a mistake in the cash book?
5. Why do we not rub out a mistake?

Exercise 2. Find the difference.

To the Teacher: write the model and the seven lines on the board. The pupils write the number and the difference.

Model. Cash $95 · Cash book $105 → **Difference $10.**

1. Cash $60 · Cash book $70
2. Cash $80 · Cash book $80
3. Cash $135 · Cash book $150
4. Cash $200 · Cash book $170
5. Cash $45 · Cash book $54
6. Cash $100 · Cash book $130
7. Cash $250 · Cash book $285

Exercise 3. Which mistake is it?

To the Teacher: leave the three letters on the board (A, B, C). Read the model aloud. Then read each story aloud two times. The pupils write the number and one letter.

Model. Grace bought 1 bar of soap. She did not write it in her cash book. — **A**. A line is missing.

1. Musa's book says: balance $50, IN $20, new balance $60.
2. Halima's receipt says $15. Her cash book says $51.
3. Kofi earned $100. He forgot to write it.
4. Thandi's book says: balance $90, OUT $15, new balance $85.
5. Peter paid $30 for a bus ride. He wrote $3 in his cash book.
6. Ama sold 6 eggs to Musa. There is nothing in her book for that day.
7. Juma's book says: balance $105, IN $40, new balance $155.

8. Fatuma bought 1 cup of beans. She wrote $100 in the OUT column.

Exercise 4. Find the mistake. Correct the cash book.

To the Teacher: first draw the model on the board and explain it. Then draw cash books A and B. In each one, one sum is wrong. A wrong balance makes every balance after it wrong too, as in the model.

The pupils copy each book. They draw one line through each wrong balance and write the right one beside it. Book C is for pupils who finish early.

Model. Musa counts $85. His book says $95. The balance on 2 June is wrong, so the balance after it is wrong too.

DATE	WHAT	IN	OUT	BALANCE
1 June	cash at the start			$50
1 June	sold 3 cups of salt	$30		$80
2 June	bought 1 loaf of bread		$15	~~$75~~ $65
3 June	sold 2 cups of salt	$20		~~$95~~ $85

A. Thandi's cash book. Thandi counts $60.

DATE	WHAT	IN	OUT	BALANCE
8 June	cash at the start			$120
8 June	bought 2 cups of rice		$20	$100
9 June	bus ride to town		$30	$80
10 June	bought 1 bar of soap		$10	$70

B. Kofi's cash book. Kofi counts $110.

DATE	WHAT	IN	OUT	BALANCE
8 June	cash at the start			$40
8 June	one day of work in a field	$100		$140
9 June	bought 1 exercise book		$20	$120
10 June	bought 2 pencils		$10	$100

C. Ama's cash book. Ama counts $95. Every sum is right, so a line is missing. Ama bought one thing from the market and forgot it.

Find the difference. Which thing has that price? Write the missing line at the end.

DATE	WHAT	IN	OUT	BALANCE
15 June	cash at the start			$60
15 June	sold 8 eggs	$40		$100
16 June	bought 1 cup of salt		$10	$90
17 June	sold 4 eggs	$20		$110

Exercise 5. 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 find out two prices before Lesson 16. First, the price of 1 cup of beans (or maize) at the market this

week. Second, ask an older person: "What was the price of a loaf of bread when you were young?"

Answers (for the teacher)

Exercise 1.

1. The cash that you count.
2. The amount that is left when you take a smaller number from a bigger number.
3. A missing line, a wrong sum, a number written wrongly.
4. Draw one line through the wrong number. Write the right number beside it.
5. So that the record stays honest. Then it is still proof.

Exercise 2.

1. $10
2. $0 — there is no difference. The cash and the book agree.
3. $15
4. $30 — here the cash is more than the book. Look for money that came in and is not written.
5. $9 — the figures 4 and 5 swapped places.
6. $30
7. $35

Exercise 3.

