

GEPT Elementary Allowance Budget Handout

Allowance and Budget: Spending Money Wisely

Teacher Notes 教師備課

- Level: GEPT Elementary / CEFR A2
- Class time: 50-90 minutes
- Skills: reading, vocabulary, dialog, speaking practice, quiz

A. Vocabulary 單字解析

Word	Part	中文	Easy meaning	Example
allowance	n.	零用錢	money a young person gets regularly	I get allowance every week.
budget	n.	預算	a plan for money	My budget is 300 dollars.
save	v.	存錢	to keep money for later	I save money for a book.
spend	v.	花費	to use money	I spend money on snacks.
need	n./v.	需要	something important	Water is a need.
want	n./v.	想要	something nice but not necessary	A new game is a want.
choice	n.	選擇	something you can decide	Money choices are important.
goal	n.	目標	something you want to do	My goal is to save 500 dollars.

B. Reading 1 | The New Game

Andy gets 300 dollars of allowance every week. On Monday, he sees a new game online. It costs 900 dollars. Andy wants to buy it right away, but he only has 400 dollars.

His sister says, 'You can make a plan. Save part of your allowance each week.' Andy writes a simple budget. He will save 150 dollars and spend 150 dollars each week.

After four weeks, Andy has enough money. He feels proud because he did not ask his parents for extra money. He learns that waiting can help him make better choices.

C. Reading 2 | Needs and Wants

Money choices are easier when students know the difference between needs and wants. A need is something important, like lunch or bus money. A want is something nice, like a toy or a sweet drink.

This does not mean students can never buy wants. It means they should think first. If they spend all their money on wants, they may not have money for something more important later.

A budget can help. Students can plan how much to save, spend, and share. Good money habits grow slowly, but they can help students in the future.

D. Reading 3 | The Class Market

Mr. Huang gives the class a project. Each group gets fake money and a shopping list. Some items are needs, and some are wants. Students must stay within their budget.

Andy's group wants to buy stickers, juice, notebooks, and pencils. They talk together and decide to buy notebooks and pencils first. Then they buy one bottle of juice to share.

After the activity, Andy says, 'A budget is not just saying no. It helps us choose.' Mr. Huang smiles and says that is the lesson.

E. Dialog Practice 口說對話

Dialog 1 Saving for a Game	
Andy	I want this game.
Sister	How much is it?
Andy	Nine hundred dollars.
Sister	Then make a saving plan.
Andy	I can save 150 dollars each week.

Dialog 2 Need or Want	
Teacher	Is lunch a need or a want?
Student	A need.
Teacher	Is a new toy a need?
Student	No. It is a want.
Teacher	Good.

Dialog 3 Staying on Budget	
Amy	Can we buy stickers?
Andy	Only after we buy notebooks and pencils.
Amy	Right. Those are more important.
Andy	We still have money for one drink.
Amy	Let's share it.

F. Speaking Practice 口說練習

- I save money for ____.
- A need is ____.
- A want is ____.
- My money goal is ____.

G. Quiz 測驗

1. How much allowance does Andy get each week?

Answer: _____

2. How much does the game cost?

Answer: _____

3. What is one example of a need?

Answer: _____

4. What does a budget help students do?

Answer: _____

5. Ask how much something costs.

Answer: _____

6. Tell a friend one saving goal.

Answer: _____

H. Answer Key 答案

1. 300 dollars.
2. 900 dollars.
3. Lunch, bus money, notebooks, or pencils.
4. It helps students plan and choose.
5. How much is it?
6. Possible answer: I want to save money for a book.

Source Notes 來源參考

- CFPB Youth Financial Capability: <https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/learn/>