

# PAY-DAY!

## Balancing the books

### **Author's Notes**

*Based on the fantastic 'Business Bank Balance' game, originally contributed by Jane Marsh and later adapted by Judith White, I created 'Pay Day' specifically for Entry Level learners on job-related provisions.*

The idea of this adaptation is to get learners to think about their own finances – both in terms of what affects their regular income and what they could potentially do to improve their own situation.

All parts of the game can be printed off and laminated, although I'd definitely suggest printing several copies of page 2, as each learner will need their own copy (this can then either be written on in pen and stored in their file, or laminated and wiped clean for future use). There are plenty of different cards here with different financial scenarios on them, and these can quickly and easily be adapted for your own use as needs be. They will need to be cut out before playing the game.

*Matt Barnes*

### **How to Play:**

- Firstly, hand out Balance Sheets (page 2) to learners.
- Next, shuffle the income/expenditure cards and place them face down on the table. Players take turns to take a card and complete their Balance Sheet, using either a + or – symbol to indicate the impact of their chosen card.
- At E1 and Pre-Entry levels, learners could perhaps be encouraged to use a calculator for this game. At E2 and E3, this is not necessary. To adapt for L1/L2 learners, different figures could be included to make the math more challenging.
- If possible, the tutor should use appropriate points during the game to interject and open the floor for discussions on the impact different cards have on the balance sheets (e.g. finding work or spending large amounts of money).
- The winner is the player with the highest final balance at the end of the game.

To obtain an editable version of the original Word document please send teaching ideas or any adult basic skills / functional skills resource that you would like to share to [maggie@skillsworkshop.org](mailto:maggie@skillsworkshop.org)

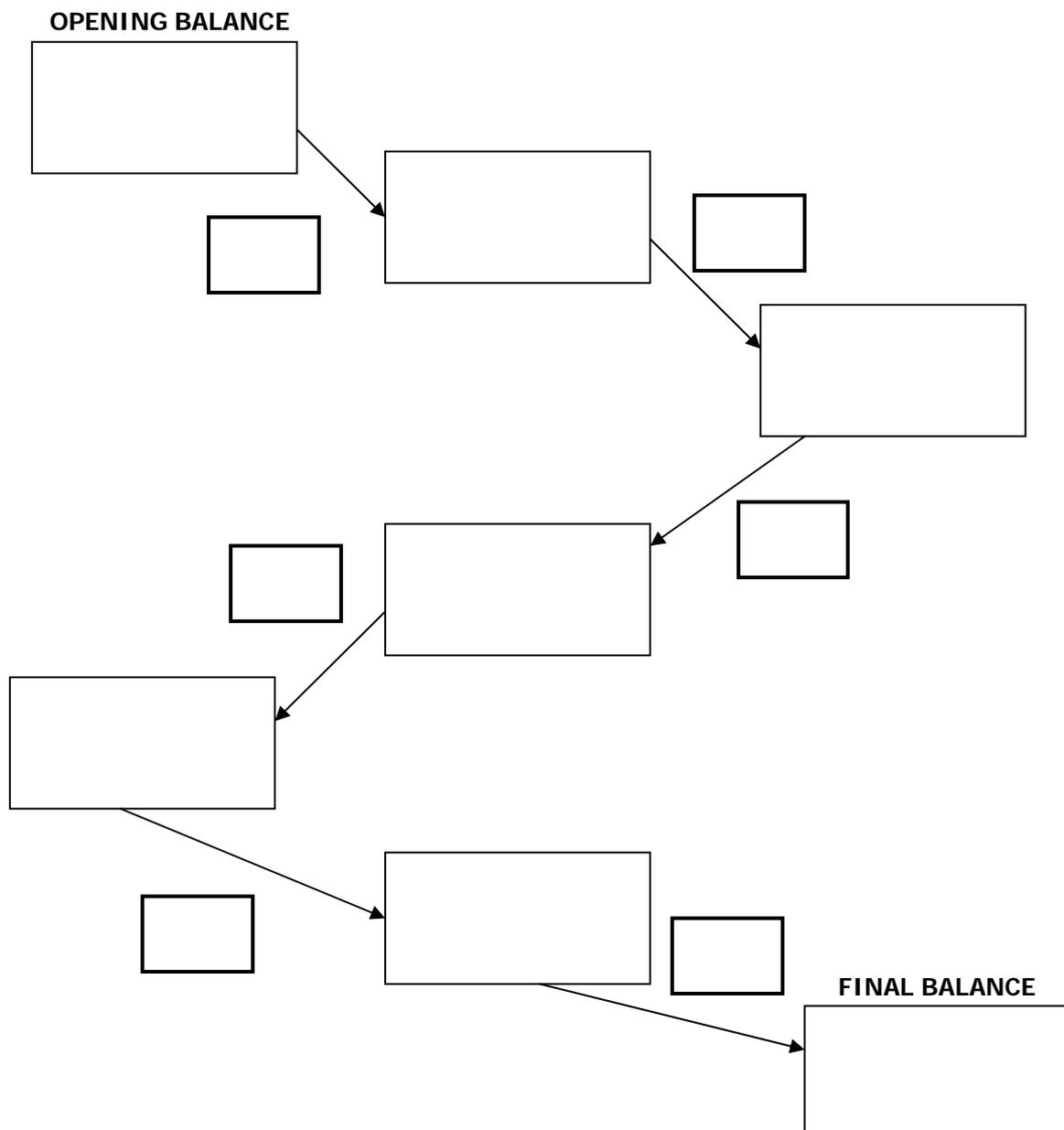
**THANK YOU**

# PAY-DAY!

## Balancing the books

*This game will help you with adding, subtracting and budgeting.*

- To begin, place your starting amount in the first box. Your starting amount is £120.
- When you turn over a card, write it in the smaller box beside the arrow. Remember to use a + sign or a – sign.
- Calculate your new balance and write it in the next big box.





