

Pocket money scenario

Read to class

Hein has a problem, he has heard that some of his friends get pocket money. His parents don't know that some students receive pocket money each week; often for helping out at home by doing their own jobs. Hein does lots of jobs around home. He is happy to help because he knows his parents work hard and are often tired, but he really wants to be able to stop at the shop on the way home from school and buy some chips or a drink with his friends; even to be able to buy something at the school canteen.

Hein needs your help to explain pocket money to his parents.

Questions to discuss

Who pays pocket money?

Where does this money come from?

How often do you think this pocket money is paid?

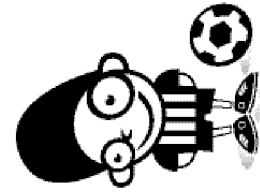
Do children get money from anywhere else besides pocket money?

What do they do with their pocket money?

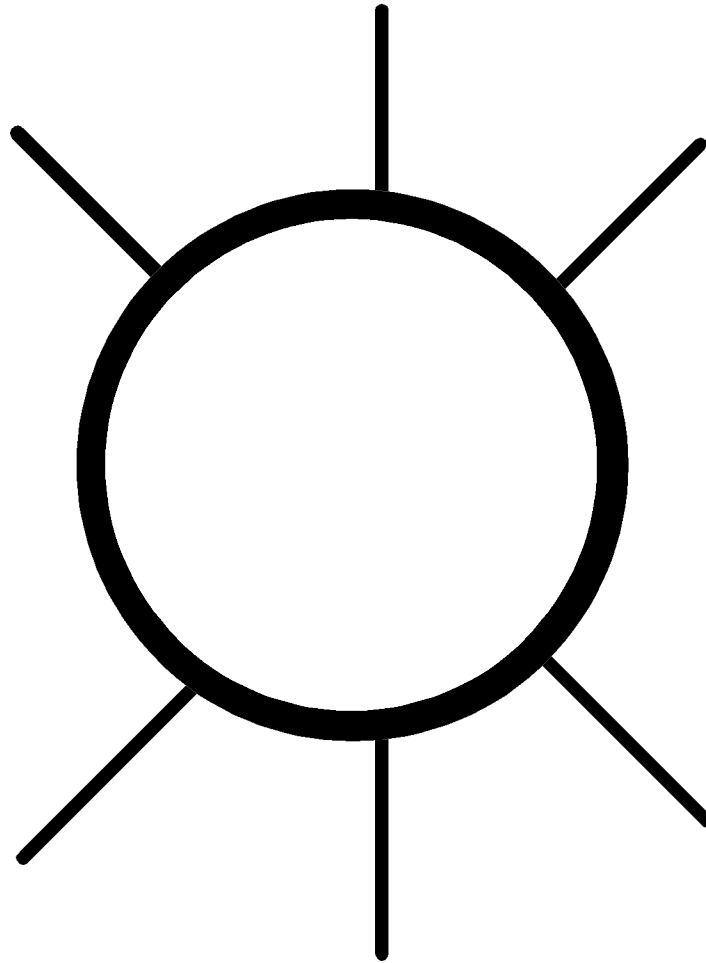
What happens when someone doesn't have enough pocket money to buy what they want?

How do you think you could save for something that costs more than (weekly or fortnightly) pocket money?

Where and/or how could you keep your pocket money (or other money you get) safe?