1. B (50 + 20 = 70)
2. C (1 and 5 swapped places)
3. A
4. B (90 − 15 = 75)
5. C (30 written as 3)
6. A
7. B (105 + 40 = 145)
8. C (1 cup of beans is $10, not $100)

Exercise 4.

- A. The balance on 9 June is wrong. 100 − 30 = 70. So 9 June: ~~$80~~ $70. 10 June: ~~$70~~ $60. Now the book agrees with the cash, $60.
- B. The balance on 10 June is wrong. 120 − 10 = 110. So 10 June: ~~$100~~ $110. Now the book agrees with the cash, $110.
- C. The difference is 110 − 95 = $15. A loaf of bread costs $15. The new line: 17 June · 1 loaf of bread (forgotten) · OUT $15 · balance $95.

Lesson 16. Prices Change

To the Teacher

Get these things ready before the lesson:

- the prices that the pupils found out (Lesson 15, After the Lesson)
- chalk and the blackboard
- an exercise book, a ruler, and a pen or pencil for each pupil

Time: about 45 minutes.

In this lesson the pupils learn four things:

1. Prices rise and fall.
2. Many prices rise and fall with the seasons: after the harvest, and in the hungry season.
3. Over many years, most prices rise.
4. Money kept in a box at home buys less later.

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

A price is the money a seller asks. When there is plenty of a thing, sellers ask less, and the price falls. When a thing is rare, sellers ask more, and the price rises. Lesson 5 began this idea.

After the harvest, the market has plenty of maize and beans, so their prices fall. Months later, the food from the last harvest is nearly finished. This is the hungry season, and food prices rise. In the hungry season many farmers sell animals to buy food, so the price of a goat can fall.

The harvest comes in different months in different places. Use the months of your own country. The usual prices in this book are for an ordinary time of the year.

A family can buy food after the harvest, when the price is low, and keep it for the hungry season. But rats, insects and water can spoil stored food. Keep it dry and covered.

Over many years, most prices rise. Experts call this "inflation". Do not teach the word. Wages often rise too, but often more slowly than prices.

So money in a box at home buys less each year. The number of coins stays the same, but each coin buys less. Lessons 20 to 25 show better ways to keep money, so that it grows.

The title. The title of this lesson uses "change" in its everyday meaning, "become different". Everywhere else in this book, **change** means money given back. In the lesson, say "rise" and "fall".

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. Who found the price of a cup of beans this week? What is it?
P. *(Pupils say the prices that they found.)*

T. Is the price of beans the same all through the year?
P. No.

T. When is there plenty of beans in the market?
P. After the harvest.

T. Then the price goes down. We say that the price **falls**. What happens months later, before the next harvest?
P. There are few beans. The price goes up.

T. Yes. The price **rises**. We call those months the hungry season.

T. A part of the year is a **season**. Which seasons do we have here?
P. The rainy season, the dry season, the harvest, the hungry season.

Write on the board: **1 cup of beans: $10 after the harvest. $20 in the hungry season.**

T. How much did the price rise?
P. $10.

T. What can a family do after the harvest?
P. Buy beans when the price is low. Keep them for the hungry season.

T. Now think about many years. Who asked an older person about the price of bread? What did they say?
P. *(Pupils say what they heard. Most old prices are smaller.)*

T. So over many years, most prices rise.

T. Now listen. Fatuma keeps $100 in a box at home. 1 cup of rice is $10. How many cups can she buy?
P. 10 cups.

T. Ten years later, 1 cup of rice is $20. Fatuma still has $100 in the box. How many cups can she buy now?
P. 5 cups.

T. The coins are the same. What is different?
P. They buy less.

T. Yes. Money in a box does not grow, but prices rise. Later in this book we learn better ways to keep money.

If a pupil says, "Fatuma lost nothing. She still has $100": say, "Count the cups of rice, not the coins. She can buy fewer cups."

If a pupil says, "Prices never fall": say, "Some prices fall, for example after the harvest. But over many years, most prices rise."

If a pupil says, "Then I must spend all my money now": say, "No. Buy what you must have. Lessons 20 to 25 show ways to make

money grow."

