

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_  
BUSINESS: Household budgeting

# Business

## Household budgeting

It is not necessary to carry out all the activities contained in this unit.

Please see *Teachers' Notes* for explanations, additional activities, and tips and suggestions.

<b>Theme</b>	<b>Household budgeting</b>
<b>Levels</b>	<b>A1 – B1</b>
<b>Language focus</b>	Key vocabulary, word identification, sentence structure, extracting information from text, writing text, grammar.
<b>Learning focus</b>	Using Business textbooks and accessing curriculum content and learning activities.
<b>Activity types</b>	Matching, word identification, structuring sentences and text, cloze, multiple choice, reading comprehension, categorising vocabulary, recording learning, developing a learning resource.
<b>Acknowledgement</b>	<b>Extracts from <i>Business Studies Revision Notes for Junior Certificate (4<sup>th</sup> edition)</i>. J.F. O' Sullivan. Gill &amp; Macmillan.</b> We gratefully acknowledge Gill & Macmillan for the right to reproduce text in some of these activities.
<b>Learning Record</b>	A copy of the Learning Record should be distributed to each student. Students should: <ol style="list-style-type: none"><li>1. Write the subject and topic on the record.</li><li>2. Tick off/date the different statements as they complete activities.</li><li>3. Keep the record in their files along with the work produced for this unit.</li><li>4. Use this material to support mainstream subject learning.</li></ol>

## Making the best use of these units

- **At the beginning of the class**, make sure that students understand **what** they are doing and **why**. *'We are doing the exercise on page (12) to help you to remember key words / to help your writing skills / to help with grammar'* etc.
- You can create your **personal teaching resource** by printing these units in full and filing them by subject in a large ring binder.
- **Encourage students to:**
  - Bring the relevant **subject textbooks** to language support class. It does not matter if they have different textbooks as the activities in these units refer to vocabulary and other items that will be found in all subject textbooks. These units are based on curriculum materials.
  - Take some **responsibility for their own learning** programmes by:



Developing a **personal dictionary** for different subjects, topics, and other categories of language, on an on-going basis. This prompt is a reminder.

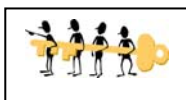


Recording what they have learnt on the **Learning Record**, which should be distributed at the start of each unit.



Keeping their own **files** with good examples of the work produced in language support for different subjects and topics. This file will be an invaluable **learning resource** in supporting mainstream learning.

- Don't forget that many of the activities in these units are suitable as **homework** tasks, for **self-study**, or for use in the **subject classroom** with the agreement of the subject teacher.



Indicates that answers may be found at the end of the unit.

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**BUSINESS: Household budgeting**

## Keywords

The list of keywords for this unit is as follows:

### Nouns

accruals  
amount  
benefit  
bill  
borrowings  
budget  
cable television  
capital expenditure  
car  
cash  
changes  
children's allowance  
clothing  
costs  
current expenditure  
deficit  
education  
emergency/emergencies  
entertainment  
expenditure  
expenses  
family  
groceries  
health costs  
health insurance  
holidays  
home  
home insurance  
house  
household (*noun*)  
household costs  
income  
internet  
items

life insurance  
loans  
means  
medicine  
month  
mortgage  
overtime  
petrol  
pocket money  
salary  
savings  
services  
shortfall  
subtotal  
surplus  
telephone  
time of use

### Verbs

to answer  
to arrange  
to balance  
to borrow  
to budget  
to close  
to consider  
to cover  
to cut back  
to ensure  
to estimate  
to expect  
to finance  
to increase

to make sure  
to manage  
to open  
to owe  
to pay a bill  
to prepare  
to put aside  
to run  
to save  
to shop  
to shop around  
to spend  
to suggest  
to work

### Adjectives

actual  
annual  
cheaper  
daily  
discretionary  
enough  
fixed  
future  
household (*adjective*)  
irregular  
monthly  
necessary  
net  
planned  
regular  
total  
weekly

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### Vocabulary file 1

This activity may be done in language support class or in the mainstream subject classroom.

Word	Meaning	Word in my language
accruals		
amount		
bill		
borrowings		
budget		
deficit		
emergency		



Get your teacher to check this and then file it in your folder so you can use it in the future.

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## Vocabulary file 2

This activity may be done in language support class or in the mainstream subject classroom.

Word	Meaning	Word in my language
expenditure		
expenses		
household		
income		
mortgage		
savings		
shortfall		



Get your teacher to check this and then file it in your folder so you can use it in the future.

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### Vocabulary file 3

This activity may be done in language support class or in the mainstream subject classroom.

