

£50

£45

£93

£80

£100

£30

£95

£64

£105

£99

£74

£36

£145

£57

£49

£65

Supermarket bill

£36



Lottery win

£10



New dress

£25



Car service

£115



Overtime bonus

£50

Holiday deposit

£150



Pay day

£160

Gas bill

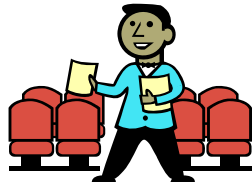
£35

Night out
£30

It's your birthday
£45



Trip to the
pictures
£15



School trip
£5

Pocket money
£8

Found in a pocket!
£10



Tax rebate
£60

Electricity
bill
£45



Overtime
£35

Petrol
£15



Fish & chip supper
£12

Bus fares £4



Pay day
£80

Pay day
£240

Tax rebate
£40

Council tax
£120

New
shoes
£15



Child allowance
£63

Pay day
£50

Phone top up
£10



Asda
£73

Children's trainers
£20



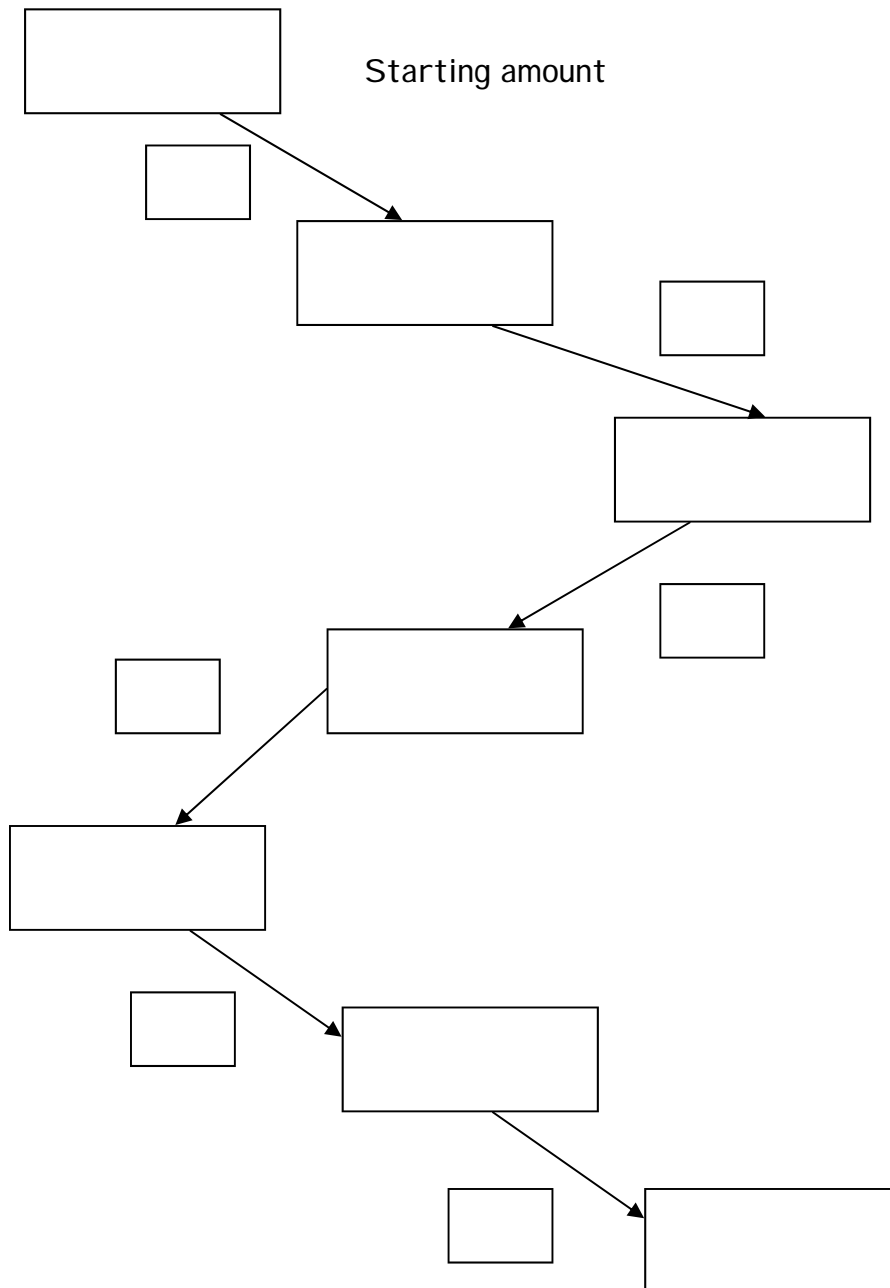
Curry night
£42

Hair cut
£12



Balance record

- Fill in your starting amount in the first box
- Put the amount on your card in the little box by the arrow — remember to use a + sign or a - sign
- Calculate your new balance and write it in the next big box



Bank Balance Game

Core Curriculum references

N1/E3.1	Count, read, write, order and compare numbers up to 1000
N1/E3.2	Add and subtract using three-digit whole numbers
N1/L1.1	Read, write, order and compare numbers, including large numbers
N1/L1.2	Recognise negative numbers in practical contexts (e.g. temperatures)
N1/L2.1	Read, write, order and compare numbers, including large numbers

This fun game is based on the idea of keeping a running bank balance - modified by income and expenditure. Differentiation is possible merely by manipulating the starting totals for the learners so that some never get into negative equity.

How to play

- As a lead in discuss financial matters as a group. How do people manage their money? What sort of income and expenditure do they have? What penalties are there for debt? etc. Manage the discussion in general terms using it as an opportunity to raise awareness about bank accounts, credit cards, cash flow, benefits, catalogues, eBay and so on (but steering clear of personal details).
- All parts of the game can be printed off and laminated for repeated use.
- Hand out Bank Balance Record sheets (page 7) - one for each player. If you laminate these you can then use dry wipe pens which can be rubbed off easily. Alternatively print off on paper and then learners can keep them.
- Distribute the 'Starting Balance' cards - differentiate at this point.
- Shuffle the Income / Expenditure cards and place face down on the table. Players take it in turns to take a card and complete their Bank Balance Record accordingly. It is very easy to make additional cards and vary the amounts of income/expenditure on them to suit individual needs or context of the learners. The cards here were devised for an adult Family Learning situation.
- The tutor could act as Bank Manager and throw in 'wild cards' from time to time or call learners in for an 'interview' to discuss their finances.
- Valuable and interesting discussion will take place during the playing of a game with advice being given about where to buy school shoes, where the best car boot sales are, the best value pizzas, etc.