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CLIL LESSON PLAN

Let's Buy! Planning a Personal Budget

LESSON OVERVIEW

Subject(s)	Mathematics · Financial Education
Age Group	11–14 years old
Duration	45 minutes
CEFR Level	B1

LEARNING OBJECTIVES

Content Objectives

- Students will be able to identify and classify types of income and expenses.
- Students will be able to calculate total income, total expenses, savings and differences.
- Students will be able to interpret simple financial data displayed in tables and bar graphs.
- Students will be able to create a basic personal budget for a one-week scenario.

Language Objectives

- Students will be able to use financial vocabulary (income, expenses, savings, budget, surplus, deficit) accurately in written and oral tasks. Key vocabulary is displayed on a word bank poster throughout the lesson; pronunciation of high-stress terms (INcome, exPENses, BUdget) is modelled and practised chorally before the main activity.
- Students will be able to ask and answer questions about money management using complete sentences.
- Students will be able to explain their budgeting decisions orally and in writing using explanatory structures (e.g., 'I decided to... because...'; 'My biggest expense is...').
- Students will be able to use comparative language to compare costs and choices (e.g., 'Transport is cheaper than leisure'; 'Food costs more than school supplies').
- Students will be able to use first conditional structures to reason about financial decisions (e.g., 'If I reduce my leisure spending, I will be able to save...').

COMMUNICATION SKILLS

Reading:

- Read and interpret a short sample budget table, identifying income, expenses and balance.
- Read short financial scenario descriptions and extract relevant numerical data.

Listening:

- Listen to and follow the teacher's explanation of budget concepts (income, expenses, surplus, deficit) supported by a visual example on the board.
- Listen to a partner's budget presentation and note one strength and one question using the BICS phrases displayed on the board.

Writing:

- Complete a personal budget table, calculating totals and balance.
- Write a short explanation of their budget decisions using the sentence frames: 'My biggest expense is...'; 'I have a surplus/deficit because...'; 'If I reduce..., I can save...'

Speaking:

- Present their weekly budget to a partner or small group, naming each category and justifying the allocated amount.
- Use academic language to justify decisions (e.g., 'I chose to spend less on leisure because...').
- Participate in a group discussion comparing budgeting choices using comparative structures.

GRAMMAR, VOCABULARY & PRONUNCIATION

Language of Learning (CALP)

Financial terms: income, expenses, budget, savings, cost, balance, surplus, deficit.

Mathematics terms: total, difference, percentage, table, bar graph.

Daily-life expense categories: transport, food, leisure, school supplies, mobile phone, clothing.

Verbs: calculate, spend, save, estimate, compare, allocate, reduce.

Language for Learning (BICS)

All BICS phrases are displayed on the board and available on a reference card (one per student) throughout the lesson.

Grammatical structures for production:

- Comparatives: 'Transport is cheaper than leisure.' • 'Food costs more than school supplies.'

- Conditionals: 'If I save €5, I will have enough for...' • 'If I reduce..., I can save...'
- Quantifiers: 'I spend too much on...' • 'I don't have enough for...' • 'I save a little each week.'
- Explanatory structures: 'I decided to... because...' • 'The total amount is...' • 'We can calculate this by...'

Sentence frames for the budget presentation:

- 'My biggest expense is [category] at €[amount] per week.'
- 'I have a surplus / deficit of €[amount] because...'
- 'I need to change [category] because...'

Cooperation and discussion phrases:

- 'How much do you spend on...?' • 'I think you could reduce...' • 'In my budget, I prioritised... because...'

Pronunciation, Intonation & Fluency

Word stress: INcome, exPENses, BUdget — modelled by the teacher and practised chorally before the main activity.

Rising intonation in yes/no questions: 'Do you save money?' • 'Is transport your biggest expense?'

Fluency practice using: fillers (let me think..., I'm not sure but...); linking words (first, then, finally); complete sentences rather than single words.

Language Through Learning (not planned)

- Spontaneous comparisons students make between their own spending habits and those of classmates or family members.
- Vocabulary related to local prices, currencies or financial habits brought from students' home cultures.
- Questions about financial concepts beyond the lesson scope (e.g., taxes, credit cards, interest rates).

COGNITION

LOTS — Remembering, Understanding, Applying

- Recall key vocabulary (budget, income, expenses, surplus, deficit, percentage).
- Explain the difference between income and expenses, and between surplus and deficit, in simple terms.
- Calculate total income, total expenses and weekly balance using the provided budget table.