Needs and wants mind map



Statement of cheque account

Northern Banking Corporation
RYDE NSW

Mr M C Benson & Mrs B W Benson
39 Glen St
Arcadia 2159

Account No.
830801

Sheet No.
131

Name of account
Mark Charles Benson & Beth Wendy Benson


Date	Particulars	Debit	Credit	Balance
2003	BROUGHT FORWARD			1032.82 CR
1-Jul	FEE	16.60		
	FEDERAL TAX ON DEBITS	3.55		
	STATE DUTY ON DEPOSITS	1.50		
	772200	35.00		
	772201	72.80		903.37 CR
4-Jul	OFFICE OF PARLIAMENT PAY 02/07/03		1,500.00	
	772182	240.00		
	772199	12.00		2151.37 CR
5-Jul	772202	50.00		2101.37 CR
6-Jul	772198	60.00		2041.37 CR
7-Jul	772204	472.00		1569.37 CR
8-Jul	772203	1,000.00		
	772205	54.60		514.77 CR
13-Jul	772209	30.80		483.97 CR
14-Jul	DEP		60.00	543.97 CR
15-Jul	772206	15.00		
	772207	20.00		508.97 CR
19-Jul	772208	10.00		498.97 CR
22-Jul	597674	3.00		
	772210	14.80		481.17 CR
28-Jul	597671	192.00		289.17 CR

Last statement to	This statement to	Total debits	Total credits	
30-Jun-03	29-Jul-03	2303.65	1,560.00	CRcredit OD overdrawn


Proceeds of cheques etc. accepted for collection will not be available till cleared.
All entries for the last few days are subject to verification and authorisation. Any items not paid, or withdrawn, will be adjusted by reversal entry on a later statement.
Please see reverse for additional information.

AB60
62901

Sample cheque

12 August 2004			Australia One Bank WESTERN BRANCH		123456
To Supermarket			Pay Supermarket		12 August 2004
For Groceries		the		or bearer	
Balance brought fw	\$ 65 50	sum of <i>Twenty-five dollars only</i>		\$ 25.00	
Deposits	10 00	STAMP DUTY PAID	SALLY SMITH		<i>Sally Smith</i>
Total	75 50		"1123456 1987 123 1165 110012"		
This cheque	25 00	NOT NEGOTIABLE			
Balance carried fw	50 50				
123456					

Sample passbook

Australia One Bank NORTHERN BRANCH				ACCOUNT NUMBER 123456789	
ACCOUNT NAME: MR ANDREW J WRIGHT			ONE PLUS SAVINGS ACCOUNT		
DATE	TRANSACTION	REF.	AMOUNT	BALANCE	
1	12AUG03 BALANCE B/FWD	6620		120.85	
2	12AUG03 CASH DEPOSIT		21.00	141.85	
3	15AUG03 AUTOMATIC FUNDS TRANSFER		85.50 -	56.35	
4	01SEP03 ACCOUNT KEEPING FEE		1.20 -	55.15	
5	25SEP03 CHEQUE DEPOSIT		75.00	130.15	
6	26SEP03 CASH DEPOSIT		10.80	140.95	
7	01OCT03 ACCOUNT KEEPING FEE		1.20 -	139.75	
8	01OCT03 CREDIT INTEREST		0.45	140.20	
9	07OCT03 FRANKIES PAPER DELIVERIES		32.95	173.15	
10	DELIVERY ASSISTANT PAY 2648159				
11	15OCT03 AUTOMATIC FUNDS TRANSFER		85.50 -	87.65	
12	20OCT03 CASH/CHEQUE WITHDRAWAL		30.00 -	57.65	
13	01NOV03 ACCOUNT KEEPING FEE		1.20 -	56.45	
14	01DEC03 ACCOUNT KEEPING FEE		1.20 -	55.25	
15	11DEC03 CASH/CHEQUE WITHDRAWAL		35.00 -	20.25	
16	29DEC03 CASH DEPOSIT		80.00	100.25	
17	01JAN04 ACCOUNT KEEPING FEE		1.20 -	99.05	
18	01JAN04 CREDIT INTEREST		0.30	99.35	
19	15JAN04 CHEQUE DEPOSIT		15.35	114.70	
► Please check money received and all entries in your passbook before leaving the branch.			► Thank you for banking with Australia One Bank		

Sample bank forms

Deposit / Repayment		
<input type="checkbox"/> Cheque	Account Name:	Date:
<input type="checkbox"/> Savings	Card / Account Number:	Cash:
<input type="checkbox"/> Credit	Cheque No. BSB No. Cheque Drawer	Amount:
	Paid in by (Signature)	Total:

