

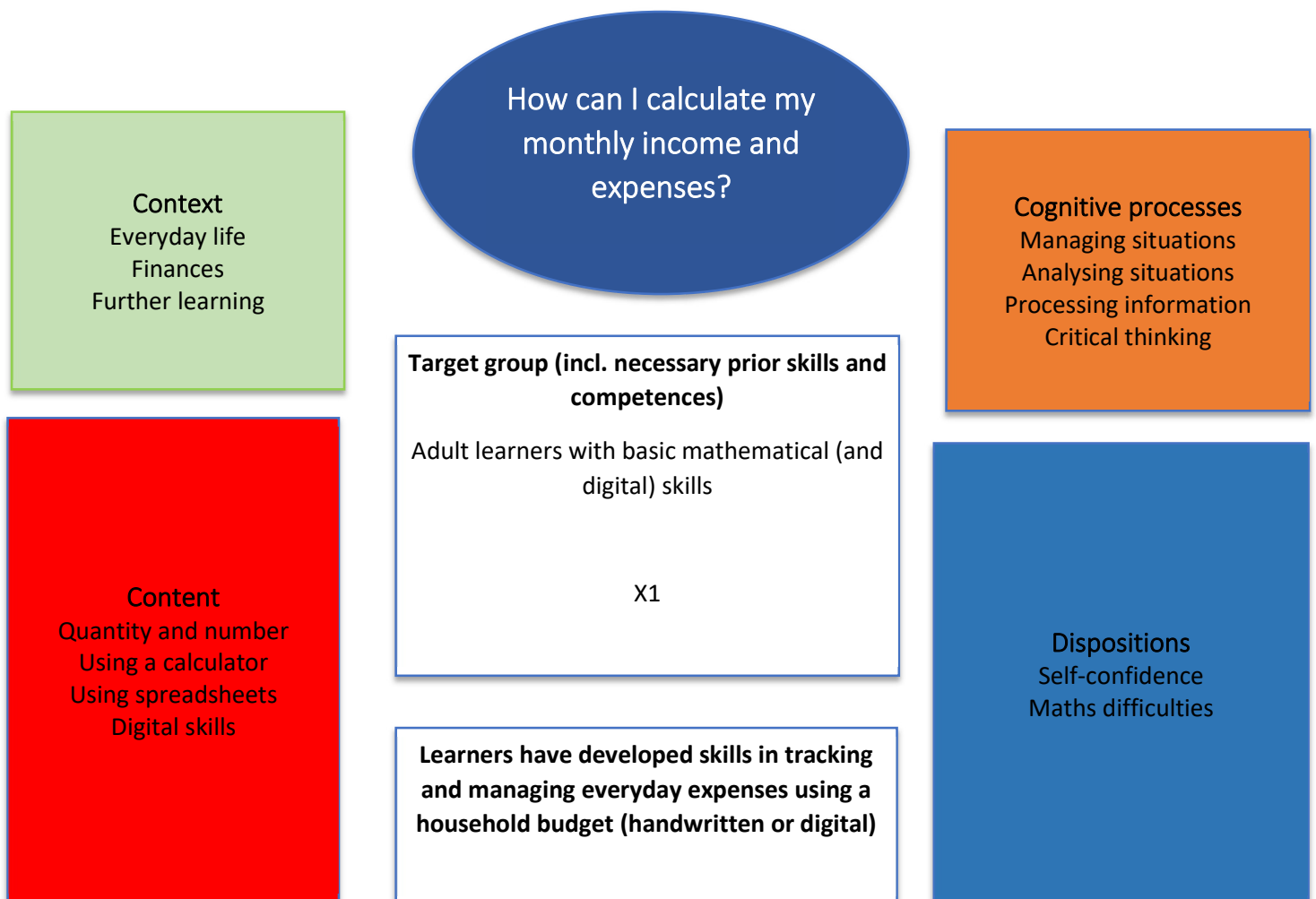
KEEP AN EYE ON YOUR EXPENSES

Track expenses, spot savings

Where has all my money gone? Everything is getting more and more expensive! You certainly know the situation: Your shopping basket at the supermarket stays the same, but you are shocked when you see that the costs for it are raising from week to week. The same happens when looking at the electricity and gas bills, when filling up the car with petrol or when getting the monthly rent for the flat. What if the washing machine spontaneously breaks down? Is there still enough money for the repair?

Having an overview of your monthly expenses by keeping a budget book can help you discover unnecessary expenses and save money.