HOTS — Analysing, Evaluating, Creating

- Compare two different budgets, identify patterns in spending and explain what they reveal about priorities. (Analysing)

- Justify the best financial decision for a given scenario, weighing needs against wants and considering the consequences of a deficit. (Evaluating)

	• Design a personal weekly budget, a financial plan or a bar graph representing the allocation of a fixed income across categories. (Creating)

GUIDING QUESTIONS FOR TEACHERS

Pre-lesson and in-lesson self-reflection:

- Have I activated students' prior knowledge of financial concepts before introducing the technical vocabulary — and have I planned a moment to elicit L1 equivalents before presenting the English terms?
- Have I displayed the word bank, the sentence frames and the budget table clearly enough for students to use them independently during the main activity, without needing to ask for vocabulary support?
- Have I modelled the comparative and conditional structures with content-specific examples (using actual budget figures) before students are expected to produce them in writing or speech?
- What grouping arrangement (pairs, small groups, individual) best supports the budget planning task for this group, and have I communicated this clearly before students begin?
- Have I prepared a worked example budget that I can display on the board during the main activity so that students have a reference model for the table structure and the written explanation?
- After the lesson, do the completed budget tables and the short written explanations provide sufficient evidence that students have achieved both the content objectives (calculating and classifying) and the language objectives (using financial vocabulary, comparatives and conditionals accurately)?

CULTURE

Spending habits across cultures: Students compare typical teenage spending in different countries (e.g., transport, mobile phone, leisure), acknowledging that what counts as 'essential' varies significantly depending on context, infrastructure and family income.

Attitudes towards saving: A brief discussion on cultural differences in attitudes towards saving versus spending — for example, the concept of emergency savings, family financial obligations, or cultural events that require planned expenditure.

Currencies and cost of living: Students explore how the same €25 weekly budget would have very different real-world implications depending on the country, introducing the concept of purchasing power without requiring prior knowledge of economics.

Youth financial education: Real-world examples of financial literacy programmes for young people in different countries are highlighted (e.g., school banking schemes, youth savings accounts, financial education curricula), raising awareness that financial responsibility is taught differently across cultures.

Life skills and personal responsibility: The lesson explicitly connects budgeting to personal and civic responsibility: making informed financial decisions as a young person contributes to individual wellbeing and, collectively, to more sustainable consumption patterns.

21ST-CENTURY SKILLS

BICS-Related Skills

Communication: Students present their weekly budget to a partner or group, justifying each spending decision using the target sentence frames. Peer-listening during presentations requires active use of BICS cooperation phrases.

Collaboration: Students work in pairs or small groups to compare budgets, negotiate priorities and reach a shared conclusion about the most financially responsible allocation of the weekly allowance.

Social & Cross-Cultural Skills: The Culture section invites students to share and compare spending habits from different cultural backgrounds, acknowledging that financial priorities and attitudes towards money vary across contexts.

Time Management: Students must complete the budget table, the bar graph and the written explanation within the allocated time, requiring them to prioritise tasks and manage their pace independently.

Initiative: Students make autonomous decisions about how to allocate their weekly allowance across categories. There is no single correct answer; initiative is exercised each time a student defends an unconventional or culturally specific budgeting choice.

CALP-Related Skills

Critical Thinking: Students analyse a sample budget to identify patterns, distinguish between needs and wants, and evaluate whether the allocation is financially responsible. The HOTS tasks extend this to comparing two budgets and justifying the best financial decision.

Problem-solving: The budget planning task presents a genuine constraint — a fixed weekly income of €25 — that students must resolve by making trade-offs between competing categories. Calculating and correcting a deficit is an authentic problem-solving moment.

Creativity (Academic): Students design their own budget table and bar graph, making visual and numerical decisions about how to represent their financial plan. The HOTS Creating task extends this to a full financial plan.

Productivity & Accountability: Students are responsible for completing a numerically accurate budget table and a written explanation. The self-assessment form requires each student to evaluate their own work against specific, verifiable criteria.

Entrepreneurship: The lesson introduces the concept of savings as a precondition for future financial goals. The HOTS Evaluating task — justifying the best financial decision for a given scenario — activates basic entrepreneurial reasoning about resource allocation and risk.