Word	Meaning	Word in my language
surplus		
to arrange		
to consider		
to cut back		
to owe		
to pay a bill		
total		



Get your teacher to check this and then file it in your folder so you can use it in the future.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Household budgeting**

**Level:** all  
**Type of activity:** whole class

**Focus:** vocabulary, spelling,  
dictionary use  
**Suggested time:** 10 minutes

## Activating students' existing knowledge

Use a spidergram to activate students' ideas and knowledge on the key points in this chapter. See **Teachers' Notes** for suggestions.

Possible key terms for the spidergram:

**budget**            **loan**  
**household expenses**

- Invite students to provide key words in their own languages.
- Encourage dictionary use.
- Encourage students to organise their vocabulary into relevant categories (e.g. meaning, nouns, keywords, verbs etc.).



Students should record vocabulary and terms from the spidergram in their personal dictionaries.

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**BUSINESS: Household budgeting**

**Level:** A1  
**Type of activity:** pairs or individual

**Focus:** vocabulary, spelling, dictionary  
**Suggested time:** 30 minutes



### Working with words

#### 1. Tick the correct answer



- a) these are bills
- b) this is a maths textbook
- c) this is a computer desk
- d) this is a piece of chalk



- a) this is a jobseeker
- b) this is cable TV
- c) this is a book
- d) this is a shelf

#### 2. Find these words in your textbook.

Write your own explanation for these words. Then write the word in your own language. Use your dictionary if necessary.

Word	Page in textbook	Explanation	In my language
borrowings			
budget			
expenditure			
mortgage			

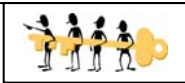


Check that these key words are in your personal dictionary.



Level: A1  
 Type of activity: pairs or individual

Focus: vocabulary, basic sentence structure  
 Suggested time: 30 minutes



### Picture Sentences

1. Tick the correct answer

- a) This is a CD-ROM.
- b) These are pencils.
- c) This is a loan.



- a) This is about balancing.
- b) This is about singing.
- c) This is about football.



- a) This is about sport.
- b) This is about flying.
- c) This is about budgets.



2. Put these words in the correct order to form sentences.

important budgets are

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plan for money your make a

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budget plan this called is a

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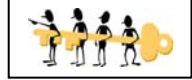
**Level:** A1 / A2

**Type of activity:** pairs or individual

**Focus:** word identification, vocabulary

**Suggested time:** 20 minutes

**Odd One Out**



1. Circle the word which does not fit with the other words in each line.

*Example:*    *apple*    *orange*    *banana*    **taxi**

household      family      budget      pink

months      April      cat      December

family      blue      expenditure      budgeting

dog      savings      future      bank

2. Find these words in your textbook. Then put them in short sentences in your own words. Use a dictionary if necessary.

to balance \_\_\_\_\_

to consider \_\_\_\_\_

to cut back \_\_\_\_\_

to estimate \_\_\_\_\_

to manage \_\_\_\_\_



Check that these key words are in your personal dictionary.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Household budgeting**

**Level:** A2 / B1

**Type of activity:** Individual

**Focus:** key vocabulary, writing descriptive text

**Suggested time:** 20 minutes



## Business Keywords

1. Fill in the missing letters of the keywords listed below.

On the line beside each word, write whether the word is a noun, an adjective or a verb.

mor\_g\_\_e \_\_\_\_\_

est\_\_at\_d \_\_\_\_\_

ir\_\_gu\_ar \_\_\_\_\_

ov\_\_ti\_e \_\_\_\_\_

2. Write as many words as possible related to **household budgeting**. You have 3 minutes!

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BUSINESS: Household budgeting

Level: A1 / A2  
Type of activity: pairs or individual

Focus: key vocabulary, pronunciation, spelling  
Suggested time: 20 minutes



### Unscramble the letters

1. This is a plan for your money in the future      EBGTDU

Answer \_\_\_\_\_

2. This is a long-term loan to buy a house      TMOAGERG

Answer \_\_\_\_\_

3. Another word for food that you buy for the home      ROEISGREC

Answer \_\_\_\_\_

4. You ask one of these when you want to know something      UEQNTISO

Answer \_\_\_\_\_

Look at each word as you write the answer.

Is your spelling correct?

Can you pronounce the word?

Do you know what the word means?

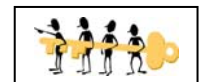
Have you got this word in your personal dictionary?



