

	Time allotted: 8 minutes (Time Management/Learner-centered activity)
<b>ACTIVITY</b>	<p><b>No man is an island Group Activity</b>  The class will be divided into 2 groups. (For easy and time friendly way, group 1 and 2 combines as well as group 3 and 4) They must complete the task given to them for 5 minutes. The task is to prepare a simple budget plan given a specific amount of budget with a list of things to be allocated by it) Creativity depends on the group. After the task, one representative each group will present their work.</p> <p>Time allotted: 10 Minutes ( Time management/ Learner-centered activity)</p>
<b>ANALYSIS</b>	<p>Students will answer the following questions:</p> <ol style="list-style-type: none"> <li>1. What did you consider in allocating the money?</li> <li>2. How did you allocate the money with those family resources?</li> <li>3. Do you think that the budget is enough or not? Why?</li> </ol>
<b>ABSTRACTION</b>	<p><b>INTERACTIVE DISCUSSION</b></p> <p><b>Elements of a Family Budget</b></p> <ol style="list-style-type: none"> <li>1. Food – groceries, cooked food, condiments, spices, staples</li> <li>2. Shelter – includes maintenance, taxes and repair</li> <li>3. Clothing – uniform, accessories, clothes</li> <li>4. Education – tuition fees, daily food transportation, allowance</li> <li>5. Utilities – electric, water, gas, bills</li> <li>6. Health – medicine, health check up</li> </ol> <p><b>Budget planning</b></p> <ul style="list-style-type: none"> <li>• Is the process by which a company or individuals evaluate their earnings and expenses and project their monetary intakes and outtakes for the future</li> <li>• It is an essential statement with the estimates expenditure to be incurred and the revenue to be generated during a certain period of time.</li> </ul> <p><b>The three types of Budget Plan</b></p> <ul style="list-style-type: none"> <li>• <b>Balanced Budget-</b> This is a good budget. In this budget, income and expenditure are equal and the estimated income meets the estimated expenditure.</li> <li>• <b>Surplus budget-</b> In this budget, the income is more than the expenditure. The family is able to save more in this budget.</li> <li>• <b>Deficit Budget-</b> When the expenditure exceeds income, it is known as deficit budget. It is not all desirable.</li> </ul> <p><b>Elements of Financial Budget</b></p> <ul style="list-style-type: none"> <li>• Income-job salary</li> </ul>

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**Thirumalaisamy P.**  
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