

## Financial Literacy #6 – Planning a Family Holiday

### Mathematics

- **MAO-WM-01:** Connects mathematical ideas, selects problem-solving techniques and clearly explains reasoning.
- **MA2-RN-01:** Uses place value to represent whole numbers to at least tens of thousands.
- **MA2-RN-02:** Uses place value to represent and compare decimals to two places.
- **MA2-AR-01:** Chooses mental and written methods for adding and subtracting two- and three-digit numbers.
- **MA2-AR-02:** Finds unknown values in addition and subtraction equations.
- **MA2-MR-01:** Uses multiplication relationships within  $10 \times 10$  to solve problems.
- **MA2-MR-02:** Finds unknown values in multiplication and division equations.
- **MA2-DATA-02:** Makes sense of information presented in tables, dot plots and column graphs.
- **MA2-DATA-01:** Gathers discrete data and produces scaled graphs, when students graph their comparisons.

### English

- **EN2-OLC-01:** Interacts, listens and presents ideas to familiar audiences for learning and social purposes.

### Introduction with Gavin

This week, let's step into an exciting challenge where we help Mrs Pickering, a mother who wants to plan a holiday for her family. It's not just about numbers; it's about understanding what matters and making smart choices.

Our goal: Help her choose between an all-inclusive cruise, a flight and hotel package, and flights only. We'll look closely at her budget, what each booking includes, and what she will still need to pay. It's like solving a puzzle, but with real-life money and choices!

During this week, you'll become really good at using maths in everyday life. You'll add costs, make estimates and compare budgets to see which holiday Mrs Pickering can afford. But there's another important part: thinking about what is fair. Everyone in the family deserves to have their needs considered.

You'll work in groups to talk about the three holidays. Which offers the best value? How much money will be left over? Think about meals, entertainment and the time Mrs Pickering will spend organising everything. Your choice should work for the whole family.

Get ready for a fun week where you'll not only get better at maths but also learn how to make thoughtful decisions. We're going to help Mrs Pickering plan a holiday her family can enjoy without spending more than they can afford!

### Intro Video With Gavin

**Teacher Notes** – In this lesson, students assist Mrs Pickering in choosing a family holiday on a small budget. They use mathematical reasoning to compare booking prices, estimate extra costs and calculate the money left over.

The lesson also develops ethical understanding. Encourage students to consider the children's interests, Mrs Pickering's workload and the family's financial security. A low booking price does not always mean a low total cost. Students should explain their choices using both calculations and care for the family.

It is essential for students to recognise that there is no single right answer. In reality, finances represent just one aspect of the overall decision. Other key factors include time management—specifically the effort required to plan and organise a vacation—along with individual family members' personal preferences.