Gas bill  
**£70**

Top-up phone  
**£20**

Win a pub darts  
tournament  
**£50**

Come third in a  
beauty contest  
**£25**

Bank error in your  
favour  
**£50**



Speeding fine  
**£25**

Take car for MOT  
**£100**

JSA day  
**£120**



It's your birthday!  
**£10**

Food Shopping  
**£35**

Find £20 note on  
the floor  
**£20**



Wind blows down  
back fence  
**£10**

Refund on your  
gas bill  
**£20**

Buy school uniforms  
for children  
**£35**



Credit card  
repayment  
**£20**

Over-limit fee at  
bank  
**£30**



Buy suit for job  
interview  
**£50**

Travel to job  
interview  
**£5**

Work part-time as a  
chef at a local  
school for a week  
**£150**

Work part-time for  
local council  
**£95**

Pay water rates  
**£17**



Food shopping  
**£35**

Cook birthday tea  
for a friend  
**£20**

Get a joke published  
in a national  
newspaper  
**£25**



Top-up mobile  
phone  
**£10**

Make charity  
donation  
**£10**

Pay home insurance  
**£13**

Insurance pay-out  
**£140**

Find full-time work  
at a local chip shop  
**£200**



Car breaks down  
**£45**

Have a clear-out  
and do a car  
boot sale  
**£67**

Sell car  
**£500**



JSA day  
**£120**

Buy bike for  
children's birthday  
**£55**

Start saving for  
Christmas  
**£10**

It's Bonfire Night.  
Take kids to local  
bonfire  
**£25**

Job interview! Take  
kids to McDonald's  
to celebrate  
**£15**

Come second in a  
pool tournament  
**£15**

Posh shampoo on  
offer in supermarket  
so you snap up the  
discounts  
**£9**



Weekly food shop  
**£35**

Go to Blackpool for  
the weekend with  
the family  
**£200**



Buy new LCD TV  
**£300**

Find part-time work  
at an animal shelter  
for two weeks  
**£212**

Use a cheaper  
supermarket for the  
weekly shop and  
save money  
**£10**

Buy a takeaway for  
you and the family  
whilst you watch X  
Factor  
**£25**

Get a job as a TV  
presenter for a one-  
off show thanks to  
your dazzling smile  
**£400**

Buy Lottery tickets  
for the month for  
both draws  
**£10**



Win £10 on the  
Lottery  
**£10**

## Functional Maths coverage and range

Ideal for Entry Level 2-3 Functional Maths where the process skills *must be considered and stressed*.

| Relevant Coverage and Range statements   |   |   |
|--|---|---|
| <b>E2 Coverage and Range</b> <ul style="list-style-type: none"> <li>understand and use whole numbers with up to two significant figures</li> <li>understand and use addition/subtraction in practical situations</li> <li>recognise and use familiar measures, including time and money</li> </ul>   | <b>E3 Coverage and Range</b> <ul style="list-style-type: none"> <li>add and subtract using three-digit numbers</li> <li>complete simple calculations involving money and measures</li> </ul>  |   |
| Process Skills   |   |   |
| <b>Representing</b> – selecting the mathematics and information to model a situation   | <b>Analysing</b> – processing and using mathematics   | <b>Interpreting</b> – interpreting and communicating the results of the analysis  |
| Skill Standards (Entry 2)  |   |   |
| <ul style="list-style-type: none"> <li>understand simple practical problems in familiar contexts and situations</li> <li>select basic mathematics to obtain answers</li> </ul>   | <ul style="list-style-type: none"> <li>use basic mathematics to obtain answers to simple given practical problems that are clear and routine</li> <li>generate results to a given level of accuracy</li> <li>use given checking procedures</li> </ul> | <ul style="list-style-type: none"> <li>describe solutions to simple given practical problems in familiar contexts and situations</li> </ul>     |
| Skill Standards (Entry 3)  |   |   |
| <ul style="list-style-type: none"> <li>understand practical problems in familiar contexts and situations</li> <li>begin to develop own strategies for solving simple problems</li> <li>select mathematics to obtain answers to simple given practical problems that are clear and routine</li> </ul> | <ul style="list-style-type: none"> <li>apply mathematics to obtain answers to simple given practical problems that are clear and routine</li> <li>use simple checking procedures</li> </ul>   | <ul style="list-style-type: none"> <li>interpret and communicate solutions to practical problems in familiar contexts and situations</li> </ul> |

## Adult numeracy curriculum elements

N1/E3.1 Count, read, write, order and compare numbers up to 1000 in words and in figures.

N1/E3.2 Add and subtract using three-digit whole numbers.

N1/E2.2 Read, write, order and compare numbers up to 100.

N1/E2.3 Add and subtract two-digit whole numbers