Money

A Scripted Teacher's Classroom Guide

Part Seven. Looking Ahead

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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 Seven. Looking Ahead

Lesson 28. Review and Plan

To the Teacher

Get these things ready before the lesson:

- the pupils' exercise books, with their budgets (Lesson 10) and their savings goals (Lessons 20 and 26)
- Thandi's plan (Exercise 3), written on one side of the board before the pupils come
- chalk and the blackboard
- an exercise 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 5 takes the most time.

This is the last lesson of the book. It does two things:

1. It looks back at the whole book, with one question for each part.
2. Each pupil writes a plan for one year in the exercise book. The plan has four parts: a budget, a savings goal, a place for the savings, and a debt rule. The goal has an amount and a date.

Before you teach. Do not teach new words. Use only the people, numbers and words of the book. Thandi's plan in Exercise 3 is the model. Every number in it comes from Lessons 7, 10 and 20. Read it two times before the lesson.

A plan is not a promise to a teacher. It is what the pupil decides to do. Some pupils do not wish to show their real money. A pupil can make the plan for a made-up person, with a name. Never ask a pupil to read out real amounts.

Some pupils cannot yet write much. They can still make a plan. They draw the IN and OUT line and write only the numbers. They

draw the goal: a goat, a sewing machine, a roof. Then they say the plan aloud to you, or to another pupil. Exercise 5 shows you how to help them.

The goal check is one sum. Count the months from the start to the goal date. Multiply by the savings each month. If the answer is the same as the goal, or more, the goal is possible.

Money in a savings group comes back only at the share-out (Lesson 21). So the goal date must be on or after the share-out day.

If many pupils get a question wrong, read that part of the book again with them. Use the review lesson of that part.

Many pupils get these wrong	Teach again
Review Question 1 · Test 1–3	Part One: Lessons 1 to 5 (review: Lesson 6)
Review Question 2 · Exercise 1 · Test 4	Part Two: Lessons 7 to 10 (review: Lesson 11)
Review Question 3 · Test 5–6	Part Three: Lessons 12 to 16 (review: Lesson 17)
Review Question 4 · Test 7	Part Four: Lessons 18 and 19
Review Question 5 · Test 8–9	Part Five: Lessons 20 to 25 (review: Lesson 26)
Review Question 6 · Test 10	Part Six: Lesson 27

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. Nobody writes. The part and the lesson in brackets are for you, not for the pupils. Accept any answer with the same meaning.

1. What is money? Why do people take a paper note? [Part One, Lesson 1]
2. What is a budget? How do we find the money left over? [Part Two, Lesson 10]
3. Why do we write our money down? [Part Three, Lesson 12]
4. You cannot pay a debt on the day to pay. What do you do? [Part Four, Lesson 19]
5. What is compound interest? Why is it good to start early? [Part Five, Lessons 23 and 24]
6. Ama pays $8 for a cup of rice. She sells it for $10. What is her profit? [Part Six, Lesson 27]

To the Teacher: Part Seven is this lesson. Say: "Today we use the whole book. Each person makes a plan for one year."

Exercise 1. Need, want, savings or debt?

To the Teacher: write the four letters and their meanings on the board. Read the model aloud. Then read each numbered item aloud two times. Each item is a line on the OUT side of Thandi's month. After each item, the pupils write its number and one letter.

- **N** if it is a need.
- **W** if it is a want.
- **S** if it is savings.
- **D** if it pays back a debt.

Model. Food for the month. — **N**. Thandi must have it to live.

1. Her room
2. $200 into her bank account

3. A new shirt
4. Four bars of soap
5. $20 back to Fatuma for her loan
6. A radio
7. Medicine when she is sick
8. Sweets every day
9. $50 into the savings group
10. A bus ride to town to watch football
11. $25 to the shop for last month's rice
12. Water
13. Money in the bank for an emergency
14. Tea with friends every day

Exercise 2. A short test.

To the Teacher: write the ten questions on the board. There is one or two from each part of the book. Do not read the answers aloud. The pupils write the number and the answer in their exercise books. Give one mark for each right answer. Write the marks out of 10 at the bottom of the page.