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
rise	Go up. When a price rises, it becomes bigger.
fall	Go down. When a price falls, it becomes smaller.
season	A part of the year, such as the rainy season or the hungry season.

To the Teacher: in this book, **rise** and **fall** are only about prices and amounts.

Learn by Heart

> **Prices rise and fall with the seasons.**
>
> **Over many years, most prices rise.**

To the Teacher: write the two sentences on the board. 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. Why does the price of beans fall after the harvest?
2. What is the hungry season?
3. Why does the price of beans rise in the hungry season?

4. Over many years, do most prices rise or fall?
5. Fatuma keeps $100 in a box for ten years. Why does it buy less?

Exercise 2. Rise or fall?

To the Teacher: write **R** (rise) and **F** (fall) on the board. Read the model aloud. Then read each sentence aloud two times. The pupils write the number, **R** or **F**, and the difference.

Model. Last month 1 cup of beans was $10. Now it is $15. → **R $5**

1. Last month 1 cup of rice was $15. Now it is $10.
2. Last year 1 loaf of bread was $15. Now it is $20.
3. Before the harvest 1 cup of maize was $20. After the harvest it is $10.
4. Ten years ago a bus ride to town was $20. Now it is $30.
5. In November 1 chicken was $150. Before a big feast it is $200.
6. Last week 1 bar of soap was $15. This week it is $10.
7. When Grace was young, 1 exercise book was $5. Now it is $20.
8. In the dry season 1 goat was $500. In the hungry season it was $400.

Exercise 3. After the harvest, or before it?

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

- **A** if it is after the harvest.
- **B** if it is before the harvest, in the hungry season.

Model. There are many sacks of maize in the market. — **A**

1. The price of beans rises every week.
2. Farmers bring many beans to the market.
3. Families eat less, because food is rare.

4. The price of maize falls.
5. Juma sells a goat to buy food.
6. Ama buys beans to keep for later months.
7. Many farmers have money from their crops.
8. The family's beans are nearly finished.

Exercise 4. How many can you buy?

To the Teacher: write the model and the five lines on the board. The pupils write two answers for each line: before and after the price rises.

Model. You have $100. 1 cup of rice is $10. → **10 cups.** The price rises to $20. → **5 cups.**

1. You have $60. 1 egg is $5. The price rises to $10.
2. You have $100. 1 loaf of bread is $20. The price rises to $25.
3. You have $150. 1 bar of soap is $10. The price rises to $15.
4. You have $120. A bus ride is $30. The price rises to $40.
5. Thandi's wage is $2,000. 1 cup of rice is $10. The price rises to $20. Her wage stays the same.

Exercise 5. Put the prices in order. Write the price record.

To the Teacher: write the model and the six facts on the board. Fatuma wrote down the price of beans each month. The pupils draw three columns: MONTH · PRICE OF 1 CUP OF BEANS · RISE OR FALL. They write the months in order, from June to January.

In the last column they write RISE, FALL or SAME, and the difference. If your harvest comes in other months, keep these months. Say, "This is Fatuma's country."

Model. The first two lines.

MONTH	PRICE OF 1 CUP OF BEANS	RISE OR FALL
June (harvest)	$10	
July	$10	SAME

- December · $20
- September · $12
- January (new harvest) · $10
- October · $15
- August · $10
- November · $15

Then the pupils answer two questions under the record. In which month is the price highest? In which months is the hungry season?

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: Lesson 17 is a review of Lessons 12 to 16. Read those five lessons again before you teach it. Ask the pupils to bring their exercise books and their own cash book.

Answers (for the teacher)

Exercise 1.

1. There is plenty of beans, so sellers ask less.

2. The months before the next harvest, when the food from the last harvest is nearly finished.
3. Beans are rare, so sellers ask more.
4. Most prices rise.
5. Prices rise, but the money in the box does not grow. Each coin buys less.

Exercise 2.