METHODOLOGY

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
10'	**Warm-up Activities**	**Predict the Expense!** The teacher projects images of typical teenage expenses (food, transport, mobile phone, clothes, entertainment). Students	Projector or digital board. • Images of typical	**Image Bank (Canva):** Access the lesson image bank for visuals of typical expense categories:

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
		predict in pairs: 'Which of these are essential? Which are optional?' Pairs share their answers with the class; the teacher writes responses on the board, grouping them into 'essential' and 'optional' without correcting — the purpose is to activate prior knowledge and generate discussion. **Vocabulary Introduction** The teacher introduces the key financial terms using a worked example on the board (income, expenses, savings, surplus, deficit, budget). Before providing the English term, the teacher asks: 'Do you know this concept in your language?' L1 equivalents are written alongside the English term. Pronunciation of INcome, exPENses and BUdget is modelled and practised chorally. The word bank poster is displayed on the board and remains visible throughout the lesson. **Language Preview** The teacher briefly introduces the comparative and conditional structures using budget-specific examples: 'Food is more expensive than transport in this scenario.' / 'If I save €5 this week, I will have enough for...' These are written on the board alongside the sentence frames for the main activity.	teenage expenses (projected). • Word bank poster: key financial and maths terms. • Sentence frames displayed on the board.	https://www.canva.com/design/DAG720rjSnU/edit
20'	**Main Activities**	**My Weekly Budget** Each student receives a budget worksheet. The scenario: a weekly allowance of €25. Students must allocate the money across a set of categories (food, transport, leisure, school supplies, savings) and calculate their balance. The teacher displays a worked example budget on the board (different figures from the student scenario) so students have a structural reference without having the answers. Step-by-step instructions are written on the board: • Step 1: Fill in your income (€25) and decide how much to allocate to each category. • Step 2: Calculate total expenses. Is your balance positive (surplus) or negative (deficit)?	Personal budget worksheet (one per student). • Word bank of financial vocabulary. • Worked example budget (displayed on board). • Sentence frames (displayed on board + printed on worksheet). • Graph paper or simple grid for bar graph.	**Spreadsheet Tool (Optional):** Students who finish early may recreate their budget table using a simple digital spreadsheet tool to practise entering formulas (=SUM) and generating a bar chart automatically.

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
		• Step 3: Adjust your budget if you have a deficit. • Step 4: Create a simple bar graph representing your spending categories. • Step 5: Write three sentences explaining your decisions using the sentence frames on the board. Before students begin, the teacher uses ICQs: 'How much is your weekly income?'; 'What do you do if you have a deficit?'; 'How many sentences do you need to write?' **Group Discussion and Presentation** Students compare their budgets in pairs or small groups, using the comparison and justification phrases from the board: 'My biggest expense is...'; 'I spent more on... than on... because...'; 'If I reduce..., I can save...' Each student prepares a two-sentence oral summary of their budget to share with the class or with another pair.	• Calculators (optional).	
10'	**Wrap-Up & Sharing**	**Budget Presentations** Volunteers share their two-sentence budget summary with the class. The teacher invites brief responses from the class using the discussion phrases on the board: 'I think you could reduce...'; 'In my budget, I prioritised... because...' **Student Reflection** Students complete a short reflection in their notebooks using three prompts: • 'What did I learn about budgeting today?' • 'What new vocabulary did I use?' • 'What was challenging? What can I improve?' **Key Message** The teacher closes with the central takeaway: 'A good budget helps you make responsible financial decisions.' Students are invited to share one thing they would change about their budget if they could do it again.	Student notebooks or reflection cards. • Board with key vocabulary and sentence frames (still displayed).	**TTS Tool (Optional):** Use a text-to-speech tool to read the reflection prompts aloud for students who benefit from audio support.
5'	**Evaluation & Feedback**	**Teacher Assessment (Observation)**	Teacher observation checklist.	**AI Quiz (Optional):** A short 3–4 question AI-generated quiz on key

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
		• Correct identification and classification of income and expenses in the budget table. • Accurate calculation of total expenses, balance (surplus/deficit) and savings. • Correct use of comparative and conditional structures in the written sentences and oral summary. • Use of at least three financial vocabulary items (income, expenses, surplus/deficit, savings, budget) in written or oral production. **Student Self-Assessment** • I can explain the difference between income, expenses and savings. • I can calculate a weekly budget and identify whether it shows a surplus or a deficit. • I used comparative language to compare my spending categories (e.g., '... is more expensive than ...'). • I used a conditional sentence to reason about my budget (e.g., 'If I reduce..., I can save...'). • I explained my budgeting decisions clearly to my partner or group.	• Student self-assessment sheet with simple icons.	financial vocabulary and concepts for immediate formative feedback at the end of the lesson.

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