

GRADE 3 LEARNING PACK

Money, Budgets & Value Choices

Use simple budgets, unit comparisons and priorities to reason about fictional spending decisions.

LEARN • PRACTISE • CREATE • REFLECT

Original BrightPencil Kids resource - adult-led where appropriate

A4 edition • 12 purposeful pages • review copy

Print. Learn. Grow.

Grown-up guide

Learning objective

Use simple budgets, unit comparisons and priorities to reason about fictional spending decisions.

Use this pack well

- Model the first example aloud, then let the learner try.
- Ask “How do you know?” more often than “Are you finished?”.
- Use real objects, talk, movement or observation when the activity suggests it.
- Stop or shorten the session if attention or enjoyment drops.
- Open-ended pages can have many successful answers.

Quality note

This resource was written originally for BrightPencil Kids. Curriculum sources informed scope and progression only; no third-party worksheet or story text is reproduced.

Learn the idea

1 A budget is a plan for limited money/resources.

2 Cheapest and best value are not always the same.

3 Needs, quality, quantity and purpose influence choices.

Talk about it

Explain one idea in your own words. Give an example from real life, a drawing or an object if that helps.

Plan a €20 fictional class snack/creative budget from a price list.

Compare two pack sizes using price per item with whole-number friendly values.

Identify a choice that exceeds the budget.

Explain a trade-off between quantity and durability.

Revise a plan after an unexpected €3 cost.

Try it beyond the page

Real-world / hands-on connection

With an adult, compare prices on a real shopping list without judging family spending choices.

Before you finish

What did you notice?

What evidence, object or example helped you?

What would you change if you tried again?

Create something

Your project

Create a fictional event budget with three priorities, total cost and a small contingency.

Use this space for planning, drawing, mapping, designing or notes.

CHALLENGE

Think deeper

1. What is a budget?

2. Why is the cheapest item not always best value?

3. What is a contingency?

Quick review

1. In one sentence, explain the big idea of “Money, Budgets & Value Choices”.

2. Draw or write one example that shows you understand.

3. Choose one activity from this pack and explain the strategy you used.

4. Write one question you still have.

Answer & discussion notes

Use these as guidance, not scripts. Open questions can have different successful responses when the reasoning is sensible and evidence-based.

1. Suggested response

A plan for how limited money/resources will be used.

2. Suggested response

Quantity, durability, quality or purpose may differ.

3. Suggested response

A small amount reserved for unexpected needs.

Review before publication

Check age fit, factual accuracy, clarity, accessibility, rights provenance and whether the activity works in practice. This file remains a review copy until those checks are signed off.

FINISH

My learning reflection

I finished this BrightPencil learning pack.

One thing I understand better now:

A strategy that helped me:

Something I created or noticed:

My next small question or goal:

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