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| <ul style="list-style-type: none"> <li>• <b>EN2-VOCAB-01:</b> Develops everyday, academic and subject vocabulary through discussion, reading, writing and word analysis.</li> <li>• <b>EN2-RECOM-01:</b> Understands texts for different purposes using language and text-structure knowledge.</li> <li>• <b>EN2-CWT-02:</b> Plans, writes and edits informative texts suited to an intended audience.</li> <li>• <b>EN2-CWT-03:</b> Plans, writes and edits persuasive texts suited to an intended audience.</li> <li>• <b>EN2-SPELL-01:</b> Chooses and explains spelling strategies using sounds, spelling patterns and meaningful word parts.</li> <li>• <b>EN2-HANDW-02:</b> Creates written texts with digital tools, when reports or letters are typed.</li> </ul> <p><b>PDHPE</b></p> <ul style="list-style-type: none"> <li>• <b>PD2-9:</b> Uses self-management strategies when responding to personal behaviour and other people's actions.</li> <li>• <b>PD2-10:</b> Uses interpersonal skills to strengthen relationships and include others in different situations.</li> </ul> <p><b>HSIE   Geography</b></p> <ul style="list-style-type: none"> <li>• <b>GE2-1:</b> Investigates the characteristics of places and environments.</li> <li>• <b>GE2-2:</b> Describes connections among people, places and environments.</li> <li>• <b>GE2-3:</b> Investigates different views about caring for and managing places.</li> </ul> | <p style="text-align: center;"><b>Quote of the week – Benjamin Franklin</b></p> <p>Each week, we will inspire you to think about the power of mathematics. Small incidental expenses like snacks, souvenirs, and extra activities might seem minor, but when added together, they quickly accumulate into big numbers.</p> <p>This week, reflect on the words opposite. Where can you spot hidden or incidental costs in a family holiday? Think about daily ice creams, transit fares, and small souvenirs. Read the quote carefully and discuss how small expenses impact a total budget.</p> <p><i>"Beware of little expenses; a small leak will sink a great ship." – Benjamin Franklin</i></p> <p style="text-align: center;"><b>Weekly Keywords</b></p> <p>These words will help you during this week's lesson: budget, disposable income, all-inclusive, package, accommodation, estimate, expenses and value. You may already know some, but practice makes perfect!</p> <p>First, read the words and then try to define them as simply as possible. Work with a partner or in a group to decide what each of these terms means.</p> <p>Here is an example: a budget is a plan for how much money you can spend. Write the words into your books and draw a picture to match, or complete the task card.</p> | <p><b>Teacher Notes</b> – Use this week's reflection to explore how small incidental costs accumulate into significant overall holiday expenses. Ask children to discuss Benjamin Franklin's quote in pairs or groups and brainstorm everyday examples, such as daily treats, baggage fees, or small souvenirs, showing how unmonitored small costs can derail a budget.</p> <p>Encourage students to calculate how a small daily cost multiplied over several days and family members adds up to a large total.</p> <p style="text-align: center;"><b>Keyword task Card</b></p> <p>Teacher Notes – Introduce the holiday vocabulary and choose from these tasks. Explain that disposable income is money left after tax; the family still needs to cover everyday essentials before deciding what it can spend on a holiday.</p> <p>Copy the words into a spelling list/Vocabulary book for later reference.</p> <p>Put each of the new words into a sentence and underline the new vocabulary in red pencil</p> <p>Place the words in alphabetical order in a list.</p> <p>Use a dictionary to define each of the words and place them into a vocabulary book.</p> <p>Try to represent each of the words using a picture or a symbol and play the guessing game. (which image is matched to which word)</p> <p>Write a paragraph containing all of the new vocabulary.</p> <p>Make a vocabulary wall containing all of the new words.</p> <p>Use a thesaurus to find synonyms for the words and create a synonym list.</p> |
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| <ul style="list-style-type: none"> <li>● <b>GE2-4:</b> Uses geographical tools to gather and communicate information through inquiry.</li> </ul> <p><b>STAGE 3   YEARS 5 AND 6</b></p> <p><b>Mathematics</b></p> <ul style="list-style-type: none"> <li>● <b>MAO-WM-01:</b> Connects mathematical ideas, selects problem-solving techniques and clearly explains reasoning.</li> <li>● <b>MA3-RN-01:</b> Uses place value and zero to explain and represent number properties.</li> <li>● <b>MA3-RN-02:</b> Orders and compares decimal numbers with up to three decimal places.</li> <li>● <b>MA3-MR-01:</b> Chooses effective methods for solving multiplication and division problems.</li> <li>● <b>MA3-MR-02:</b> Builds and solves multiplication and division equations, using the correct calculation order.</li> <li>● <b>MA3-RN-03:</b> Calculates percentages and connects common percentages with fractions and decimals, when comparing discounts or budget proportions.</li> <li>● <b>MA3-AR-01:</b> Chooses effective methods for solving addition and subtraction problems.</li> <li>● <b>MA3-DATA-01:</b> Produces graphs in which each scale interval represents multiple units, when graphing comparisons.</li> </ul> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p><b>The Situation – Holiday Choice</b></p> <p>Step into the shoes of Mrs Pickering, a mother who loves planning the family’s end-of-year holiday. Money is tight this year, and she needs your help to choose wisely.</p> <p>Compare an all-inclusive cruise, a flight and hotel package, and flights only. In this scenario, the cruise includes flights, meals and entertainment. The package has extra costs, while flights only means arranging everything else.</p> <p>Read the task card, make notes and discuss your first ideas with your peers. Then revisit Gavin’s video and consider how you would tackle the problem.</p>                  | <p><b>Teacher Notes</b> – Ask students to read and highlight key information about Mrs Pickering’s budget, family size and interests. Help them distinguish the booking price from the full holiday cost.</p> <p>For each option, identify what is included and what still needs to be paid for. Check whether prices are per person or for the whole family. Encourage students to consider affordability, enjoyment and the time needed to organise the trip.</p> <p>The cruise in this scenario includes the listed costs. Real holiday offers vary, so students should check the details of any offers used in their research. Revisit the video after discussion to compare ideas.</p> |
