

Your First Month on Your Own

Learning goal

Balance a fictional monthly plan and revise it after a surprise.

Preparation

Print the pupil pages. Ask pupils to mark assumptions, terms and evidence before drawing conclusions. Use no private real data.

Teaching flow

7 min**Hook**

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

13 min**Model**

Think aloud through task 1: Add all planned jobs. Does the plan fit €1,200?

25 min**Practise**

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

10 min**Discuss**

Discuss this likely misconception: A balanced example is not proof that €1,200 is enough for real living costs in any location.

5 min**Exit**

Use the reflection as the exit check: Why is a buffer useful even in a balanced plan?

Evidence of learning

It gives room for an unexpected cost without immediately losing an essential job.

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Model answers

1. $€600 + €200 + €100 + €40 + €100 + €160 = €1,200$.
2. One valid revision: leisure €80 and repair €80; other jobs unchanged, total €1,200. Using the buffer is another reasoned option.
3. Reasoned priorities include rent, food, necessary transport and a buffer; circumstances matter.

Reflection check

Why is a buffer useful even in a balanced plan?

Look for: It gives room for an unexpected cost without immediately losing an essential job.

Watch for

A balanced example is not proof that €1,200 is enough for real living costs in any location.

Adapt the lesson

Support: Use a prefilled table and add only buffer plus leisure.

Stretch: Reduce income by €100 and make a new balanced plan with an explanation.

Teach at home

Ask the teenager to mark assumptions and missing conditions before comparing outcomes.

Notes: what can the pupil already explain?

Teaching example: not personal financial advice.