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CLIL LESSON PLAN

Let's Buy! Needs, Wants and Saving Goals

📋 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 identify income and expenses and distinguish between needs and wants.
- Students will be able to create a simple budget using given amounts of money, adding and subtracting amounts to keep the budget balanced.
- Students will be able to understand the concept of a savings goal and calculate how many weeks are needed to save a certain amount.
- Students will be able to create a simple saving plan using weekly savings amounts and apply addition and repeated addition strategies to money.

Language Objectives

- Students will be able to identify and use key financial vocabulary at an age-appropriate level (income, expenses, budget, savings, needs, wants, goal, cost, total, coins, euros). Key vocabulary is displayed on a word bank poster with images throughout both sessions; pronunciation is modelled chorally before activities.
- Students will be able to classify items as needs or wants using a simple sentence frame: 'This is a need / want because...'
- Students will be able to describe their budget and saving plan orally using short, complete sentences: 'My total is...'; 'I saved...'; 'I need ___ weeks.'
- Students will be able to use comparative language at a basic level: 'This is more expensive than...'; 'I don't have enough for...'
- Students will be able to interact in the classroom using simple cooperation phrases: 'What do you think?'; 'I agree / I disagree'; 'Let's check our answers.'

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💬 COMMUNICATION SKILLS

Reading:

- Read prices on picture cards and simple budget tables.
- Read short word problems about buying and saving (with teacher support).

Listening:

- Listen to and follow the teacher's instructions for the classification and budget activities.
- Listen to a partner's saving plan and identify their goal and number of weeks.

Writing:

- Complete a simple budget table: income, expenses chosen, total and balance.
- Complete a saving plan worksheet: goal, price, weekly saving, number of weeks needed.

Speaking:

- Explain spending and saving decisions to a partner using short, complete sentences and the sentence frames on the board.
- Share one learning point at the end of each session: 'Today I learned that...'

📖 GRAMMAR, VOCABULARY & PRONUNCIATION

Language of Learning (CALP)

Core financial vocabulary: income, expenses, budget, savings, needs, wants, goal, cost, total, amount, coins, euros, price, week.

Academic structures for production:

- 'A budget is a plan for money.'
- 'Expenses are things you spend money on.'
- 'Saving means keeping money for later.'
- 'Needs are things that are necessary for life.'

Cognitive / reasoning language:

- Compare: 'This is more expensive than...'
- Explain: 'I chose this because...'
- Justify: 'It is a need because...'

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Language for Learning (BICS)

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

Classroom phrases:

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

Pair-work language:

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

Sentence starters for activities:

- 'I think this is a need because...' • 'This is a want because...'
- 'My total is...' • 'I saved...' • 'I didn't choose ___ because...'
- 'My goal is...' • 'It costs...' • 'I will save...' • 'I need ___ weeks.'

Language Through Learning (not planned)

Unplanned vocabulary: cheaper, expensive, change (as in money), mistake, correct, extra, enough.

Emergent functional language:

- Negotiating meaning: 'Is this enough money?' • 'Do I need more?'
- Reflecting: 'I should save more.' • 'I don't want to spend it.'
- Problem-solving: 'What if I buy this instead?' • 'I can change my plan.'
- Peer feedback: 'Good idea!' • 'Maybe try...'

🧠 COGNITION

LOTS — Remembering, Understanding, Applying

- Can you tell how much this object costs?
- Can you tell me if you have enough money?
- Can you sort these items into needs and wants?
- Can you complete the budget table without exceeding your income?

HOTS — Analysing, Evaluating, Creating

- Can you compare different prices and explain which is better value? (Analysing)
- Can you explain why you can or cannot buy something, and decide what to change in your plan? (Evaluating)
- Can you make a savings plan and explain how much you will save each week and for how many weeks? (Creating)

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🔍 GUIDING QUESTIONS FOR TEACHERS

Pre-lesson and in-lesson self-reflection:

- Have I displayed picture cards and a visual word bank before the lesson begins, so that students can access the vocabulary independently without needing to ask for translation support?
- Do my students understand the concept of needs vs. wants in their first language, and have I planned a moment to elicit that prior knowledge before introducing the English terms?
- Have I modelled the sentence frames explicitly — saying them aloud and pointing to the board — before asking students to use them independently in the classification and budget activities?
- Is the worked example budget (Session 1) and the worked saving plan (Session 2) displayed clearly enough for students to follow the structure without getting lost in the calculation?
- Have I planned what to do if students finish the budget activity early — for example, a challenge card asking them to plan how to spend any leftover money?
- After each session, can students name the difference between a need and a want (Session 1) and calculate how many weeks they need to reach a savings goal (Session 2)? Do I have evidence of this from the completed worksheets?