Overview “Keep an eye on your expenses”



Main information	
Content	Quantity and number: addition and subtraction with large number Using a calculator (to verify results) Using digital skills (spreadsheets or online-tools to track expenses)
Target group	Adult learners with basic arithmetic skills (and being able to use a calculator) Adult learners being willing to reflect on their own financial situation
Learning intention	What is the intention of adults to face this problem? – Numeracy for personal and private purposes
Duration	Approx. 3 lessons
Material and resources	Cards, flipchart, expense trackers, budget books, online-tools, worksheets
Group size	Up to 10 learners
Problem statement	Especially in times when everything is getting more and more expensive, it is important to have an overview of one's expenses.
Working questions	What is the definition of "income" and "expenses"? What are different categories of expenses? Can I estimate correctly my daily/weekly/monthly expenses? How can I fill in an expense tracker /a budget book? How can I calculate income, expenses and the difference of both? How can I identify potential savings? How can I calculate with large numbers? How can I use a calculator to verify the results? How can I use digital tools to track expenses?
Learning outcomes and results	The learners are able to fill in a budget book (handwritten or digital) to have an overview of their monthly expenses. They can identify potential saving opportunities and, as a result, make informed decisions.
Reference to National Qualification Frame	Optional (country's decision)

Working plan

Time (lessons)	Description of content/activities	Material	Methodical and didactic information ¹
30 min +	<p>Activation</p> <p>What kind of expenses do the learners have in their everyday life?</p> <p>The learners write each item on a card, afterwards they discuss and group all the cards according to different categories such as food, transportation, mobile communication, leisure activities,...</p> <p>Presentation of an example of an expense tracker / budget book</p> <p>It may be necessary to clarify the terms of "income" and "expenses"</p>	<p>Cards</p> <p>Flipchart/Whiteboard</p> <p>Presentation on Flipchart/Whiteboard</p> <p>Expense tracker</p> <p>Budget book (Appendix 1, Appendix 2)</p> <p>Online-tool (Appendix 3)</p>	<p>HITS</p> <p>Questioning</p> <p>Cognitive activation</p> <p>Setting goals</p>
10 min	<p>Estimation</p> <p>The learners estimate their daily/weekly/monthly expenses. They do not share their estimations with the other learners as this could be an embarrassing situation for some of them.</p> <p>In a second step, they are asked to track exactly their expenses for one week.</p>	<p>Worksheet for the estimation</p> <p>Expense tracker (Appendix 1)</p>	<p>HITS</p> <p>Questioning</p>
50 min +	<p>Revision</p> <p>It can be necessary to repeat the basic arithmetic operations of addition and subtraction (with large numbers).</p>	<p>Montessori materials</p> <p>Online-tools (Appendix 4)</p> <p>Worksheets</p>	<p>HITS</p> <p>Differentiated teaching</p>

¹ for description and explanation of kinds of tasks, HITs and other background information please consult the teacher's/user's guide

<p>60 min +</p>	<p>Learning The learners work in pairs. Starting from a text about the monthly expenses of an exemplary family, the learners fill in a budget book.</p> <p>They calculate the income and the expenses (with a calculator), they check whether the family manages with its money and discuss where savings could be made.</p> <p>In a further step, they can group the expenses according to the categories they have detected at the beginning of the lesson.</p>	<p>Example of a family's income and expenses (Appendix 5 + 5a)</p>	<p>HITS Collaborative learning Hands on learning</p>
	<p>Transfer After having tracked their expenses for a week, the learners compare their real expenses to their initial estimation. Depending on the group of learners, they can discuss their experiences. They understand that tracking expenses helps to gain a better overview of their financial situation and, finally to save money. Depending on the learners' interest, they can use digital expense trackers</p>	<p>Apps Spreadsheets</p>	<p>HITS Multiple exposures Metacognitive strategies Feedback</p>

Suggestions for the teacher/user

The example presented here should be considered as exemplary and inspirational material presenting a guideline with a high range of possibilities of adapting those suggestions to a specific group of learners or an individual learner with his or her very personal requirements.

In concrete terms, the example “HAVE AN EYE ON YOUR EXPENSES” could be adapted these ways:

- Duration: Depending on the learners’ interest the duration of this example can vary significantly. In the activation phase, there are perhaps several terms which have to be clarified (f. ex. gross and net income). It also might be necessary to create a vocabulary list.
- Individualization: Depending on the prior skills of the learners, teachers and trainers may need different materials for the revision of the arithmetic operations (addition, subtraction). For learners with prior digital skills, the teachers and trainers can introduce expense trackers or budget books as spreadsheet or app.
- Dispositions taken into account: Talking about money is a sensitive matter. It is therefore also possible to address the topic only through a fictional example. The learners can make the transfer what they have learned on their own outside the classroom.
- Level of difficulty: The example contains calculations with large numbers. Some learners can calculate the result mentally, others use a calculator / smartphone.

Our educational activities aim at numeracy skills being not only memorized, but first of all being practiced and functionally used by the learners in daily life or/and vocational situations. It is therefore recommended to implement the idea of HITS² (higher impacts of teaching skills) as far and often as possible: ...

- ... work with concrete and authentic material that learners will recognize from everyday life situations. As for our example, some learners may never have seen a budget book before. Therefore, it is important to use a template with categories that correspond to the learners’ world. For the calculation process itself, the learners may perhaps prefer to use their smartphone instead of a calculator.
- ... ask the learners questions and let them raise questions themselves. It can be crucial to discuss numeracy themes, contexts and numbers. As already mentioned above, the

² For general information and explanation on HITS please see teachers’/user’s guide

discussion about the financial situation might be embarrassing for some learners.
Talking about the topic requires careful consideration and sensitivity.