1. F $5
2. R $5
3. F $10
4. R $10
5. R $50 — many people buy chickens before a feast.
6. F $5
7. R $15
8. F $100 — in the hungry season many farmers sell goats to buy food. So there are many goats in the market.

Exercise 3.

1. B
2. A
3. B
4. A
5. B
6. A
7. A
8. B

Exercise 4.

1. 12 eggs. Then 6 eggs.
2. 5 loaves. Then 4 loaves.
3. 15 bars. Then 10 bars.
4. 4 bus rides. Then 3 bus rides.

5. 200 cups. Then 100 cups. The wage is the same, but it buys half as much rice.

Exercise 5.

MONTH	PRICE OF 1 CUP OF BEANS	RISE OR FALL
June (harvest)	$10	
July	$10	SAME
August	$10	SAME
September	$12	RISE $2
October	$15	RISE $3
November	$15	SAME
December	$20	RISE $5
January (new harvest)	$10	FALL $10

The price is highest in December. The hungry season is the months before the new harvest: about October to December. Accept September to December.

Lesson 17. Review: Keeping a Record (Lessons 12 to 16)

To the Teacher

Get these things ready before the lesson:

- the receipt of Lesson 13 (Zainab and Grace), drawn on the board before the pupils come
- the five column names of the cash book on the board: DATE · WHAT · IN · OUT · BALANCE
- chalk and the blackboard
- each pupil's exercise book, with all the work of Lessons 12 to 16, and the pupil's own cash book
- a ruler, and a pen or pencil, for each pupil

Time: two meetings of about 45 minutes. In the first meeting, do the Review Questions and Exercises 1 and 2. In the second meeting, do Exercises 3 to 6. Exercise 3 takes time.

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

1. Memory forgets; a record; the date; the four questions; a record as proof (Lesson 12).
2. The receipt: who writes it, who keeps it, the amount in numbers and in words, the signature, the copy (Lesson 13).
3. The cash book: five columns, the cash at the start, the balance after each line, TOTAL IN and TOTAL OUT (Lesson 14).
4. Count the cash; find the difference; find and correct the mistake (Lesson 15).
5. Prices rise and fall with the seasons; over many years most prices rise (Lesson 16).

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

> record · date · proof · receipt · signature · copy · cash · cash book · balance · column · check · mistake · difference · rise · fall · season

While the class works on Exercise 3, look at each pupil's own cash book. Does each balance follow from the line before it? Do not ask a pupil to show the class how much money he or she has.

If many pupils get a question wrong. Do not go on to Lesson 18 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 …
Test items 1 and 2	Lesson 12, Exercises 2 and 4
Exercise 2; test items 3 and 4	Lesson 13, Exercises 3, 4 and 5
Exercise 3 (the balances); test items 5 to 7	Lesson 14, the Talk and Exercise 2
Exercise 1; Exercise 3 (the missing line); test items 8 and 9	Lesson 15, the Talk and Exercises 2 and 3
Exercise 4; test item 10	Lesson 16, Exercises 2 and 4

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. Why do we write money down? (Lesson 12)
2. What is a record? (Lesson 12)
3. Which four questions does a good record answer? (Lesson 12)
4. What is a date? Say today's date. (Lesson 12)
5. Grace and Zainab did not agree. How did the record help them? (Lesson 12)
6. What is a receipt? Who writes it? Who keeps it? (Lesson 13)
7. Why do we write the amount in numbers and in words? (Lesson 13)
8. What is a signature? (Lesson 13)
9. What is cash? What is a cash book? (Lesson 14)
10. Name the five columns of the cash book. (Lesson 14)
11. What is the balance? When cash goes out, what do we do? (Lesson 14)
12. The cash and the last balance are not the same. What do you find first? (Lesson 15)
13. Name three kinds of mistake. How do we correct a mistake? (Lesson 15)
14. Why does the price of beans fall after the harvest? (Lesson 16)
15. Fatuma keeps $100 in a box for ten years. Why does it buy less? (Lesson 16)

Exercise 1. What kind of mistake is it?