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| <ul style="list-style-type: none"> <li>• <b>MA3-DATA-02:</b> Analyses information in data displays, including line graphs and timelines.</li> </ul> <p><b>English</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Sometimes, key numbers are hidden within the story. Look for the family size, holiday budget, trip length and what each price includes. Which extra costs will you need to estimate?</p> <p>Work together to complete the accompanying sheet by carefully reading the questions and calculating the amounts for each. These numbers will certainly assist you in making a decision in the next part of the learning sequence.</p>                                                                                                                                                                                                                                                                                     | <p><b>Teacher Notes</b> – Students identify key information in the holiday scenario and use it to complete the accompanying sheet. Help them separate known figures from estimates and calculate each total fairly. Encourage them to check the money left over and explain how uncertain costs could affect their decision.</p>                                                                                                                                                                                                                                                                |
| <ul style="list-style-type: none"> <li>• <b>EN3-OLC-01:</b> Communicates with varied audiences, considers social and cultural contexts, and evaluates ideas.</li> <li>• <b>EN3-VOCAB-01:</b> Expands academic and specialist vocabulary through word analysis and precise definitions.</li> <li>• <b>EN3-RECOM-01:</b> Reads fluently, analyses language and structure, and checks understanding across different texts.</li> <li>• <b>EN3-CWT-01:</b> Plans, writes and revises texts for different audiences and purposes using appropriate language and structure.</li> <li>• <b>EN3-SPELL-01:</b> Applies learned spelling patterns and explains strategies for unfamiliar words.</li> <li>• <b>EN3-HANDW-02:</b> Chooses digital tools appropriate to the audience and purpose when producing texts.</li> </ul> | <p><b>Make Up Your Mind – Rubric and Discussion</b></p> <p>In order to make a decision, you will need to look at all the factors and decide. Although numbers can tell us some of the things that help us make big decisions like this, there are always many other things to consider.</p> <p>Use the rubric to score each holiday from 1 to 5, where 1 means poor and 5 means excellent. Consider affordability, money left over, family enjoyment, flexibility and ease of organising.</p> <p>Total the scores, then discuss fairness and the family's needs. Does everyone have something to enjoy? Will Mrs Pickering have time to relax? A high score does not make an unaffordable holiday a sensible choice.</p> | <p><b>Teacher Notes</b> – Students use a rubric to compare the three holidays and explain their scores. Encourage them to support opinions with evidence from their calculations and the family's needs.</p> <p>Discuss how the children and Mrs Pickering might feel about each option. Consider the planning workload as well as enjoyment. Students can reach different conclusions if they justify them thoughtfully and keep within the budget.</p> <p>As the class shares their decisions with their friends, other people may decide to change their mind, and that's quite alright.</p> |
| <p><b>PDHPE</b></p> <ul style="list-style-type: none"> <li>• <b>PD3-9:</b> Adjusts self-management strategies to suit individual and group situations.</li> <li>• <b>PD3-10:</b> Chooses interpersonal strategies that support respectful interaction, inclusion and connection.</li> </ul> <p><b>HSIE   Geography</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>Real World Learning – Plan Your Family Holiday</b><br/>Now it's your turn! Put your knowledge into practice by organizing a vacation for your household during the upcoming break.</p> <p>You could travel alongside your parents, siblings, grandparents, or other relatives. Begin with a discussion. Who is joining, where would they love to venture, and what activities does each person prefer? Settle on an overall budget, dates for travel, and the duration of your stay, whether nearby or further away.</p> <p>Gather research on three distinct options for the same group and duration. Calculate the complete total cost for every choice—factoring in transit, lodging, food,</p>                 | <p><b>Teacher Notes</b> – Students apply their financial learning by planning a holiday for their own family during the next school holidays. Encourage them to speak with family members about who might travel, their interests, preferred dates and a suitable budget. Families may suggest a realistic or fictional budget without sharing private financial details.</p> <p>Students research three options, keeping the group size and trip length consistent. They calculate total costs, record sources, label estimates and allow for unexpected expenses.</p>                         |

