



# MAKE MONEY MAKE SENSE



## Bills Lesson plan 2 16-19

Teaching aims of the session	Possible teaching activity	Learning outcomes
<p>To explain the main areas of expenditure that can be incurred by an average household.</p> <p>To explain that living independently means managing finances and dealing with the possible complications.</p> <p>To give an insight into how bills and expenses function and the consequences of not keeping your finances in order.</p> <p>To encourage students to shop around for the best deals from service/utility providers.</p> <p>To explain the consequences of non-payment of bills and debt.</p>	<p>Summary of the previous lesson-</p> <p><b>Discuss the main areas of expenditure that can be incurred by an average household.</b> <i>Brainstorm or class work</i></p> <p><b>How do we pay all these different bills? Try to get students to mention all of the below:</b> <i>Brainstorm, class work or pair work</i></p> <p><b>-At a bank or building society using a giro slip</b>  <b>-Direct debit</b>  <b>-Standing order</b>  <b>-Credit card</b>  <b>-Debit card</b>  <b>-Cheque</b>  <b>-Post office</b>  <b>-At a Paypoint</b>  <b>-Many shops offer the facility for you to pay by cheque at the till</b>  <b>-By phone or internet banking</b></p> <p><b>What are the consequences of not paying bills?</b> Get students to think about the consequences of not paying their bills. What might happen? <i>Brainstorm, class work or pair work</i></p> <p><b>Mortgage arrears = repossession / eviction</b></p> <p><b>Rent = eviction</b></p>	<p>Students will be able to identify different costs/expenditures that need to be addressed.</p> <p>Students will understand the difference between essential spending and non-essential spending.</p> <p>Students will understand the importance of budgeting and the potential consequences of not.</p> <p>Students will be able to recognise the importance of shopping around for the best deals.</p>



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**Council tax = items taken / deduction from wages / prison**

**Gas or electricity bill = supply cut off**

**Income tax = items taken / bankruptcy**

**TV licence = fine / items taken / prison / bankruptcy**

**Telephone bill = disconnection**

**Suggested handouts**  
Use the sample bills to show the students what they look like and explain the different costs and different service providers.

Electricity bill handout  
Council tax bill handout  
Water bill handout

Use the sample cheques and debit card handout in the banking section.