### Solve the secret code

English=	A	B	D	E	G	R	S	T	U
Code=	W	X	Y	F	K	Q	M	O	L

example: (code) QFWY = READ (English)



XLYKFOM WQF KQFWO! =

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Household budgeting**

**Level:** A1

**Type of activity:** pairs or individual

**Focus:** vocabulary, basic sentence structure

**Suggested time:** 30 minutes



## Completing sentences

1. Fill in the blanks in these sentences. Use words from the Word Box below.

Reasons Why a Household Would Prepare a \_\_\_\_\_

- (1) To make sure that the family will have enough to cover future expenditure.
- (2) To ensure that they will live within their means.
- (3) To see which \_\_\_\_\_ they may have to arrange borrowings.
- (4) To see which months they will have a \_\_\_\_\_ or deficit, so that they can plan for the \_\_\_\_\_.
- (5) To identify the amount to be spent on different areas, e.g. car, house.
- (6) To identify areas of \_\_\_\_\_ that they could cut back on.

**Word Box:**

expenditure	months	budget
surplus	future	

2. The words **surplus** and **deficit** have opposite meanings. Find five pairs of opposites from the words below.

expenditure	increase	decrease	short-time	past
borrowings	income	savings	future	overtime

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**Level:** A2 / B1  
**Type of activity:** individual

**Focus:** key vocabulary, topic information, reading comprehension  
**Suggested time:** 30 minutes



## Multiple choice

*Read the text below and choose the best answers.*

D. Current Expenditure & Capital Expenditure, Accruals & Savings

(1) Current expenditure is spending on items necessary to run the house and family on a daily basis, e.g. food, entertainment, clothing, petrol.

(2) Capital expenditure is spending on items that will last a long period of time, e.g. house, car, television, video, cooker.

(3) Accruals: these are services that we do not pay for at the time of use, e.g. electricity, telephone. When we get the bill we pay the amount owed.

(4) Savings: this is putting money aside for the future, e.g. to buy a house or car, to finance children's education, holidays and emergencies.

F. If a family had a deficit for the year, what possible changes could they make in the household budget?

(1) Cut back on discretionary expenditure - birthdays, holidays, entertainment, presents, etc.

(2) Reduce household costs through better buying.

(3) Shop around for cheaper car and house insurance.

(4) Consider selling some investments.

(5) Do overtime or part-time work, or increase income in some other way.

(6) Cut back on household costs and car costs.

1. What kind of expenditure is buying food?

- |             |                  |
|-------------|------------------|
| a) accruals | b) discretionary |
| c) capital  | d) current       |

2. What is the name for putting money away to pay for something in the future?

- |                        |                        |
|------------------------|------------------------|
| a) accruals            | b) savings             |
| c) capital expenditure | d) current expenditure |

3. If you reduce household costs, does that mean you spend...

- |                              |                     |
|------------------------------|---------------------|
| a) more money?               | b) no money at all? |
| c) the same amount of money? | d) less money?      |

4. If you have a budget deficit, should you increase your income if you can?

- |        |       |
|--------|-------|
| a) Yes | b) No |
|--------|-------|

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BUSINESS: Household budgeting

Level: A2 / B1

Type of activity: individual

Focus: writing sentences

Suggested time: 40 minutes

## Writing

Jackie, a single person, has written out her income versus her expenditure for the month of June. Write out the information in full sentences. Finish, by giving Jackie some advice!

<b>Income</b>	
Salary (net)	€1,800
<b>Expenditure</b>	
Rent	€800
Food	€320
Entertainment	€400
Clothes	€350
Phone credit	€100
Bills – electricity/TV etc	€80
Monthly bus pass	€60
Miscellaneous (birthday presents etc)	€200
<b>Total Expenditure</b>	€2,310

*Jackie earns one thousand, eight hundred euro a month, after deductions. She spends*

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NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

**BUSINESS: Household budgeting**

**Level:** B1

**Type of activity:** individual/pair

**Focus:** identifying and using if clauses with 'if'

**Suggested time:** 30 minutes

## Grammar points



### Sentences with if

1. Read sentences a, b, c (about a family budget) and answer the questions that follow.

a. *If they didn't make phone calls, they wouldn't owe any money.*

Do they make phone calls?

Do they owe money?

b. *If she shopped in Penny's, she would save money.*

Does she shop in Penny's?

Does she save money?

c. *If they saved money every month, they would have enough for a holiday.*

Do they save every month?

Will they have enough for a holiday?

2. Bruce also spends too much money every month. Give Bruce advice using

If + past tense + would

Share apartment/save on rent

*If you shared your apartment, you would save money on rent.*

Made your own lunch/save €10 a week

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Changed supermarkets/save twenty per cent of grocery bill

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(Continued on next page)



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### Grammar points (continued)

Change mobile phone companies/cheaper texts

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Buy a monthly bus pass/save lots of money

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3. What kinds of things do parents say to their children when they aren't doing very well at their school work and getting low marks? Think of three or four sentences with if + simple past tense + would

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4. Write short paragraphs to complete these sentences in your own words:

If I won a million euro....

