

Lesson: Budgeting in an Urban Slum



National Curriculum Learning Objectives:

1. Use a calculator for calculations involving several digits, including decimals; use a calculator to solve number problems [for example, $49 \times 7 = 343$]; know how to enter and interpret money calculations and fractions; know how to select the correct key sequence for calculations with more than one operation [for example, $56 \times (87 - 48)$].

(Ma2: 3k)

2. Solve problems involving data.

(Ma4: 2a)

3. Pupils should be taught that their actions affect themselves and others, to care about other people's feelings and to try to see things from their points of view.

(PSHE 4a)

4. To think about the lives of people living in other places and times, and people with different values and customs.

(PSHE 4b)

5. To think about themselves, learn from their experiences and recognise what they are good at.

Description

The class will be split into different groups and told that they are a family living in an urban slum in Mumbai.

Each person in the group will take on a different role which will contribute to the daily income of the family, and determine whether they have enough money at the end of the day to buy the things that the family needs.

Children will carry out various activities in their different roles in order to bring in money. They will learn to be patient and understand that while some tasks may not necessarily be stimulating, they are necessary for these families in order to survive.

Everyone must work hard and join in as concentration and effort will be crucial in order to ensure quality goods.

Suggested time: 2 ¼ hrs

New Words:

Budget, Rupee

Resources Used in this Lesson:

[Family Job Information Cards](#)

[Family Budget Information Cards](#)

[Job Materials](#)

Step 1:

Put children into groups of five (or another suitable number roughly of this size.) Explain to them that they are now a family living within an urban slum and that each person in the family has responsibilities that must be carried out to ensure the family can operate.

Hand out the [family job information cards](#) and ask each member of the family to pick one. (NB: Different roles require different skills, so encourage children to choose according to their strengths so they can make the most amount of money.)

Explain to them that in order to be able to pay for all of their daily outgoings they need to work hard at their jobs to earn the **maximum** amount. Failure to earn the maximum amount at their jobs will result in sacrifices from the list of things that the family need.

Step 2:

Suggested time: 20 Minutes

Hand out the different job resources ([job materials](#)) to the groups and tell them they have **20 minutes only** to complete their tasks before they go through quality control and find out how much money they have made! (NB: Children will most likely be unable to make enough money to cover all of their outgoings and will therefore be forced to make choices as to which items to forego.)

Suggested time: 1 hour

Go!

Step 3: (NB: This stage of the lesson can be started on a different day.)

Once the time is up, the CT and TA will need to go round the room and inspect the work, handing out the appropriate amount of rupees depending on the quality and quantity of work. (NB: It might be fun to set up a 'market stall' where children queue up to sell their goods – the teacher can take on a market haggling persona!)

Each family will then add up their total and go back to the original 'outgoings information card' to work out whether enough money was made to pay for all of the things on the list.

If the family has not earned enough money, together they will need to decide what they will go without that day. They will need to be prepared to explain why they chose to go without that particular thing.

Each family will take it in turns to present to the rest of the class how much money they made, whether they had to sacrifice anything, and if so what that was and why.

Step 4:

Suggested time: 15 Minutes

Question time!

Teacher to ask the following:

How did you find the tasks?

Was it important to still work hard even if the tasks were boring? Why?

Was it hard to decide on how to sacrifice something that the family really needed? How did you come to that decision?

How would you feel if this was real life, would you work harder?

NB: Children can feed back to these questions in an open discussion.

Fundraise with Enterprise 4 Change!

You can help to support the children that live within Mumbai's slum communities!

Let us tell you about Ashna, she is a 10 year old girl who lives in the Shivaji Nagar slum community, she gets up at 5am every day to help her mother cook and clean for the day before heading to the fish market. At the fish market she will spend five hours cleaning in a hot and smelly environment, before going to collect her baby brother from a nearby crèche and looking after him until their mother returns home after a long day working on the rubbish tip.

You can support girls like Ashna by holding a fundraising event, [click here](#) for ideas!

The money you raise will help to pay for Ashna's education so that she can go to school and have the best possible chance at a great future!