Withdrawal / Transfer / Cash Advance		
<input type="checkbox"/> Cheque	Account Name:	Date:
<input type="checkbox"/> Savings	Card / Account Number:	Cash:
<input type="checkbox"/> Credit	Signature.	Total:
	Account transferred to: Account name Location Card/Account Number	Amount:

Deposit / Repayment		
<input type="checkbox"/> Cheque	Account Name:	Date:
<input type="checkbox"/> Savings	Card / Account Number:	Cash:
<input type="checkbox"/> Credit	Cheque No. BSB No. Cheque Drawer	Amount:
	Paid in by (Signature)	Total:

Withdrawal / Transfer / Cash Advance		
<input type="checkbox"/> Cheque	Account Name:	Date:
<input type="checkbox"/> Savings	Card / Account Number:	Cash:
<input type="checkbox"/> Credit	Signature.	Total:
	Account transferred to: Account name Location Card/Account Number	Amount:

Home to Bank game Instructions

Use plastic play money or make copies of coins from a mathematics resource book.

Play the game with a partner or if the students have insufficient Maths skills for the 'transactions' involved undertake as an interactive whole class activity.

It will be necessary to 'trade' coins e.g. 2x50c coins for \$1 during the game. Students may need assistance with this. Every effort has been made to ensure a positive balance at the end of the game, however an occasional negative balance will occur. This provides the opportunity to talk about the need to manage money and to make informed spending and saving decisions.

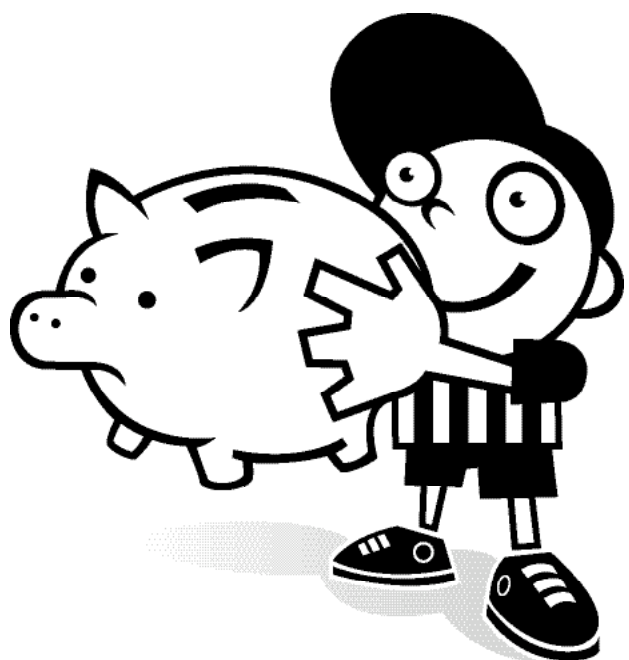
You will need:

- Copies of the game board
- A counter for each player
- 42 different coins, 7 each of 5c, 10c, 20c, 50c, \$1 and \$2 coins (or use coins of denominations to suit number skills of class).
- A centicube or die marked on two sides with 1, two sides with 2, two sides with 3.

How to play

- Each player takes one of each coin and puts the rest of the coins in the middle.
- Put the counters on the house to start.
- Decide who will start.
- Roll the centicube or die, move 1, 2 or 3 places.
- Follow the instructions on the square you have landed on; choose a coin from the pile if you are able to add coins. If you lose or spend money do not pick up a coin.
- You can choose any path to the bank, but you can't retrace your steps.
- The game ends when both players have reached the bank.
- Count your money and put it in the bank.

- Take your money to the banker (teacher) for checking.
- The teacher will give you a slip with the amount of money you earned in the game.
- Keep this slip for the next lesson.
- The winner is the person who has the most money in the bank.



Supermarket search

<p>People (Who can I see in the supermarket? What are they doing?)</p>	<p>Layout (What sections are there in a supermarket, e.g. dairy, frozen food, fresh food?)</p>	<p>Goods (What can I buy in a supermarket?)</p>
<p>Signs (What signs can I see? Where are they found?)</p>	<p>Sounds (What can I hear? What are people saying?)</p>	<p>Other Other things I noticed about the supermarket.</p>

