



CLIL LESSON PLAN

Let's Buy! My Saving Goal: How Many Weeks Do I Need?



LESSON OVERVIEW

Subject(s)	Mathematics · Financial Education
Age Group	7–10 years old
Duration	45 minutes
CEFR Level	A1 / A2



LEARNING OBJECTIVES

Content Objectives

- Students will be able to understand the concept of a savings goal: a specific item they want to buy in the future.
- Students will be able to calculate how many weeks are needed to save a certain amount using repeated addition or simple division.
- Students will be able to create a simple personal saving plan specifying a goal, a total cost, a weekly saving amount and the number of weeks needed.
- Students will be able to apply addition and repeated addition strategies to money amounts.

Language Objectives

- Students will be able to identify and use key vocabulary related to saving (goal, price, saving, week, cost, total) in written and oral tasks. Key vocabulary is displayed on a word bank poster with images throughout the lesson; pronunciation is modelled chorally before the main activity.
- Students will be able to describe their saving plan orally using short, complete sentences: 'My goal is...'; 'It costs...'; 'I will save €__ per week.'; 'I need __ weeks.'
- Students will be able to follow and give step-by-step explanations using linking words: 'First... then... finally...'
- Students will be able to interact in the classroom using simple cooperation phrases during pair work: 'What do you think?'; 'Let's check our answers.'



COMMUNICATION SKILLS

Reading:

- Read prices on picture cards and a simple saving plan worksheet.
- Read and follow the step-by-step worked example on the board.

Listening:

- Listen to and follow the teacher's explanation of the saving plan model (goal, price, weekly saving, number of weeks).
- Listen to a partner's saving plan and identify their goal and number of weeks.

Writing:

- Complete a saving plan worksheet: goal, total cost, weekly saving amount, number of weeks needed.

Speaking:

- Describe their saving plan to a partner using the target sentence frames: 'My goal is...'; 'I need ___ weeks to reach my goal.'
- Complete the sentence: 'Saving is important because...' during the wrap-up.

GRAMMAR, VOCABULARY & PRONUNCIATION

Language of Learning (CALP)

Core vocabulary: goal, savings goal, price, saving, week, cost, total, amount, coins, euros, number line.

Academic structures for production:

- 'A savings goal is something you want to buy in the future.'
- 'Saving means keeping money for later.'
- 'If I save €___ every week, I need ___ weeks.'

Step-by-step explanation language:

- 'First I look at the price. Then I decide how much to save each week. Finally I calculate the number of weeks.'

Language for Learning (BICS)

All BICS phrases are displayed on the board and on a visual reference card throughout the lesson.



Sentence frames for the saving plan:

- 'My goal is ____.'
- 'It costs €____.'
- 'I will save €____ every week.'
- 'I need ____ weeks.'

Pair-work phrases:

- 'What do you think?'
- 'I agree / I disagree.'
- 'Let's check our answers.'

Classroom phrases:

- 'Can you repeat, please?'
- 'I don't understand.'
- 'How do you say ____ in English?'

Language Through Learning (not planned)

Emergent vocabulary: cheaper, expensive, enough, extra, change (as in money).

Emergent functional language:

- Negotiating: 'Is this enough money?' • 'Do I need more weeks?'
- Reflecting: 'I should save more each week.' • 'I want to reach my goal faster.'
- Problem-solving: 'What if I save more? Then I need fewer weeks.'

COGNITION

LOTS — Remembering, Understanding, Applying

- Can you tell how much this item costs?
- Can you tell me if you have enough money to buy it this week?
- Can you complete the saving plan table with the correct number of weeks?

HOTS — Analysing, Evaluating, Creating

- Can you compare two different saving amounts and explain which helps you reach your goal faster, and why? (Analysing)
- If your weekly saving amount changes, can you explain how that affects the number of weeks needed? (Evaluating)
- Can you design your own saving plan for a personal goal, choosing the weekly amount and calculating the total weeks needed? (Creating)



GUIDING QUESTIONS FOR TEACHERS

Pre-lesson and in-lesson self-reflection:



- Have I displayed picture cards of saving goals with clear prices before the lesson begins, so that students can connect the mathematical concept to something personally meaningful?
- Do my students understand the concept of saving in their first language, and have I planned a moment to elicit the L1 equivalent before introducing the English term goal?
- Have I modelled the saving plan calculation step by step on the board — using both a number line and repeated addition — before asking students to work independently?
- Have I checked that the numbers in the worked examples and the student worksheet are appropriate for the calculation level of this age group (no numbers requiring long division)?
- Are the sentence frames displayed clearly enough for students to use them during the pair-share without needing to ask for vocabulary support?
- After the lesson, does the completed saving plan worksheet provide sufficient evidence that each student can identify a goal, set a weekly saving amount and calculate the number of weeks correctly?



CULTURE

Saving goals across cultures: Students are invited to share what they or their families save money for, without any goal being treated as more or less valid. Goals may include toys, books, a family trip, a celebration, a donation or a gift for someone else.

Responsible money use: The lesson promotes the idea that saving is a responsible habit, while acknowledging that not all families are in a position to save regularly. The teacher facilitates this discussion with sensitivity, avoiding any comparison of financial circumstances.

Currencies and prices: A brief mention that the same item costs different amounts in different countries introduces the concept of price variation in an accessible, age-appropriate way. Students from different backgrounds may share examples of prices they know from their country of origin.

