GRADE 4 LEARNING PACK

Budget, Value & Trade-offs

Use a simple budget to distinguish needs, wants, fixed limits, value and opportunity cost.

LEARN • PRACTISE • CREATE • REFLECT

Original BrightPencil Kids resource - adult-led where appropriate

A4 edition • 12 purposeful pages • review copy

Print. Learn. Grow.

FOR PARENTS & TEACHERS

Grown-up guide

Learning objective

Use a simple budget to distinguish needs, wants, fixed limits, value and opportunity cost.

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.

STUDY

Learn the idea

1 **A budget is a plan for limited money or resources.**

2 **Price and value are related but not identical.**

3 **Choosing one option can mean giving up another opportunity.**

Talk about it

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

PRACTISE

Guided practice

Challenge 1

Plan a fictional €40 class-event budget using five priced items.

Challenge 2

Compare unit prices for two pack sizes using whole-number examples.

PRACTISE

Build the skill

Challenge 3

Identify need, want and optional upgrade in three scenarios.

Challenge 4

Explain the opportunity cost of choosing one activity.

PRACTISE

Independent thinking

Challenge 5

Revise a budget when the total limit falls by €5.

APPLY

Try it beyond the page

Real-world / hands-on connection

With an adult, compare two ordinary product prices without making or encouraging a purchase.

Before you finish

What did you notice?

What evidence, object or example helped you?

What would you change if you tried again?

CREATE

Create something

Your project

Design a fictional project budget with goal, limit, choices and one saved reserve.

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

CHALLENGE

Think deeper

1. What is a budget?

2. What is opportunity cost?

3. Does cheapest always mean best value?

REVIEW

Quick review

1. In one sentence, explain the big idea of “Budget, Value & Trade-offs”.

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.

FOR GROWN-UPS

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 using limited money/resources.

2. Suggested response

What you give up when choosing another option.

3. Suggested response

No; quality, quantity and purpose can matter.

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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