**CLIL lesson – 2.**

**Subject: ENGLISH/MATHS**

**Teachers**: Mgr. Polozsányiová Evelyn and Mgr. Katarína Pospíšilová (Maths teacher)

**Class:** 5.A

**Lenght of lesson**: 90 minutes

**Topic:** Income and expenses - how to handle money

### Teaching methods: Teacher-Centered Instruction, cooperative learning and group work, whole class work, practical learning

**Training aids**: multi-coloured hard paper cardboards, writing tools, glue, printed pictures, printed paper banknotes, stickers, pieces of paper with vocabulary, worksheet

**Educational goals:** The main goal is to teach students to work in groups, to teach them the value of money and how to handle it, to be able to solve simple mathematical addition and subtraction via word tasks motivated by real-life situations

**Vocabulary:**

Employee - Zamestnanec

Income - Príjmy

Salary - výplata

Expenses - Výdavky

utilities (electricity, gas, heat, rent) - réžia (elektrina, plyn, voda, nájom)

mortgage - hypotéka

kitchen/food - kuchyňa

drug store - drogéria

clothes and other small expenses - oblečenie a iné drobné výdavky

Savings - Úspory

Entrepreneur/Businessman - Podnikateľ

Unemployed - Nezamestnaný

social support from the state - soc. podpora od štátu

part-time job - irregular income - brigáda – nepravidelný príjem

**The structure of the lesson:**

1.motivation discussion and instruction

2.students dividing themselves into 5 groups of 5 children based on the printed number they were given at the beginning of the lesson

3.explaining and matching the printed vocabulary on the board to expenses/ incomes after deciding where does it belong

4. to each group is given one worksheet with a description of a particular family´s financial and social condition + their evidence of income and expenses

5. to each group are given small pictures connected to the families and paper money to help students count and later use them for their projects

6. students need to work towards not only a mathematical but also a special solution to the financial problems of families. They need to come up with an useful advice and some efficient options for the families.

7. project making ( poster )

8. presentation of each group´s project and solutions

**Main activity:** blending of financial literacy with providing personal advice and solutions via project making and its presenting

**Evaluation/Assesment:** each group´s presentation was evaluated orally and positives / interesting aspects of problem solving were picked –up

**Worksheet with tasks:**

Pracovný list s úlohami **/ Worksheet with tasks:**

**Rodina Novákovcov**

Zamestnanec ( 4 členná rodina, 2 dospelí, 2 deti):

**Príjmy:** -mzda 2 x 800,- Eur

**Výdavky:** - réžia ( elektrina, plyn, teplo, nájom) 380,- Eur

* hypotéka 200,- Eur
* kuchyňa 350,- Eur
* drogéria 30,- Eur
* oblečenie a iné drobné výdavky 50,- Eur

**Úspora:** 500,- Eur

Rodine sa pokazila stará chladnička. Bez chladničky nevedia fungovať. Neoplatí sa ju opraviť, preto by chceli kúpiť novú a väčšiu chladničku, ktorá stojí 1 200,- Eur. Môžu si Novákovci dovoliť kúpiť túto chladničku? Aké možnosti majú ešte Novákovci? Ako by ste sa rozhodli vy?

**Novákov family**

Employee (family of 4, 2 adults, 2 children):

**Income:** -salary 2 x 800,- Eur

**Expenses:**

- utilities (electricity, gas, heat, rent) 380,- Eur

- mortgage 200,- Eur

- kitchen/food 350,- Eur

- drug store 30, - Eur

- clothes and other small expenses 50, - Eur

**Savings:** 500, - Eur

The family's old refrigerator broke down. They cannot function without a refrigerator. It is not worth repairing, so they would like to buy a new and bigger refrigerator, which costs 1,200 EUR. Can the Novákovs afford to buy this refrigerator? What options does the Novákov family still have? How would you decide?

**Rodina Šťastných**

Podnikateľ ( 5 členná rodina, 2 dospelí, 3 deti):

**Príjmy:**  - 2 x 1 500,- Eur

**Výdavky:** - réžia (elektrina, plyn, voda) 300,- Eur

* hypotéka 550,- Eur
* kuchyňa 500,- Eur
* drogéria 50,- Eur
* oblečenie a iné drobné výdavky 100,- Eur

**Úspora**: 2 000,- Eur

Rodina šťastných plánuje ísť po dlhom čase na dovolenku do Karibiku o 4 mesiace. Podľa cenovej ponuky, ktorú dostali, by ich dovolenka stála 4 000,- Eur. Môžu si dovoliť túto dovolenku? Ako by ste riešili túto situáciu vy? Aké možnosti má rodina Šťastných?

**The Happy family**

Entrepreneur/Businessman (family of 5, 2 adults, 3 children):

**Income:** - 2 x 1,500,- Eur

**Expenses**:

- utilities (electricity, gas, water) 300,- Eur

- mortgage 550,- Eur

- kitchen/food 500,- Eur

- drug store 50,- Eur

- clothes and other small expenses 100,- Eur

**Savings:** 2,000,- Eur

The Happy family plans to go on a long vacation to the Caribbean in 4 months. According to the price offer they received, their holiday would cost 4,000 EUR. Can they afford this vacation? How would you handle this situation? What options does the Happy family have?

**Rodina Mrkvičkových**

Nezamestnaný ( 3 členná rodina, 2 dospelí, 1 dieťa):

**Príjmy:** soc. podpora od štátu 450,- Eur

brigáda – nepravidelný príjem 200,- Eur

**Výdavky:** - réžia ( elektrina, plyn, teplo, nájom) 250 ,-Eur

* kuchyňa 150,- Eur
* drogéria 15,- Eur
* oblečenie a iné drobné výdavky 30,- Eur

**Úspora:** 150,- Eur

Rodina Mrkvičkových by chcela osláviť 6. narodeniny svojej dcérky a ísť na večeru, ktorá by ich stála 60,- Eur, a ako prekvapenie rodičia chceli kúpiť dcére jej prvý bicykel, ktorý stojí 80,- Eur. Môže rodina Mrkvičkových splniť sen svojej dcéry? Aké majú možnosti? Ako by ste túto situáciu riešili vy?

**The Carrot family**

Unemployed (family of 3, 2 adults, 1 child):

**Income:** social support from the state 450,- Eur

part-time job - irregular income 200,- Eur

**Expenses**:

- utilities (electricity, gas, heat, rent) 250,- Eur

- kitchen 150,- Eur

- drug store 15,- Eur

- clothes and other small expenses 30,- Eur

**Savings:** 150,- Eur

The Carrot family would like to celebrate their daughter's 6th birthday and go to a dinner that would cost them 60 Euros, and as a surprise, the parents wanted to buy their daughter her first bicycle, which costs 80 Euros. Can the Carrot family fulfill their daughter's dream? What options do they have? How would you handle this situation?