If there was only one day left before the end of the world...

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Levels A1 and A2

### Alphaboxes

Using your textbook, find **one** word beginning with each of the letters of the alphabet. Write the word in the relevant box. You could also write the word in your own language.

a	b	c
d	e	f
g	h	i
j	k	l
m	n	o
p	q	r
s	t	u
v	w	xyz

Do you understand all these words?



Get your teacher to check this, then file it in your folder so you can use it in the future.

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

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Word Search Level: All levels



Find the words in the box below.

F I  
N E T V  
W C A S H T  
K F I G U R E S  
S U R P L U S P Y W  
L W P Y D D E F I C I T  
D W E S T I M A T E L O A N  
V I S U B T O T A L V W U A K E  
W S M O N T H F O G R O C E R I E S  
B D H M T O T A L S D O S A L A R Y O L  
C O S T I M O R T G A G E G Q C O S T S  
T F B I N C O M E X B E N E F I T W  
E C F E M S H O U S E H O L D B  
E X P E N D I T U R E X E R  
I N S U R A N C E I O M  
C S A V I N G S E X  
V A C T U A L S  
B U D G E T  
X I E V  
Q Q

ACTUAL	EXPENDITURE	MONTH
BENEFIT	FIGURES	MORTGAGE
BUDGET	GROCERIES	NET
CASH	HOUSEHOLD	SALARY
COST	INCOME	SAVINGS
COSTS	INSURANCE	SUBTOTAL
DEFICIT	LOAN	SURPLUS
ESTIMATE		TOTAL

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## Play Snap

Make Snap cards with 2 sets of the same keywords. See *Notes for teachers* for ideas about how to use the cards.



<b>expenditure</b>	<b>expenditure</b>
<b>insurance</b>	<b>insurance</b>
<b>deficit</b>	<b>deficit</b>

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<b>budget</b>	<b>budget</b>
<b>mortgage</b>	<b>mortgage</b>
<b>overtime</b>	<b>overtime</b>

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<b>discretionary</b>	<b>discretionary</b>
<b>irregular</b>	<b>irregular</b>
<b>actual</b>	<b>actual</b>

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## Answer key

### Working with words, page 8

a, b

### Picture sentences, page 9

c, a, c

Budgets are important.

Make a plan for your money.

This plan is called a budget.

### Odd One Out, page 10

Pink, cat, blue, dog

### CSPE key words, page 11

Mortgage (noun), estimated (adjective or verb), irregular (adjective), overtime (noun)

### Unscramble the letters, page 12

Budget, mortgage, groceries, question

Secret Code: budgets are great

### Completing Sentences, page 13

1. Reasons Why a Household Would Prepare a **budget**.

(1) To make sure that the family will have enough to cover future expenditure.

(2) To ensure that they will live within their means.

(3) To see which **months** they may have to arrange borrowings.

(4) To see which months they will have a **surplus** or deficit, so that they can plan for the **future**.

(5) To identify the amount to be spent on different areas, e.g. car, house.

(6) To identify areas of **expenditure** that they could cut back on.

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**2. Opposites:** income/expenditure, increase/decrease, short-time/overtime, past/future, savings/borrowings

**Multiple Choice, page 14**

1d, 2b, 3d, 4a.

**Grammar points, pages 16/17**

1. a. yes, yes b. no, no c. no, no

2. If you shared your apartment, you would save money on rent.

If you made your own lunch, you would save ten euro a week.

If you changed your supermarket, you would save twenty per cent off your grocery bill.

If you changed mobile phone companies, you would/could send cheaper texts.

If you bought a monthly bus pass, you would save lots of money.

**Word Search, page 19**

F I  
N E T V  
W C A S H T  
K F I G U R E S  
S U R P L U S P Y W  
L W P Y D D E F I C I T  
D W E S T I M A T E L O A N  
V I S U B T O T A L V W U A K E  
W S M O N T H F O G R O C E R I E S  
B D H M T O T A L S D O S A L A R Y O L  
C O S T I M O R T G A G E G Q C O S T S  
T F B I N C O M E X B E N E F I T W  
E C F E M S H O U S E H O L D B  
E X P E N D I T U R E X E R  
I N S U R A N C E I O M  
C S A V I N G S E X  
V A C T U A L S  
B U D G E T  
X I E V  
Q Q