Consumer decision-making: Choosing a savings goal involves prioritising one thing over others. The lesson encourages students to reflect on why they chose their particular goal, laying the foundation for early consumer awareness.



21ST-CENTURY SKILLS

BICS-Related Skills

Communication: Students describe their saving plan to a partner using the target sentence frames, producing at least three complete sentences in the target language.

CALP-Related Skills

Critical Thinking: Students analyse the relationship between weekly saving amount and number of weeks needed, and reason about how changing one variable affects the other.



Collaboration: Students work in pairs to solve the teacher-given examples before completing their own saving plan, checking each other's calculations and using the cooperation phrases displayed on the board.

Social & Cross-Cultural Skills: The Culture section invites students to share what they save money for, acknowledging that saving goals reflect personal, family and cultural values.

Time Management: Students must complete the guided examples, the personal saving plan and the pair-share within the allocated time, requiring them to manage their pace independently.

Problem-solving: Calculating how many weeks are needed to reach a goal given a fixed weekly saving amount is a genuine mathematical problem requiring application of repeated addition or division.

Productivity & Accountability: Students are responsible for completing a numerically accurate saving plan worksheet. The self-assessment form requires them to verify their own work against specific, verifiable criteria.

Creativity (Academic): Students choose their own savings goal and decide how much to save each week, making autonomous decisions within a mathematical framework. There is no single correct answer.



METHODOLOGY

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
5-10'	Warm-up Activities	<p>What Do You Want to Save For?</p> <p>The teacher shows pictures of different items with their prices (ball €8, book €12, toy €15, game €20, bicycle €60). The teacher asks: 'Which one would you like to save money for?' Students point to an image or answer: 'I want the _____. It costs €_____.'</p> <p>The teacher introduces the term savings goal: 'A savings goal is something you want to buy in the future.' L1 equivalent is elicited and written alongside the English term. Key vocabulary (goal, price, saving, week, cost, total) is added to the word bank poster, which remains displayed throughout the lesson. Pronunciation of goal, saving and total is modelled and practised chorally.</p>	<p>Pictures of items with visible prices.</p> <ul style="list-style-type: none"> Word bank poster with images (goal, saving, week, cost, total). Board / markers. 	—
25'	Main Activities	<p>Worked Example: How Many Weeks Do I Need?</p> <p>The teacher models the saving plan on the board step by step:</p> <ul style="list-style-type: none"> 'The book costs €20.' 'If I save €5 every week, I need 4 weeks.' 	<p>Saving plan worksheet (one per student).</p> <ul style="list-style-type: none"> Pictures of items with prices (goal options). Number line drawn on the 	—

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
		<ul style="list-style-type: none"> Number line: 0 — 5 — 10 — 15 — 20 (4 jumps of 5). Repeated addition: $5 + 5 + 5 + 5 = 20$. <p>The teacher checks understanding: 'The toy costs €15. If I save €3 every week, how many weeks do I need?' Students respond on mini whiteboards or paper. The teacher confirms: $3 + 3 + 3 + 3 + 3 = 15 \rightarrow 5$ weeks.</p> <p>Guided Pair Practice</p> <p>In pairs, students solve 2–3 teacher-given examples using the sentence frames on the board:</p> <ul style="list-style-type: none"> 'It costs €__.' 'I will save €__ every week.' 'I need __ weeks.' <p>ICQs before starting: 'What do you write in the first row?'; 'How do you calculate the number of weeks?'</p> <p>My Saving Plan</p> <p>Each student chooses a personal goal from the picture cards and completes their saving plan worksheet independently:</p> <ul style="list-style-type: none"> My goal: __ Total cost: €__ I will save €__ every week. I need __ weeks to reach my goal. <p>Pair-share: each student describes their plan using the sentence frames: 'My goal is...'; 'I need __ weeks to reach my goal.'</p>	<p>board for support.</p> <ul style="list-style-type: none"> Sentence frames displayed on the board. Mini whiteboards or scrap paper for guided practice. Optional: play coins or euro manipulatives. 	
5–10'	Wrap-Up & Sharing	<p>Quick Verbal Reflection</p> <p>The teacher asks: 'Who would like to share their saving goal?' Two or three volunteers present their plan using the sentence frames. The class listens and the teacher asks: 'Is their total correct? How many weeks do they need?'</p> <p>Students complete the sentence: 'Saving is important because...' The teacher invites two or three responses and writes them on the board.</p> <p>Key vocabulary from the lesson is reviewed: goal, price, saving, week, cost, total. The teacher closes with: 'Every</p>	Board with key vocabulary (still displayed).	TTS Tool (Optional): Use a text-to-speech tool to read the wrap-up reflection prompt aloud for students who benefit from audio support.



Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
		time you save a little, you get closer to your goal.'		
5'	Evaluation & Feedback	<p>Teacher Assessment (Observation)</p> <ul style="list-style-type: none">Completed saving plan worksheet: goal identified, total cost recorded, weekly saving amount chosen, number of weeks calculated correctly using repeated addition or division.Correct oral description of the saving plan using at least two target sentence frames.Use of at least three vocabulary items (goal, cost, saving, week, total) in oral or written production. <p>Student Self-Assessment</p> <ul style="list-style-type: none">I can explain what a savings goal is.I can calculate how many weeks I need to reach my goal.I described my saving plan to my partner: 'My goal is...'; 'I need ___ weeks.'I know why saving is important.	<p>Teacher observation checklist.</p> <ul style="list-style-type: none">Saving plan worksheet (doubles as assessment evidence).	—