To the Teacher: write the four letters and their meanings on the board. Read the model aloud. Then read each numbered story aloud two times. After each story, the pupils write its number and

one letter in their exercise books. For a wrong sum, they also write the right balance.

- **A** a missing line
- **B** a wrong sum
- **C** a number written wrongly
- **D** no mistake

Model. Ama sold 4 eggs. Nothing is in her cash book for that day. — **A**. A line is missing.

1. Balance $40. IN $30. New balance $70.
2. Balance $90. OUT $20. New balance $60.
3. Grace's receipt says $25. Her cash book says $52.
4. Juma paid $30 for a bus ride. He did not write it.
5. Balance $105. OUT $15. New balance $90.
6. Thandi bought 1 bar of soap for $10. She wrote $1.
7. Balance $65. IN $50. New balance $105.
8. Kofi's aunt gave him $50. It is not in his cash book.
9. Balance $120. OUT $30. New balance $90.
10. Peter sold a chair for $300. He wrote $30.

Exercise 2. Put the facts in order. Write the receipt.

To the Teacher: the model is the receipt of Zainab and Grace on the board. Write the two groups of facts on the board. The facts are in a jumble. The pupils draw each receipt and fill it in. They write the amount in numbers and in words, with a line after the words. On the Signature line, they write the name of the person who gets the money. Then they write a copy of receipt 1, with the word COPY above it.

Model. $20 · Grace · for mending a dress · Zainab paid · 3 May 2026 → **the receipt on the board.**

1. $150 · for 1 chicken · Ama · 6 July 2026 · Grace paid

2. Peter · 8 July 2026 · Thandi paid · for 1 chair · $300

Under the receipts, the pupils answer: Who keeps receipt 1? Who keeps the copy?

Exercise 3. Write Musa's cash book. Find the missing line.

To the Teacher: draw the model on the board. Write the five facts on the board. The facts are in a jumble. The pupils draw the five columns. They write the lines in the order of the dates, with the balance after each line. At the end they write the TOTAL IN and the TOTAL OUT.

Model. This is the first line.

DATE	WHAT	IN	OUT	BALANCE
1 July	cash at the start			$50

- 3 July · sold 4 cups of salt · $40
- 1 July · bought 1 loaf of bread · $15
- 4 July · bus ride to town · $30
- 2 July · sold 5 cups of salt · $50
- 2 July · bought 2 bars of soap · $20

Then read this aloud two times, and write it on the board:

> On 4 July Musa counts his cash. He has $55. Every sum is right. He forgot one thing for his son's school.

The pupils find the difference. They name a thing for school with that price. Use the prices of this book. They write the missing line at the end of the cash book.

Exercise 4. Rise or fall?

To the Teacher: write **R** (rise) and **F** (fall) on the board. Write the model and the five items on the board. For numbers 1 to 4, the pupils write the number, **R** or **F**, and the difference. Number 5 has two answers: before and after the price rises.

Model. Last month 1 cup of rice was $10. Now it is $15. → **R $5**

1. After the harvest 1 cup of beans is $10. In the hungry season it is $20.
2. Before a feast 1 chicken is $200. After the feast it is $150.
3. When Peter was young, 1 pencil was $2. Now it is $5.
4. Last week 1 cup of maize was $20. After the harvest it is $10.
5. You have $60. 1 loaf of bread is $15. The price rises to $20. How many loaves can you buy?

Exercise 5. 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. Write this date: the seventh day of July, 2026.
2. A good record tells when, who, what and _____.
3. Who writes a receipt: the person who pays, or the person who gets the money?
4. Do the numbers and the words agree? $60 — sixteen
5. Write the five columns of the cash book.
6. Balance $80. OUT $15. What is the new balance?
7. Balance $45. IN $30. What is the new balance?
8. Cash $70. Cash book $85. What is the difference?
9. Balance $60. IN $20. New balance $70. Which mistake is it: A, B or C?
10. Over many years, do most prices rise or fall?

