



Time: (WEEK 2)

Quarter: 1st Quarter

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
I. OBJECTIVES					
A. Content Standards	Demonstrates an understanding of and skills in managing family resources				
B. Performance Standards	Manages family resources applying the principles of home management				
C. Learning Competencies / Objectives Write the LC code for each	I.3 Allocates budget for basic and social needs such as: I.3.1 food and clothing I.3.2 shelter and education I.3.3 social needs: social, and moral obligations (birthdays, baptisms, etc.), family activities, school affairs I.3.4 savings/emergency budget (health, house, repair)				
II. CONTENT	Content is what the lesson is all about. It pertains to the subject matter that the teacher aims to teach. In the CG, the content can be tackled in a week or two.				
	Management of family resources				
III. LEARNING RESOURCES	List the materials to be used in different days. Varied sources of materials sustain children’s interest in the lesson and in learning. Ensure that there is a mix of concrete and manipulative materials as well as paper-based materials. Hands-on learning promotes concept development.				
A. References					
1. Teacher’s Guide pages					
2. Learner’s Materials pages					
3. Textbook pages					
4. Additional Materials from Learning Resource (LR)portal			THE II Teacher’s Manual. 1991. Pp. 23-24	THE II Teacher’s Manual. 1991.pp. 23-24	
B. Other Learning Resources	Bantigue, R.M. and Pangilinan, J.P. (2014) <i>Growing up with Home Economics and Livelihood Education</i> . FNB Educational, Inc. QC. https://www.google.com.ph/search?q=needs+versus+wants+activities&oq=needs+versus+wants&aqs=chrome.2.69i59j69i57j69i59i0l3.6406i0j7&sou	Bantigue, R.M. and Pangilinan, J.P. (2014) <i>Growing up with Home Economics and Livelihood Education</i> . FNB Educational, Inc. QC.	Bantigue, R.M. and Pangilinan, J.P. (2014) <i>Growing up with Home Economics and Livelihood Education</i> . FNB Educational, Inc. QC.	Bantigue, R.M. and Pangilinan, J.P. (2014) <i>Growing up with Home Economics and Livelihood Education</i> . FNB Educational, Inc. QC. http://www.watchknowlearn.org/Video.aspx?VideoID=44738&CategoryID=4959	Bantigue, R.M. and Pangilinan, J.P. (2014) <i>Growing up with Home Economics and Livelihood Education</i> . FNB Educational, Inc. QC.

	rceid=chrome&ie=UTF-8#q=needs+versus+wants+				
IV. PROCEDURES					
A. Reviewing previous lesson or presenting the new lesson	Last week, there was a discussion on management of the family income. Management of family income means allocating it to provide for the basic needs of members and for comfortable living.	Recap of the lesson the previous day As a segue, mention that the day before, the class learned the factors that should be considered in budgeting.	Recap of the lesson the previous day Yesterday, we discussed the principles that need to be applied to make family budgeting a successful and fulfilling task. Ask the class to identify some of the principles. We also identified items that were included in the family budget.	Recap of the lesson of the previous day Yesterday, we learned budgeting and how it can be applied to the family. Budgeting is critical because it is oftentimes difficult to ensure that we will be able to make both ends meet when times are hard.	Recap of the lesson of the previous day
B. Establishing a purpose for the lesson	Ask the class about the relationship between management and budgeting of family income.	For the day's lesson, the class will identify where the income goes or what the family includes in the budget. Aside from the knowledge of what comprises a family budget, the class needs to be aware of certain principles to be applied effectively in order to make family budgeting a successful and fulfilling task. According to Bantigue and Pangilinan (2014), the summary of the principles that should be applied to make family budgeting a successful and fulfilling task are as follows: • Know the family's income. • List your expenses. Know which components are fixed and which are flexible. • Set priorities. • Keep records of expenses. • Allocate an amount for savings.	Ask what items are included in the budget. Then, present the following list culled from the book: ✓ Food and clothing ✓ Shelter and education ✓ Social needs • social and moral obligations • family activities • school affairs ✓ Savings/emergency budget • health • house repair	How can we prudently manage the financial resources of the family? Group the class into four (4). Each group will answer the question. <i>"How can we make both ends meet?"</i> Reporting per group follows. The results of the discussion will be processed by the teachers. Original File Submitted and Formatted by DepEd Club Member - visit depedclub.com for more	