🌍 CULTURE

Needs and wants across cultures: The lesson opens a brief discussion about how the same item can be a need in one context and a want in another (e.g., a mobile phone is a want for a 7-year-old in most contexts, but a need for a family with limited transportation). Students are encouraged to share examples from their own homes without any response being labelled incorrect.

Responsible money use: The lesson reflects on responsible money use in real life, acknowledging that people make different choices with the same income depending on their circumstances, priorities and cultural values.

Saving habits: Different cultures have different relationships with saving. Some families save for collective goals (a family trip, a celebration), others for individual goals. Students are invited to share what they or their families save money for, without any goal being treated as more or less valid.

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.

Consumer decision-making: The lesson encourages reflection on why we choose to buy certain things and not others, laying the foundation for critical consumer awareness from an early age.

⭐ 21ST-CENTURY SKILLS

BICS-Related Skills

Communication: Students describe their budget and saving plan to a partner using the target sentence frames. The pair-share at the end of both sessions requires them to produce at least two complete sentences in the target language.

Collaboration: Students work in small groups to classify expense cards into needs and wants, negotiating decisions and using the cooperation phrases displayed on the board.

Social & Cross-Cultural Skills: The Culture section invites students to share examples of needs, wants and savings goals from their own homes and backgrounds, acknowledging cultural diversity in financial habits.

Time Management: Students must complete the budget table (Session 1) and the saving plan worksheet (Session 2) within the allocated time. At this age, this constitutes a first practical experience of organising a task to meet a deadline.

CALP-Related Skills

Critical Thinking: Students decide whether each item is a need or a want and justify their classification using a sentence frame. This requires basic reasoning rather than simple recall, making it a genuine, age-appropriate critical thinking moment.

Problem-solving: The budget activity presents a real constraint — a fixed income of €10 — that students must respect when choosing expenses. Identifying that their total exceeds income and adjusting the plan is a genuine problem-solving moment.

Productivity & Accountability: Students are responsible for completing both worksheets (budget table and saving plan) correctly. The self-assessment at the end of each session requires them to evaluate their own understanding against simple, verifiable criteria.

Creativity (Academic): Students design their own saving plan, choosing a personal goal and deciding how much to save each week. There is no single correct answer; the task rewards individual decision-making within a mathematical constraint.

📚 METHODOLOGY

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
SESSION 1 — Needs, Wants and My Budget				
10'	**Warm-up Activities**	**Need or Want?** The teacher shows picture cards of everyday items (food, toys, clothes, books, mobile phone) one at a time and asks: 'Is this a need or a want?' Students respond with thumbs up (need) or thumbs down (want) or a short phrase. The teacher does not correct immediately — the purpose is to activate prior knowledge and generate discussion. After two or three items, the teacher introduces the definitions: 'Needs are things necessary for life. Wants are things we would like but do not need.' L1 elicitation: 'Do you know these words in your language?' L1 equivalents are written alongside the English terms. Key vocabulary (need, want, income, expenses, budget, savings) is added to the word bank poster and remains displayed throughout the session.	Picture cards of everyday items (food, toys, clothes, books, phone). • Word bank poster with images. • Board / markers.	**CANVA Image Bank:** Access the lesson image bank for picture cards: https://www.canva.com/design/DAG7qux4d-k/edit
25'	**Main Activities**	**Vocabulary Introduction with Worked Example** The teacher introduces the key concepts using a mini worked example on the board: • Income: €10 • Expenses: food €3, book €4 → Total: €7 → Balance: €3 saved The teacher models two sentences: 'If I spend too much, I don't have money.' / 'If I save, I keep money for later.' These are written on the board alongside the sentence frames. **Guided Classification** In small groups, students classify a set of expense cards into needs and wants. Sentence frames on the board: • 'I think this is a need because...' • 'This is a want because...'	Budget worksheet (one per student). • Expense picture cards with prices. • Word bank poster. • Sentence frames on the board. • Optional: play coins or euro manipulatives.	**Liveworksheets (Optional):** Interactive digital budget activity: liveworksheets.com — personal-finance-math-budget