1. Write the amount in words: $40.
2. The price is $35. You pay with a $50 note. How much change do you get?
3. Is soap a need or a want?
4. TOTAL IN is $1,000. TOTAL OUT is $700. How much is left over?
5. Who writes the receipt: the person who pays, or the person who gets the money?
6. The balance is $70. OUT is $15. What is the new balance?
7. Musa owes Ama $200. He pays $50. How much does he owe now?
8. What is 10% of $300?

9. Fatuma saves $100 with compound interest at 10% each year. What does she have after 2 years?
10. Ama buys soap for $8 a bar. She sells it for $10. What is her profit on one bar?

Exercise 3. Thandi's plan for one year.

To the Teacher: Thandi's plan is on the board. It is the model for Exercises 4 and 5. Read it aloud with the pupils, one part at a time. Then ask the five questions. The pupils answer aloud. Leave the plan on the board until the end of the lesson.

In your class, use the coming year in place of 2026.

Model.

> **MY PLAN FOR ONE YEAR**
> Name: Thandi
> The year: 1 January 2026 to 31 December 2026

1. My budget for one month

Thandi, one month: IN	Thandi, one month: OUT
wage $2,000	savings (bank account) $200
	her room $500
	food $800
	to her mother $300
	bus rides $120
	soap $40
TOTAL IN $2,000	**TOTAL OUT** $1,960

LEFT OVER = $2,000 − $1,960 = $40

2. My savings goal
Goal: stock for my own stall
Amount: $2,400
Date: 31 December 2026
Check: $200 a month × 12 months = $2,400. The goal is possible.

3. Where I keep my savings
In a bank account. The bank gives me a record.

4. My debt rule
I never borrow from a moneylender. If I must borrow, I write a loan record.

1. What does Thandi write first on the OUT side? Why?
2. What is her goal? How much is it? By what date?
3. How much does she save each month? Is it enough for the goal?
4. Why does she keep her savings in a bank, not at home?
5. Thandi has $40 left over each month. What can she do with it?

Exercise 4. Build Fatuma's plan.

To the Teacher: write the facts on the board, in this jumbled order. Read them aloud two times. The pupils write Fatuma's plan in the four parts of Thandi's plan. They write TOTAL IN, TOTAL OUT and LEFT OVER. Then they answer the question.

Model. Thandi's plan on the board.

The facts (Fatuma grows more vegetables this year):

food $400 · Goal: 2 goats · I borrow only from my savings group, with a record · vegetables sold $1,000 · school $200 · Date: 31 May 2026 · my group shares out on 31 May · savings group $200 (4

meetings, $50 at each) · water $60 · Amount: $1,000 · soap $40 · The year: 1 January 2026 to 31 December 2026

Question: Fatuma starts to save on 1 January. Is 31 May a possible date for her goal? Write the check.

Exercise 5. Make your own plan for one year.

To the Teacher: each pupil writes a plan for one year in the exercise book. Use the four parts of Thandi's plan. The pupil can make it for himself or herself, or for a made-up person with a name. A pupil can use the budget from Lesson 10 and the goal from Lesson 26.

Model. Thandi's plan on the board.

Do these steps with the class.

1. Write the four parts on the board: **1. My budget for one month · 2. My savings goal · 3. Where I keep my savings · 4. My debt rule.**
2. Say: "Start with the budget. Write the income on the IN side. On the OUT side, write the savings first."
3. Say: "Choose one goal. Write its amount and a date. Then write the check."
4. Say: "Choose a safe place for the savings. Write it."
5. Say: "Choose one debt rule from the book. Write it."
6. Walk around and help. Do not look at a page if the pupil does not want it.

For a pupil who cannot yet write much. Sit with the pupil. Ask the questions below, one at a time. The pupil draws the IN and OUT line and writes only the numbers. The pupil draws the goal. You write the goal amount and the date on the board or on the page. The pupil copies them. Then the pupil says the whole plan aloud to you.

- What comes IN each month?
- What do you save first? How much?

- What is your goal? How much? By what date?
- Where do you keep your savings?
- What is your debt rule?

Check six things on each plan:

1. The savings are on the first line of the OUT side.
2. TOTAL IN and TOTAL OUT are right.
3. LEFT OVER is right, and OUT is not more than IN.
4. The goal has an amount and a date.
5. The check is right: savings each month × months is the goal amount, or more.
6. The place is safe, and the debt rule comes from the book.

Exercise 6. Copy in your best handwriting.