Exercise 6. Copy in your best handwriting.

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

> **Memory forgets. A record does not forget.**
>
> **A receipt is proof that a person paid money.**
>
> **The balance is the cash that you have after each line.**
>
> **Do not hide a mistake. Draw one line through it.**

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"). Ask the pupils to go on with their own cash book. Part Four uses it.

Lesson 18 begins Part Four. For it, get two $100 notes ready: real money, or two pieces of paper with "$100" on them. Ask each pupil to think at home: "Did a person give me money, and I gave it back later?"

Answers (for the teacher)

Review Questions. 1. Because our memory forgets, most of all small amounts. · 2. Words and numbers that we write down, so that we can read them later. · 3. When? Who? What? How much? · 4. The day, the month and the year. (Today's date: accept the correct date,

in the way that your country writes it.) · 5. The record showed that Zainab paid. It was proof. · 6. A record of one payment. The person who gets the money writes it, or a machine prints it. The person who pays keeps it. · 7. A number is easy to alter. Words are hard to alter. · 8. Your name, written by your own hand, in your own way. · 9. Cash is money in coins and notes. A cash book is a book where you write all the cash that comes in and goes out. · 10. DATE, WHAT, IN, OUT, BALANCE. · 11. The cash that you have after each line of the cash book. We take away. · 12. The difference. · 13. A missing line, a wrong sum, a number written wrongly. Draw one line through the wrong number and write the right number beside it. · 14. There is plenty of beans, so sellers ask less. · 15. Prices rise, but the money in the box does not grow. Each coin buys less.

Exercise 1.

1. D (40 + 30 = 70)
2. B (90 − 20 = 70, not 60)
3. C (2 and 5 swapped places)
4. A
5. D (105 − 15 = 90)
6. C (10 written as 1)
7. B (65 + 50 = 115, not 105)
8. A — a gift is still cash that comes in.
9. D (120 − 30 = 90)
10. C (300 written as 30)

Number 3: the difference is 52 − 25 = 27. Nine goes into 27 exactly, so two figures swapped places (Lesson 15).

Exercise 2.

RECEIPT	1	2
Date	6 July 2026	8 July 2026
From	Grace	Thandi
To	Ama	Peter
For	1 chicken	1 chair
Amount in numbers	$150	$300
Amount in words	one hundred and fifty _____	three hundred _____
Signature	*Ama*	*Peter*

The copy of receipt 1 has the word COPY above it. Every word and number is the same as in receipt 1.

Grace keeps receipt 1. She paid, and it is her proof. Ama keeps the copy. It is her record of the money that came to her.

Exercise 3.

DATE	WHAT	IN	OUT	BALANCE
1 July	cash at the start			$50
1 July	bought 1 loaf of bread		$15	$35
2 July	sold 5 cups of salt	$50		$85
2 July	bought 2 bars of soap		$20	$65
3 July	sold 4 cups of salt	$40		$105
4 July	bus ride to town		$30	$75
	TOTAL	$90	$65	

50 + 90 − 65 = 75. This is the same as the last balance.

The difference: $75 − $55 = $20. An exercise book costs $20. (A pencil is only $5.) The missing line:

DATE	WHAT	IN	OUT	BALANCE
4 July	1 exercise book (forgotten)		$20	$55

Accept "(bought 3 July)" or any other day in the WHAT column. The forgotten line goes at the end, as in Lesson 15. If a pupil adds it to the TOTAL OUT, the total becomes $85.

Exercise 4.

1. R $10
2. F $50
3. R $3
4. F $10
5. 4 loaves. Then 3 loaves. (4 × $15 = $60. 3 × $20 = $60.)

Exercise 5. One mark for each item.