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
		My Budget Each student receives a budget worksheet with a €10 income. They choose expenses from a picture list, complete the table without exceeding their income, and calculate the balance. ICQs before starting: 'How much money do you have?'; 'What do you do if your total is more than €10?' Pair-share using the sentence frames: 'My total is...'; 'I saved...'; 'I didn't choose ___ because...'		
5'	**Wrap-Up & Sharing**	**One Learning Point** Each student shares one learning point: 'Today I learned that...' The teacher reinforces the key vocabulary (need, want, income, expenses, budget, savings) and closes with the key message: 'A budget helps us plan how to spend our money responsibly.'	Board with key vocabulary (still displayed).	—
5'	**Evaluation & Feedback**	**Teacher Assessment** • Correct classification of at least three items as needs or wants with a brief justification. • Completed budget table: income, expenses chosen, total and balance calculated correctly. • Use of at least two vocabulary items (need, want, income, expenses, savings) in oral or written production. **Student Self-Assessment** • I can explain the difference between a need and a want. • I can complete a simple budget table without spending more than my income. • I used the sentence frames to explain my choices to my partner.	Teacher observation checklist. • Budget worksheet (doubles as assessment evidence).	—
SESSION 2 — My Saving Goal				
5–10'	**Warm-up Activities**	**What Do You Want to Save For?** The teacher shows pictures of different items students might want to save for (ball, book, toy, game, bicycle). The teacher asks: 'Which one would you like to save money for?' Students point to an	Pictures of items students might save for (ball, book, toy, game). • Word bank poster (from	—

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
		image or answer using the structure: 'I want the ___. It costs ___.' The teacher introduces the word goal: 'A savings goal is something you want to buy in the future.' L1 equivalent elicited and written on the board alongside goal, price, saving, week. These are added to the word bank poster.	Session 1, updated with new terms). • Optional: play coins or euro manipulatives .	
25'	**Main Activities**	**Worked Example: How Long Do I Need to Save?** The teacher models the saving plan calculation on the board: • 'The book costs €20.' • 'If I save €5 every week, I need 4 weeks.' • '20 ÷ 5 = 4 weeks' (or: 5 + 5 + 5 + 5 = 20 — using repeated addition for students not yet comfortable with division). A number line is drawn on the board to support the repeated addition strategy. The teacher checks understanding: 'If the toy costs €12 and I save €3 per week, how many weeks do I need?' Students solve together. **In Pairs: Guided Practice** Students solve 2–3 teacher-given examples in pairs using the sentence frames on the board: • 'It costs...' • 'I will save... per week.' • 'I need ___ weeks.' **My Saving Plan** Each student chooses a personal goal from the picture cards and completes their saving plan worksheet: • My goal: ___ • Total cost: €___ • I will save €___ every week. • I need ___ weeks to reach my goal. Pair-share: 'My goal is...'; 'I need ___ weeks to reach my goal.'	Saving plan worksheet (one per student). • Pictures of items with prices (goal options). • Number line on the board for support. • Sentence frames on the board.	—

Duration	Lesson Flow	Activities	Materials Needed	AI Tools Integration
5'	**Wrap-Up & Sharing**	**Quick Verbal Reflection** Students complete the sentence: 'Saving is important because...' The teacher invites two or three volunteers to share. Key vocabulary from both sessions is reviewed on the board. The teacher closes with: 'Every time you save a little, you get closer to your goal.'	Board with key vocabulary from both sessions.	—
5'	**Evaluation & Feedback**	**Teacher Assessment** • Completed saving plan worksheet: goal identified, total cost recorded, weekly saving amount chosen, number of weeks calculated correctly. • Correct oral description of the saving plan using the target sentence frames. • Use of at least two vocabulary items (goal, cost, saving, week) in oral or written production. **Student Self-Assessment** • I can explain what a savings goal is. • I can calculate how many weeks I need to save to reach my goal. • I can describe my saving plan to my partner: 'My goal is...'; 'I need ___ weeks.' • I know why saving is important.	Teacher observation checklist. • Saving plan worksheet (doubles as assessment evidence).	—

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