To the Teacher: write these four sentences on the board. They are from the *Learn by Heart* of Lessons 10, 20, 21 and 25. They match the four parts of the plan. The pupils say them aloud, all together, two times. Then they copy each sentence one time, under their plan. Quick pupils write each sentence two times.

> **A budget is a plan for the money IN and OUT for one month.**
>
> **Save first. Then spend.**
>
> **Keep your savings in a safe place.**
>
> **Pay the most expensive debt first.**

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: this is the end of the book. Tell the pupils to keep their exercise books and their plans. Say these three things.

1. "At the end of each month, look at your budget. Did the month go as you planned?"
2. "Write your money in a cash book (Lesson 14). Count your cash. Check the balance (Lesson 15)."
3. "Look at your goal each month. How much have you saved? How much more do you need?"

If you can, meet the class again after three months. Each pupil looks at the plan again. Do not ask how much money a pupil has. Ask only: "Are you nearer to your goal?" Praise every pupil who is nearer.

Answers (for the teacher)

Review Questions.

1. A thing that all people agree to take for goods and for work. People take a paper note because all people agree to take it.
2. A plan for the money IN and OUT for one month. TOTAL IN take away TOTAL OUT is the money LEFT OVER.
3. Memory forgets. A record does not forget. A record is also proof: it shows who paid, how much, and when.
4. Go to the lender before the day to pay. Tell the truth. Make a new promise that you can do, and write it down.
5. Interest on the interest too. When you start early, the money has more years to grow.
6. $2 (10 − 8 = 2).

Exercise 1. 1 N · 2 S · 3 W · 4 N · 5 D · 6 W · 7 N · 8 W · 9 S · 10 W · 11 D · 12 N · 13 S · 14 W

Number 7: medicine for a sick person is a need (Lesson 8). *Number 10:* for Kofi in Lesson 8, a bus ride to watch football is a want.

Number 11: the shop let Thandi take the rice and pay later. That is a loan, so the $25 pays back a debt (Lesson 18). *Number 13:* this is savings for an emergency (Lesson 20). Accept a pupil who explains another answer well.

Exercise 2.

1. forty (forty dollars)
2. $15 (count up: 40, 50)
3. A need
4. $300
5. The person who gets the money
6. $55
7. $150
8. $30
9. $121 (110, then 121)
10. $2

Exercise 3.

1. Her savings, $200. She saves first, then she spends.
2. Stock for her own stall. $2,400. By 31 December 2026.
3. $200. Yes. $200 × 12 months = $2,400.
4. At home a thief, a fire or rats can take it. She also wants to spend it. The bank keeps it safe and gives her a record.
5. She can keep it for an emergency. (Accept: she can save it too.)

To the Teacher: the bank may also pay Thandi a little interest. She does not count it in her check. Real banks pay less than 10 in every 100 (Lesson 22).

Exercise 4.

> **MY PLAN FOR ONE YEAR**
> Name: Fatuma
> The year: 1 January 2026 to 31 December 2026

1. My budget for one month

Fatuma, one month: IN	Fatuma, one month: OUT
vegetables sold $1,000	savings group $200
	food $400
	school $200
	water $60
	soap $40
TOTAL IN $1,000	**TOTAL OUT** $900

LEFT OVER = $1,000 − $900 = $100

> **2. My savings goal**
> Goal: 2 goats
> Amount: $1,000
> Date: 31 May 2026
> Check: $200 a month × 5 months = $1,000. The goal is possible.
>
> **3. Where I keep my savings**
> In my savings group, $50 at each meeting. My group shares out on 31 May.
>
> **4. My debt rule**
> I borrow only from my savings group, with a record.

Question: Yes. January, February, March, April and May are 5 months. $200 × 5 = $1,000. That buys 2 goats at a price of $500 each.

Her group shares out on 31 May, so the money is in her hand on her goal date. A pupil who says "No, the group keeps the money until the share-out" has thought well. Praise that pupil.

The other OUT lines may come in any order. Only the savings must be first. *To the Teacher:* in this book we count 4 meetings in a

month, so $50 × 4 = $200.

Exercise 5. No fixed answer. Check the six things in the *To the Teacher* steps.

Exercise 6. Check the capital letter, the full stop and the spelling of each sentence.