C. Presenting examples/ instances of the new lesson	By means of budgeting, the family can properly allot the income. A family should have a knowledge of family budgeting to know how much is spent for family needs and where the income goes. Through family budgeting, the members will learn to spend wisely, save regularly, participate in family matters more actively with the maximum benefit from the wise use of resources, like time, energy, and abilities.	Ask the class to bring out the photos they were asked to bring. Group the class into 4 (four). Let the class identify where or what the family includes in the budget. Prioritize the items. The class will be given ten minutes to complete the activity. Reporting follows.	Tell the learners that items 1 and 2 are basic needs and are familiar to them. Mention something about food and clothing, shelter and education. Ask them to give examples of the items under social needs, and savings/emergency budget. These are the following: - Social and moral obligations – birthdays, baptisms, etc.; - family activities; - school affairs.	Show photos of different items/situations. Ask the learners if they are needs or wants. Ask why they think it is a need or want.	Divide the class into four (4) groups. Using the concepts learned yesterday, come up with an activity that will demonstrate the difference between needs and wants. Think of activities outside the box.
D. Discussing new concepts and practicing new skills #1	Ask: What are the factors that need to be considered when budgeting? - Size of the family - Family income - Kind of work each family member does - Talents and abilities of each member - Locality where the family lives	SHORT SKIT Using the previous group assignment, discuss among the group the principles in making family budgeting a successful and fulfilling task. The twist is this will be presented in a short skit. The group will be given five (5) minutes to present the short skit.	Mention that a family budget also provides for the following needs: Refer to the examples given by the learners. If it was already mentioned, do not include in the list. Food, shelter, clothing, education, household operations, maintenance/repair, utilities (water, electricity, telephone, transportation, medical and dental care, rest and recreation, stipend, savings.	The teacher writes two columns on the board. One column has the heading NEEDS. The other column has the heading WANTS. Randomly distribute metacards containing a list of needs and wants. Ask the learners to post the metacards on the board. Ask the learner to explain/defend his/her choice.	Presentation per group.
E. Discussing new concepts and practicing new skills#2	.	Presentations - Group 1 - Group 2 - Group 3 - Group 4	Divide the class into four groups Provide situations wherein the group will prepare a budget for the entire family for one week. Note that there are four types of situation. The group have the option on how they will present it	Based on the activity that was conducted ask the learners to differentiate needs from wants. A need is a requirement for survival, e.g. breathable air. A want is a desire. It may be the desire for a need (e.g. a choking	

			in a most creative and innovative way.	person generally wants to be able to breathe) or for something not needed for survival, such as chocolate or a new car.	
F. Developing mastery (Leads to Formative Assessment 3)	Let the learners cite examples of the factors that need to be considered when budgeting.	Comments on group presentations: ● Group 4 will comment on Group 1 ● Group 3 will comment on Group 2 ● Group 2 will comment on Group 3 ● Group 1 will comment on Group 4 Limit the comments on the contents of the presentation. Does the presentation manifests the principles in making family budgeting a successful and fulfilling task?	Reporting of results of group work.	Show a short clip on managing money: Needs versus Wants Analyze the movie and relate it to needs versus wants. Note that some of the contents of the video may be debatable e.g. chocolates is needed by soldiers for endurance in the middle of a war while in a normal situation it is a want for another individual.	Giving feedback on presentations. Examples of guide questions: Was the group effective in emphasizing the difference between needs and wants? If yes, How? What concepts in the presentation had an impact on you? Why? Do you think the presentations can further be improved? In what way?
G. Finding practical applications of concepts and skills in daily living	Aside from what was mentioned, can you think of other factors that need to be considered when budgeting? Explain.	-do-	Ask the class on their comments on the output of the groups. Consider the factors that need to be considered in budgeting and principles to make budgeting a successful and fulfilling task.	-do-	
H. Making generalizations and abstractions about the lesson	Today we determine the relationships between management and budgeting of family income. We also looked into the factors that need to be considered when budgeting.	Synthesize the discussion on what and where the family budget is allotted, as well as the principles to take into consideration to make family budgeting successful and fulfilling.		There is a need to distinguish between need and want. This will enable us to prioritize needs over wants, hence ensuring that the budget is enough to make both ends meet more so when times are hard.	
I. Evaluating learning		Ask the learners to share their insights on the lesson for the day	If you were to make a personal budget, what would you include? Why?		
J. Additional activities for application or remediation	Bring photos or drawing where family budget is spent				If you were given a personal budget by your parents more than what you really need, how will you spend it?

V. REMARKS					
VI. REFLECTION	Reflect on your teaching and assess yourself as a teacher. Think about your students’ progress this week. What works? What else needs to be done to help the students learn? Identify what help your instructional supervisors can provide for you so when you meet them, you can ask them relevant questions.				
A.No. of learners who earned80%onthe formative assessment					
B.No. of learners who require additional activities for remediation.					
C. Did the remedial lessons work? No. of learners who have caught up with the lesson.					
D.No. of learners who continue to require remediation					
E. Which of my teaching strategies worked well? Why did these work?					
F. What difficulties did I encounter which my principal or supervisor can help me solve?					
G. What innovation or localized materials did I use/discover which I wish to share with other teachers?					