

# Mini Lesson Plan: Introduction to Budgeting

**Grade Level:** 3–6

**Time:** 25–30 minutes

**Objective:** Students will understand the concept of budgeting and learn how to allocate money into saving, spending, and needs.

## Materials Needed:

- Budget Worksheet
- Pencil
- Whiteboard or projector (optional)

## Lesson Steps:

### 1. Warm-Up (5 minutes):

Ask students: 'If you had \$20, what would you do with it?' Discuss answers.

### 2. Teach Concept (5–7 minutes):

Explain budgeting as a plan for money. Introduce categories: Saving, Spending, Needs, Giving.

### 3. Guided Practice (10 minutes):

Distribute Budget Worksheet. Walk students through filling out income and categories.

### 4. Independent Practice (5–7 minutes):

Students complete worksheet individually.

### 5. Discussion (5 minutes):

Ask: 'What did you choose to save?' 'Was it hard to decide?'

**Extension Activity:** Introduce an unexpected expense (e.g., broken toy). Ask students to adjust their budget.

**Closing:** Reinforce that budgeting helps make smart money decisions.