For the Teacher

More Help for the Teacher

Part Seven. Looking Ahead (Lesson 28)

What this part is for. Lesson 28 brings the whole book together. First the class answers one question from each part. Then each pupil writes a plan for one year in the exercise book. The plan uses the budget, saving, where to keep savings, and a rule about debt.

The pupils must leave with these ideas.

1. A plan for the year starts with a budget for one month. Save first. Then spend.
2. A savings goal has an amount and a date. Work out how much to save each week, and for how long.
3. Keep your savings in a safe place.
4. Keep one rule about debt. For example: "Before I borrow, I ask how much and when."

Mistakes pupils often make, and how to correct them.

- *The goal is too big for the pupil's savings.* Work it out together, week by week, as in Lesson 20. Then choose a later date, or a smaller goal.
- *The goal has no amount or no date.* Ask, "How much is it? When will you buy it?"
- *TOTAL OUT is more than TOTAL IN.* Say, "Make OUT smaller, or make IN bigger." Take out a want first.
- *The pupil plans to keep the savings under the bed.* Ask, "What can happen to money at home?" Talk about a savings group or an account.
- *The pupil copies the numbers of the model.* Say, "The model shows the form. Your plan has your own numbers."

With very little. Write the model plan on the board before the pupils come. A pupil who cannot yet write much draws the IN and OUT line. That pupil writes the numbers and says the plan aloud. A pupil may draw the goal, for example a goat, beside its amount and date.

If the class is slow. Spread the lesson over two or three meetings. Do the review questions in the first. Do the budget in the second. Do the goal, the place for the savings and the debt rule in the third. Each plan belongs to its owner, so never ask a pupil to read out a family's money. Ask the pupils to look at their plan again after one month.

Word List (Lessons 1 to 28)

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
account	Your money and the record of it, kept for you by a bank or a telephone company.	21
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
bank	A business that keeps money for people and lends money to people.	21
borrow	To get money from a person, and pay it back later.	18
borrower	The person who borrows.	18
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
charge	To ask a person to pay an amount. The lender charges 10 in every 100.	25
cheap	It costs little money.	25
check	Look again at a thing, to see that it is right.	15

Word	Meaning in this book	Lesson
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
compound interest	Interest on the first amount and on the interest too.	23
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
customer	A person who buys from a shop or a stall.	27
date	The day, the month and the year. Example: 3 May 2026.	12
debt	Money that you must still pay back.	19
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
double	To become two times as much. $100 doubles to $200.	24
early	Near the start of a time; not late.	24
earn	To get money for your work.	7
emergency	A bad thing that comes suddenly and needs money now.	20

Word	Meaning in this book	Lesson
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
expensive	It costs a lot of money.	25
fall	Go down. When a price falls, it becomes smaller.	16
goal	A thing that you save for.	20
goods	Things that people make or grow, and sell.	1
income	All the money that comes IN to a person, to keep.	7
interest	The price of using another person's money.	22
left over	The money that stays after all the OUT. LEFT OVER = TOTAL IN − TOTAL OUT.	10
lend	To give money to a person, and get it back later.	18
lender	The person who lends.	18
loan	Money that one person lends and another person borrows.	18
loss	The cost of the stock that is sold or lost, and the other expenses, take away the money from selling. You get less than you paid.	27
market	A place where sellers and buyers meet.	3

Word	Meaning in this book	Lesson
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
owe	To have a debt to a person. "Musa owes Ama $100."	19
pay	Give money for a thing or for work.	4
per cent (%)	In every 100. 10% means 10 in every 100.	22
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
profit	The money from selling, take away the cost of the stock that is sold or lost, and the other expenses. You get more than you paid.	27
promise	Words that say: "I will do this." A loan record is a promise to pay.	19
proof	A thing that shows what is true.	12
rare	There is only a little of it. It is hard to find.	5
rate	How much interest for every $100, for each year, month or week.	22

Word	Meaning in this book	Lesson
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
row	A line of a table that goes across, from left to right.	23
safe	Not easy to lose, to steal or to burn.	21
save	To keep money now, and not spend it, to use later.	20
savings	The money that you save.	20
savings group	A group of people who meet, save together and lend to each other.	21
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
simple interest	Interest on the first amount only.	23
spend	To pay out money for things.	9
stock	The goods that a seller has, ready to sell.	27
table	Numbers in rows and columns.	23

Word	Meaning in this book	Lesson
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
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).