

Teaching Intentions	<p><b><u>Students will learn</u></b></p> <p>About budgeting and money management          About how to budget          About different living costs          About the importance of money management and the possible consequences if money is not managed properly          About debt, what it is and how to avoid it          About the possible influences and reasons for debt and what to do if they get into debt</p>
Starter	<p>Discuss teaching intentions          Budget game</p>
Main Session	<p>Discuss why is it important to plan what you will spend your money on          Discuss the difference between essential and non essential spending what is essential and non essential spending          Discuss what happens when you don't budget          Debt role play          Student handout - Di Lemma gets into debt</p>
Resources and Materials	<p>Budget game          Debt role play          Student handout- Di Lemma gets into debt          Teaching notes</p>
National Curriculum	
PSHE	3(a)
Citizenship	1(e)
Differentiation	<p><b>All students must:</b> have an understanding of what debt is and how to avoid it</p> <p><b>Most students should:</b> have a basic understanding of the different types of expenditure</p> <p><b>Some students will:</b> be able to understand the difference between essential spending and non-essential spending. The importance of budgeting and the potential consequences of not</p>
Assessment	<p>Class discussions          Students questions/answers          Budget game          Debt role play          Student handout- Di Lemma gets into debt</p>