

Inside a Bank Account

Learning goal

Read deposits, payments and the running balance on a fictional account.

Preparation

Print the pupil pages. Let pairs calculate or reason with the three cards, then justify the answer. No real household data is needed.

Teaching flow

5 min**Hook**

Read the story aloud. Ask which card facts are known and what the class needs to find out.

10 min**Model**

Think aloud through task 1: Write the balance after each of the three transactions.

20 min**Practise**

Pupils tackle tasks 2 and 3. Ask which card fact supports each answer.

7 min**Discuss**

Discuss this likely misconception: A bank account is a record; the balance changes when transactions are recorded. Never use real pupil details.

3 min**Exit**

Use the reflection as the exit check: What does the balance tell you?

Evidence of learning

The amount recorded as available after the listed transactions, subject to any further pending items.

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Model answers

1. €28 after the gift, €22 after the book, €19 after the bus.
2. Gift: IN. Book and bus: OUT.
3. Do not share the code or use the message link; ask a trusted adult and verify independently.

Reflection check

What does the balance tell you?

Look for: The amount recorded as available after the listed transactions, subject to any further pending items.

Watch for

A bank account is a record; the balance changes when transactions are recorded. Never use real pupil details.

Adapt the lesson

Support: Use green plus and orange minus transaction cards.

Stretch: Add a duplicate €6 book line and explain the two possible balances before checking evidence.

Teach at home

Use one fictional card at a time. Let the pupil reason first, then check with the model answers.

Notes: what can the pupil already explain?

Teaching example: not personal financial advice.