- ... think of possible ways of transfer: The learners are reflecting on their financial situation. They become more aware of potential financial problems and may be able to resolve them. It is important to let them know that there are debt counseling services available to aid

Appendix 1


Track of expenses

	Groceries		Clothing		Household and cleaning products		Other	
Date	What?	Amount	What?	Amount	What?	Amount	What?	Amount
Total amount								




Appendix 2

<https://noe.arbeiterkammer.at/service/broschueren/konsument/Haushaltsbuch.pdf> [28.06.2023]

HAUSHALTSBUCH 

Kosten in € für					
Datum	Lebensmittel	Essen/Getränke auswärts	Kleidung	Kosmetik	Sonstiges
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
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29					
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31					
SUMME					

HAUSHALTSBUCH 

Kosten in € für					
Datum	Lebensmittel	Essen/Getränke auswärts	Kleidung	Kosmetik	Sonstiges
1					
2					
3					
4					
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8					
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SUMME					



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Appendix 3

<https://learningapps.org/view23379597> [28.06.2023]

The screenshot shows the LearningApps.org website interface. At the top, there is a navigation bar with the LearningApps.org logo and several menu items: "Apps durchsuchen", "Apps durchstöbern", "App erstellen", "Kollektion erstellen", and "Anmelden". Below the navigation bar, the main content area is titled "Einnahmen oder Ausgaben?". A task dialog box is displayed in the center, titled "Aufgabe". The text in the dialog box asks: "Handelt es sich hier um Geld, das Sie bekommen (Einnahmen) oder Geld, das Sie ausgeben (Ausgaben)? Ziehen Sie die Begriffe ins richtige Feld." There is an "OK" button at the bottom of the dialog box. The background of the main content area is split into a green section on the left and an orange section on the right, with the words "Einnahmen" and "Ausgaben" faintly visible. A blue checkmark icon is located in the bottom right corner of the main content area.



Appendix 4

Addition

www.learningapps.org/1588491 [30.06.2023]

The screenshot shows the LearningApps.org interface for an application titled "Addieren im Zahlenraum 50". The interface includes a search bar with "addieren über 100", navigation buttons for "Apps durchstöbern", "App erstellen", and "Kollektion erstellen", and a login button "Anmelden". The main content area features a number line from 0 to 50 with tick marks every 5 units. A central task box titled "Aufgabe" contains the text "Löse die Rechenaufgaben und ordne die Ergebnisse auf dem Zahlenstrahl" and an "OK" button. Below the task box, there are four draggable cards with the following addition problems: $18 + 11$, $2 + 14$, $22 + 22$, and another partially visible card. A hand icon is shown pointing at the $2 + 14$ card. A blue checkmark icon is located in the bottom right corner of the application area.



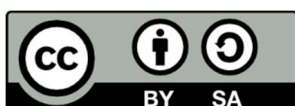
Appendix 5

Keeping a budget book

1. Read the text about the Schneider family.
2. Underline the income and the expenses in the text.
3. Write the income and the expenses in the budget book.
4. Calculate how much the Schneider family earns and spends per month.
5. Calculate whether the Schneider family has any money left at the end of the month.
6. Discuss with your partner: How could the Schneider family save money?

Family Schneider’s budget book

Income		Expenses	
What?	Amount	What?	Amount
Total:		Total:	
Difference (Income – Expenses):			



Appendix 5a

The Schneiders keep an eye on their expenses

Recently, the Schneider family has struggled with money. That is why Mr. and Mrs.

Schneider want to take a closer look at their monthly income and expenses.

Mrs. Schneider works full-time as a saleswoman and earns a net salary of €1.345 per month.

Mr. Schneider is a hairdresser. He works part-time for 30 hours a week and earns a net salary of €1.108 net every month. The child allowance for both of their children amounts to €279.

The Schneiders live in a rented apartment. The rent is €973 including utilities. However, they still have to pay an additional €83 for electricity.

For groceries the Schneiders spent €571 this month and another €53 for hygiene and cleaning products.

Clothes and shoes for the children cost €119.

Mr. Schneider is a smoker. He has wanted to quit smoking for a long time but he hasn't been successful yet. Last month, he spent €60 on cigarettes.

Mrs. Schneider attends a yoga class. The monthly fee is €45.

The Schneider family also has a car. They spent €304 on the leasing instalments and gasoline.

Mr. Schneider has a child from a previous marriage for whom he pays a child support in the amount of €223.

Yesterday the Schneiders had a stroke of bad luck. Their washing machine broke down. Now, they have to replace it urgently. So, they have immediately searched the internet for a new one. The best offer was € 398. Can they afford it?



(Foto: www.pixabay.com)