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| <ul style="list-style-type: none"> <li>• <b>GE3-1:</b> Describes the varied characteristics of places and environments.</li> <li>• <b>GE3-2:</b> Explains relationships among people, places and environments.</li> <li>• <b>GE3-3:</b> Compares factors influencing how places and environments are managed.</li> <li>• <b>GE3-4:</b> Uses geographical tools to gather, analyse and communicate information through inquiry.</li> </ul> | <p>experiences, and extra expenses. Ensure you check inclusions so you do not count items twice!<br/>Document where you gathered your pricing and clearly label any approximate numbers.</p> <p>Always leave room for unexpected costs in your math. Apply the rubric to score each possibility. Reflect on the needs and interests of everyone, the effort required to organize, and whether the main planner will get time to rest. Keep environmental impacts in mind as well. Present your final recommendation to your household to see if it's something they are interested in doing.</p> <p>Share your working calculations and clarify why this path fits best. Pay attention to their suggestions and refine the project together.</p> <p>Remember, this is purely an educational proposal—no actual bookings or payments are required. Your objective is demonstrating how careful financial planning helps everyone enjoy a great trip together!</p> | <p>Using the rubric, students consider affordability, enjoyment, accessibility, environmental impact and the organiser's opportunity to relax. Encourage independent decisions supported by evidence, rather than simply choosing the cheapest option.</p> <p>Students present their recommendation to their family and use feedback to refine their plan. A local break is equally valid. This is a planning exercise, with no expectation that families book or take the holiday.</p>  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>Guided Writing - Writing A Financial Report</b></p> <p>Once you have gathered your data, your task is to inform your school or family about your new findings.</p> <p>Summarise your data and write a brief letter to the person organising the trip. Explain your recommended option, its total cost, the money left over and why it suits the group. Include useful links if you like.</p> <p>If your data is carefully collected and your letter uses persuasive language and factual information, you might help your family or school see a new possibility. Explain any estimates and show that you have considered everyone's needs.</p> <p>Best of luck!</p>                                                                                                                                                                                                                                                                                       | <p><b>Teacher Notes</b> – Students summarise their holiday research in a persuasive letter to a family member or school trip organiser. Encourage a clear recommendation supported by prices, calculations and the needs of the group.</p> <p>Ask them to acknowledge a disadvantage of their chosen option and explain why they still recommend it. This activity develops data interpretation, ethical reasoning and effective communication through a practical financial report.</p> |

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|  | <p><b>Weekly Inspiration – How to win at Rock, Paper, Scissors</b></p> <p>Is rock, paper, scissors just luck, or could maths help you make a better choice? Watch Hannah Fry explore this familiar game in Numberphile's <i>Winning at Rock Paper Scissors</i>.</p> <p>This week, you have compared holiday options and used information to make decisions. Now explore how noticing patterns in people's choices could help you think ahead.</p> <p>After watching, play with a partner and record your choices and results. What patterns can you spot? Share one surprising idea from the video and explain how you could test it.</p> | <p><b>Teacher Notes</b> – Before watching, ask students whether they think rock, paper, scissors is a game of luck, skill or both. Invite them to explain their thinking.</p> <p>Afterwards, students can play 20 rounds in pairs, recording both players' choices and each outcome. Encourage them to investigate whether players repeat or change their choice after a win or loss. Compare findings across the class, reminding students that a small number of games cannot prove a strategy always works.</p> <p>Link the discussion to holiday planning: gathering evidence and recognising patterns can help us make informed choices, but cannot guarantee an outcome. Focus on observation, reasoning and fair play rather than simply winning.</p> |
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