1. 7 July 2026
2. how much
3. the person who gets the money
4. No ($60 is "sixty")
5. DATE · WHAT · IN · OUT · BALANCE
6. $65
7. $75
8. $15
9. B (60 + 20 = 80)
10. rise

For the Teacher

More Help for the Teacher

Part Three. Keeping a Record (Lessons 12 to 17)

What this part is for. Part Three teaches the pupils to write money down. They write dates, receipts and a cash book. Then they learn to count the cash and find a mistake. Lesson 16 shows that prices rise and fall, and so money at home buys less later. This leads into Part Five.

The pupils must leave with these ideas.

1. Memory forgets. A record does not forget. A good record tells when, who, what and how much.
2. The person who gets the money writes the receipt. The person who pays keeps it. The writer keeps a copy.
3. A cash book shows the cash that comes in and goes out. Count the cash, and check that it is the same as the balance.
4. Over many years, most prices rise. Money in a box at home buys less later.

Mistakes pupils often make, and how to correct them.

- *The pupil leaves out the year.* Say, "A date has the day, the month and the year."
- *The pupil writes a receipt for his own payment.* Say, "A paper that you write for yourself is not proof. The person who gets the money writes it."
- *The pupil says "sign the receipt".* Say, "Write your signature." In this book a sign is a mark that stands for something.
- *The number and the words on a receipt do not agree.* Read both aloud. Ask, "Which one did the payer really pay?" Then correct the receipt.
- *The pupil writes the cash at the start in the IN column.* Say, "That cash did not come in this week. Write it only as the

balance."

- *The pupil adds an OUT amount to the balance.* Say, "Cash comes in: add. Cash goes out: take away."
- *The pupil rubs out a mistake, or takes coins from the tin to make the two agree.* Say, "Then the record is not proof." Draw one line through the wrong number. Write the right number beside it.
- *The pupil says, "Fatuma lost nothing. She still has $100."* Say, "Count the cups of rice, not the coins."

With very little. Draw the receipt and the five column names on the board before the pupils come. They take time to draw. To rule straight columns, the pupils use the edge of a stick or a folded paper. For Lesson 15, put paper coins in a tin, and count them aloud with the class. A pupil who cannot write much writes the numbers and one word on each line.

If the class is slow. Teach one form in each meeting: the record, then the receipt, then the cash book. Start the cash book with only three lines. Work out each balance aloud with the class before anyone writes it. Give quick pupils the extra items, such as Receipt 3 and Book C. Do not hurry Lesson 15. A pupil who can find a mistake can keep honest records all through life.

Word List (Lessons 1 to 17)

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
balance	The cash that you have after each line of the cash book.	14
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
cash	Money in coins and notes.	14
cash book	A book where you write all the cash that comes in and goes out.	14
change	The money that the seller gives back when you pay more than the cost.	4
check	Look again at a thing, to see that it is right.	15
choice	Taking one thing and not another, when you cannot have both.	8
coin	Money made of metal.	1
column	A list of words or numbers that goes down the page.	14
copy	The same words and numbers, written a second time. To copy is to write them a second time.	13
cost	The money that you must give to get a thing.	3
date	The day, the month and the year. Example: 3 May 2026.	12

Word	Meaning in this book	Lesson
difference	The amount that is left when you take a smaller number from a bigger number.	15
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
fall	Go down. When a price falls, it becomes smaller.	16
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
mistake	A thing that a person writes or does wrongly.	15
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

Word	Meaning in this book	Lesson
plenty	A lot; more than people use: "There is plenty of water."	5
price	The money that a seller asks for a thing.	3
proof	A thing that shows what is true.	12
rare	There is only a little of it. It is hard to find.	5
receipt	A record of one payment. The person who gets the money writes it, or a machine prints it.	13
record	Words and numbers that we write down, so that we can read them later.	12
rise	Go up. When a price rises, it becomes bigger.	16
season	A part of the year, such as the rainy season or the hungry season.	16
seller	A person who gives goods or work, and gets money for it.	3
signature	Your name, written by your own hand, in your own way.	13
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

Word	Meaning in this book	Lesson
want	A thing that a person would like to have, but can live without.	8
waste	Money or things used for nothing useful.	9
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).