

GRADE 5 LEARNING PACK

The Budget with a Tiny Monthly Number

Reason about recurring costs and consumer choices.

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

Reason about recurring costs and consumer choices.

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.

Read the story

PART 1

A fictional game advertised an optional club for only 3 euro a month. The number looked small beside a one-time 25 euro art kit.

PART 2

Ravi almost concluded the club was cheaper until his parent asked him to compare the same time period.

PART 3

Over twelve months, the club would cost 36 euro if it continued every month. That did not make it bad value, but it changed the comparison.

PART 4

Ravi also noticed that the offer renewed automatically unless an adult cancelled it through the protected account area.

PART 5

His conclusion was not 'subscriptions are bad'. It was 'compare total cost, purpose, renewal and alternatives before an adult decides.'

Summarise the problem in no more than three sentences.

Identify the turning point where the character changes method or interpretation.

Match each inference to the strongest story evidence.

Write an alternative choice and predict a plausible consequence.

Explain the transferable strategy from the story in your own words.

Try it beyond the page

Real-world / hands-on connection

Retell the reasoning problem to a trusted adult and explain which evidence mattered most.

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 one-page response: key evidence, inference, strategy learned and a new scenario where it could help.

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

CHALLENGE

Think deeper

1. What was misleading about comparing 3 and 25 directly?

2. What was the 12-month subscription cost?

3. Who should approve the purchase?

Quick review

1. In one sentence, explain the big idea of “The Budget with a Tiny Monthly Number”.

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

They covered different time periods.

2. Suggested response

36 euro.

3. Suggested response

A parent/caregiver through the adult purchase flow.

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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