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CLIL LESSON PLAN

Let's Buy! Fixed and Variable Expenses: Planning a Monthly 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 distinguish between fixed and variable expenses and explain the difference with examples.
- Students will be able to calculate total income, total expenses, savings and the monthly balance (surplus or deficit).
- Students will be able to interpret simple financial data displayed in tables and bar graphs.
- Students will be able to create a basic personal monthly budget for a given income scenario.

Language Objectives

- Students will be able to use financial vocabulary (income, expenses, savings, budget, surplus, deficit, fixed, variable) 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 explain the distinction between fixed and variable expenses using simple definitions and examples (e.g., 'Transport is a fixed expense because it costs the same every month').
- Students will be able to explain their budgeting decisions in writing using the sentence frames provided (e.g., 'My biggest expense is...'; 'I have a surplus/deficit because...'; 'I need to change...').
- Students will be able to use comparative language to compare costs and categories (e.g., 'Fixed expenses are higher than variable expenses in this budget').
- Students will be able to use first conditional structures to reason about financial adjustments (e.g., 'If I reduce my entertainment spending, I will have a surplus of...').

COMMUNICATION SKILLS

Reading:

- Read and interpret a worked example budget table, identifying the income, fixed expenses, variable expenses and balance.
- Read and classify a list of expense items into fixed and variable categories.

Listening:

- Listen to the teacher's explanation of the fixed/variable distinction supported by the worked example budget on the board.
- Listen to a partner's budget explanation and identify the biggest fixed and variable expense in their plan.

Writing:

- Complete a personal monthly budget table with income, fixed expenses, variable expenses, total expenses and balance.
- Write three sentences explaining their budget decisions using the sentence frames: 'My biggest expense is...'; 'I have a surplus/deficit because...'; 'I need to change...'

Speaking:

- Share their monthly budget with a partner, identifying their biggest fixed and variable expense and explaining whether they have a surplus or deficit.
- Use academic language to justify their allocation decisions (e.g., 'I chose to spend less on entertainment because...').

🕮 GRAMMAR, VOCABULARY & PRONUNCIATION

Language of Learning (CALP)

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

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

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

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

Language for Learning (BICS)

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

Defining and classifying phrases:

- '[Expense] is a fixed expense because it costs the same every month.'
- '[Expense] is a variable expense because it changes depending on...'

Grammatical structures for production:

- Comparatives: 'Fixed expenses are higher than variable expenses.' • 'Transport costs more than food in this budget.'
- Conditionals: 'If I reduce my [category] spending, I will have a surplus of €[amount].'
- Quantifiers: 'I spend too much on...' • 'I don't have enough for...' • 'I save a little each month.'

Sentence frames for the budget explanation:

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

Cooperation and discussion phrases:

- 'Is [expense] fixed or variable in your budget?' • 'I think you could reduce...' • 'My fixed expenses total €[amount].'

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: 'Is transport a fixed expense?' • 'Do you have a surplus this month?'

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 questions about whether specific expenses in students' own lives are fixed or variable (e.g., 'What about a gym subscription? Is that fixed or variable?').
- Vocabulary related to local prices, currencies or financial habits brought from students' home cultures.
- Questions about financial concepts beyond the lesson scope (e.g., direct debits, monthly subscriptions, utility bills).

COGNITION

LOTS — Remembering, Understanding, Applying

- Recall key vocabulary (budget, income, expenses, surplus, deficit, fixed, variable, percentage).
- Explain the difference between fixed and variable expenses with one example of each.

HOTS — Analysing, Evaluating, Creating

- Compare two budgets with the same income but different allocations, identify patterns in spending and explain what they reveal about priorities. (Analysing)

• Calculate total fixed expenses, total variable expenses, total expenses and monthly balance using the provided budget table.	• Justify the best financial decision for a given scenario, weighing needs against wants and considering the consequences of a deficit. (Evaluating) • Design a personal monthly budget, a financial plan or a bar graph that distinguishes between fixed and variable expenses across categories. (Creating)

GUIDING QUESTIONS FOR TEACHERS

Pre-lesson and in-lesson self-reflection:

- Have I activated students' prior knowledge of fixed and variable expenses before introducing the technical distinction — and have I planned a moment to elicit L1 equivalents before presenting the English terms?
- Is the worked example budget on the board clearly structured so that students can see the separation between fixed and variable categories before they create their own?
- Have I modelled the classification task explicitly — naming one expense, deciding whether it is fixed or variable and explaining why — before asking students to classify independently?
- Have I displayed the sentence frames prominently enough for students to use them during the written explanation without needing to ask for vocabulary support?
- What grouping arrangement (pairs, small groups, individual) best supports the budget planning task for this group, and have I communicated it clearly before students begin?
- After the lesson, do the completed budget tables and the written explanations provide sufficient evidence that students can distinguish between fixed and variable expenses, calculate a balance and use the target financial vocabulary accurately?

CULTURE

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

Fixed vs. variable expenses across contexts: The fixed/variable distinction varies culturally — in some countries, transport is a fixed cost (monthly pass); in others, it is variable (pay-per-trip). Students are encouraged to consider how their own context shapes which expenses are fixed in their household.

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 €60 monthly 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.

21ST-CENTURY SKILLS

BICS-Related Skills

Communication: Students present their monthly budget to a partner, classifying each expense as fixed or variable and justifying the allocation using the target sentence frames.

Collaboration: Students work in pairs to compare budgets, identify differences between their fixed and variable allocations, and discuss whose budget is more financially responsible.

Social & Cross-Cultural Skills: The Culture section invites students to compare spending habits from different cultural backgrounds, acknowledging that the fixed/variable distinction itself varies across social and economic contexts.

Time Management: Students must complete the budget table, classify expenses and write three explanatory sentences within the allocated time, requiring independent task management.

Initiative: Students make autonomous decisions about how to allocate their monthly income across fixed and variable categories. Defending an unconventional allocation — or identifying a creative way to reduce variable expenses — is a genuine exercise of initiative.

CALP-Related Skills

Critical Thinking: Students analyse a worked example budget to identify which expenses are fixed and which are variable, evaluate the financial balance and determine whether adjustments are needed.

Problem-solving: When the budget shows a deficit, students must identify which variable expenses to reduce in order to reach a surplus — a genuine constraint-based problem requiring reasoning and calculation.

Creativity (Academic): Students design their own budget table and bar graph, making decisions about how to categorise and visualise their financial plan. The HOTS Creating task extends this to a full monthly financial plan with fixed and variable columns.

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

Entrepreneurship: The lesson introduces the concept of managing fixed obligations before allocating variable spending — a foundational principle of personal and business financial planning. The HOTS Evaluating task activates basic entrepreneurial reasoning about resource allocation under constraint.

METHODOLOGY

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
10'	**Warm-up Activities**	**What Do Teenagers Spend Money On?** Students brainstorm typical monthly expenses for teenagers (food, transport, mobile phone, clothes, entertainment). The teacher writes all contributions on the board without correcting — the purpose is to activate prior knowledge. **Introducing Fixed vs. Variable Expenses** The teacher groups the brainstormed expenses into two columns on the board: Fixed and Variable. Before labelling the columns, the teacher asks: 'Which of these costs the same every month? Which changes?' Students suggest the grouping; the teacher confirms and introduces the terms fixed expenses and variable expenses. L1 elicitation: 'Do you know these terms in your language?' L1 equivalents are written alongside the English terms. Pronunciation of FIxed, VAriable, INcome, exPENses is modelled and practised chorally. The word bank poster is displayed on the board and remains visible throughout the lesson.	Projector or digital board. • Word bank poster: key financial terms including fixed and variable. • Sentence frames displayed on the board.	—
20'	**Main Activities**	**Worked Example Budget** The teacher displays the following worked example budget on the board: • Income: €50 / month • Fixed expenses: transport €20, phone €10 → Total fixed: €30 • Variable expenses: snacks €8, entertainment €10 → Total variable: €18 • Total expenses: €48 → Balance: +€2 (Surplus) The teacher walks through the example step by step, asking students to confirm calculations. The terms surplus and deficit are introduced using the example: 'If total expenses were €52, what would the balance be? That is called a deficit.' **My Monthly Budget**	Personal budget worksheet (one per student) with fixed/variable columns. • Worked example budget (displayed on board). • Word bank and sentence frames (displayed on board + printed on worksheet). • Calculators (optional).	**Spreadsheet Tool (Optional):** Students who finish early may recreate their budget using a simple digital spreadsheet, using =SUM formulas and generating a bar chart that distinguishes fixed from variable expenses automatically.

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
		Each student receives a budget worksheet. The scenario: a monthly income of €60. Students must: • Step 1: Classify a list of suggested expenses as fixed or variable. • Step 2: Decide how much to allocate to each category (total must not exceed €60). • Step 3: Calculate total fixed expenses, total variable expenses, total expenses and balance. • Step 4: Identify whether the balance is a surplus or deficit. If a deficit, adjust one variable expense. • Step 5: Write three sentences using the sentence frames: 'My biggest expense is...'; 'I have a surplus/deficit because...'; 'I need to change...' ICQs before starting: 'What is the difference between a fixed and a variable expense?'; 'What do you do if you have a deficit?'; 'How many sentences do you need to write?' **Partner Share** Students share their budget with a partner using the discussion phrases on the board. The partner must identify the biggest fixed expense and confirm whether the balance is a surplus or deficit.		
10'	**Wrap-Up & Sharing**	**Class Discussion** The teacher opens a brief whole-class discussion: 'What did you learn about managing money?' Volunteers share one insight from their budget. The teacher reinforces the key message: 'A good budget helps you make responsible financial decisions.' **Student Reflection** Students complete a short reflection in their notebooks using three prompts: • 'What is the difference between a fixed and a variable expense? Give one example of each.' • 'What new vocabulary did I use today?' • 'What was challenging? What can I improve next time?'	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.

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
		Key Message The teacher closes by connecting the lesson to real life: 'When you earn a salary or receive an allowance, your fixed expenses must always be covered first. Then you decide how to allocate what remains among variable expenses — and savings.'		
5'	**Evaluation & Feedback**	**Teacher Assessment (Observation)** • Correct classification of expenses as fixed or variable in the budget table. • Accurate calculation of total fixed expenses, total variable expenses, total expenses and monthly balance. • Correct identification of surplus or deficit and appropriate adjustment where a deficit is present. • Correct use of comparative and conditional structures in the written sentences and oral explanation. • Use of at least three financial vocabulary items (income, expenses, fixed, variable, surplus/deficit, savings) in written or oral production. **Student Self-Assessment** • I can explain the difference between a fixed and a variable expense with an example of each. • I can calculate a monthly budget and identify whether it shows a surplus or a deficit. • I can adjust a budget that shows a deficit by reducing a variable expense. • I used comparative language to compare my spending categories (e.g., 'Fixed expenses are higher than variable expenses'). • I explained my budgeting decisions clearly to my partner using the sentence frames.	Teacher observation checklist. • Student self-assessment sheet with simple icons.	**AI Quiz (Optional):** A short 3–4 question AI-generated quiz on key financial vocabulary (fixed, variable, surplus, deficit) and basic calculation for immediate formative feedback at the end of the lesson.

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