



# 才德兼備理財學校計劃

The Chin Family Financially Literate Schools Programme

## 教學資源分享

### Topic : Festival

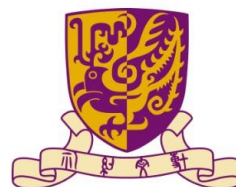
St Andrew's Catholic Primary School

Primary Three

English Language



投委會  
IFEC



CENTRE FOR  
UNIVERSITY & SCHOOL  
PARTNERSHIP

大學與學校夥伴協作中心  
香港中文大學教育學院 • FACULTY OF EDUCATION CUHK

**St. Andrew's Catholic Primary School  
2019—2020**

**Wealth By Virtue - The Chin Family Financially Literate Schools Programme**

**Level:** P.3

**Topics:** School Events (M-Book 3B Chapter 5), Happy Festivals (M-Book 3B Chapter 6)

**Lesson required:** 4.5 lessons

**A. Learning Objectives:**

Language skills:

1. Learn the vocabulary related to presents for a friend
2. Ask for one's preference through interviewing in a polite manner
3. Understand the language features of a thank-you card
4. Use simple past tense to write a recount

## Financial Competence Elements:

### 1. Behaviour (B)

1.1 Find some basic information about a potential purchase, e.g. price and source of purchase **(B9)**

### 2. Attitude (A)

2.1 Be conscious about consuming within one's resources **(A5)**

### 3. Knowledge and Skills – Spending & credit (SC)

3.1 Differentiate between needs and wants **(SC6)**

Virtues: Prudence, temperance and responsibility

<b>Period</b>	<b>Procedure</b>	<b>Financial competence elements</b>	<b>Virtues</b>	<b>Material required</b>
1 <sup>st</sup> lesson	1. Show and Tell 1.1 Teacher shows and describes an object bought last Christmas to arouse students' interest on shopping 1.2 Teacher invites students to share their personal experiences on buying	1. Be conscious about consuming within one's resources (A5)	Prudence, Temperance, Responsibility	1. A Christmas present from teacher 2. Lucky draw lots 3. Notice to parents 4. Worksheet 1

<b>Period</b>	<b>Procedure</b>	<b>Financial competence elements</b>	<b>Virtues</b>	<b>Material required</b>
	<p>presents.</p> <p>2. Introducing the activity</p> <p>2.1 Teacher introduces the activity of buying a Christmas present for one of their classmates</p> <p>2.2 By means of a lucky draw, students will be matched to a student in the same class that they will buy a Christmas present to.</p> <p>2.3 A notice is given to students to obtain parental consensus</p> <p>3. Worksheet 1</p> <p>3.1 Students think of a Christmas present that costs \$30 or below.</p> <p>3.2 Fill in information about the present, e.g. colour and size.</p> <p>3.3 Draw the present.</p> <p>3.4 Assign Worksheet 1 as homework.</p>			
/	Collect Worksheet 1			
2 <sup>nd</sup> lesson	<p>1. Worksheet 2: Interview</p> <p>1.1 Students interview their classmate to</p>	1. Differentiate between needs and wants	Prudence	<p>1. Worksheet 2</p> <p>2. PowerPoint</p>

<b>Period</b>	<b>Procedure</b>	<b>Financial competence elements</b>	<b>Virtues</b>	<b>Material required</b>
	<p>know their interests and needs.</p> <p>2. Debriefing</p> <p>2.1 Teacher presents some scenarios to students on a PowerPoint. Students learn about the differences between ‘needs’ and ‘wants’.</p> <p>2.2 Students distinguish whether the present they like is ‘need’ or ‘want’.</p> <p>2.3 Students make decision on whether they need to change their mind on the choice of present.</p> <p>3. Worksheet 3: Comparing shops</p> <p>3.1 Teacher instructs students to finish the worksheet in their free time.</p>	(SC6)		3. Worksheet 3
/	<p>Worksheet 3</p> <p>1. With the potential present in mind, students go to three shops to compare the features of the object.</p> <p>2. Students buy the present from one of the shops.</p>	1. Find some basic information about a potential purchase (B9)	Prudence, Diligence	

<b>Period</b>	<b>Procedure</b>	<b>Financial competence elements</b>	<b>Virtues</b>	<b>Material required</b>
3 <sup>rd</sup> (half a lesson)	Debriefing on the importance of comparing prices in different shops	1. Find some basic information about a potential purchase, e.g. price and source of purchase <b>(B9)</b>		1. Powerpoint
/	Collect presents from students 1. Teacher instructs students to stick labels on their present to indicate the sender and receiver. 2. Students place their presents in the classroom.			1. Labels
4 <sup>th</sup> lesson	Briefing on thank-you card 1. Teacher instructs students to finish the thank-you card after they receive the present on 20/12/2019.			1. Thank-you card
/	Sending out the presents at the Christmas party			
/	Collect thank-you card			
5 <sup>th</sup> lesson	1. Reflection 1.1 Students reflect on whether they used money wisely and the present they		Prudence	1. Recount Worksheet

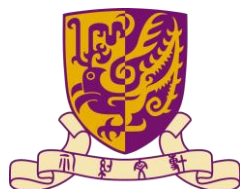
<b>Period</b>	<b>Procedure</b>	<b>Financial competence elements</b>	<b>Virtues</b>	<b>Material required</b>
	<p>brought is a need or a want by writing a recount in simple past tense.</p> <p>2. Conclusion 2.1 Teacher states the importance of differentiating between needs and wants before purchase.</p>			

# 才德兼備理財學校計劃

The Chin Family Financially Literature Schools Programme



## WORKSHEET



CENTRE FOR  
UNIVERSITY & SCHOOL  
PARTNERSHIP  
大學與學校夥伴協作中心  
香港中文大學教育學院 • FACULTY OF EDUCATION CUHK



**St. Andrew's Catholic Primary School**  
**2019 – 2020 General English (1<sup>st</sup> Term)**  
**Quality Assignment Worksheet (1)**

Name: \_\_\_\_\_ (    )

Class: P.3 (    )

***Task 1:***

Christmas is coming soon. You would like to buy a Christmas present for your friend.

**A. Draw** the present below.



**B. Give details of the present:**

The present is \_\_\_\_\_.

What colour is it? It is \_\_\_\_\_.

What size is it? It is ( big / medium / small ).

\*Any other details of the present? \_\_\_\_\_

\*I buy this present for \_\_\_\_\_ because it is \_\_\_\_\_.

**Task 2:**

After interviewing your friend, you know what he/she needs / wants more.

**A.** Answer the questions.

1. Do you want to change your mind and buy another present? ( Yes / No )

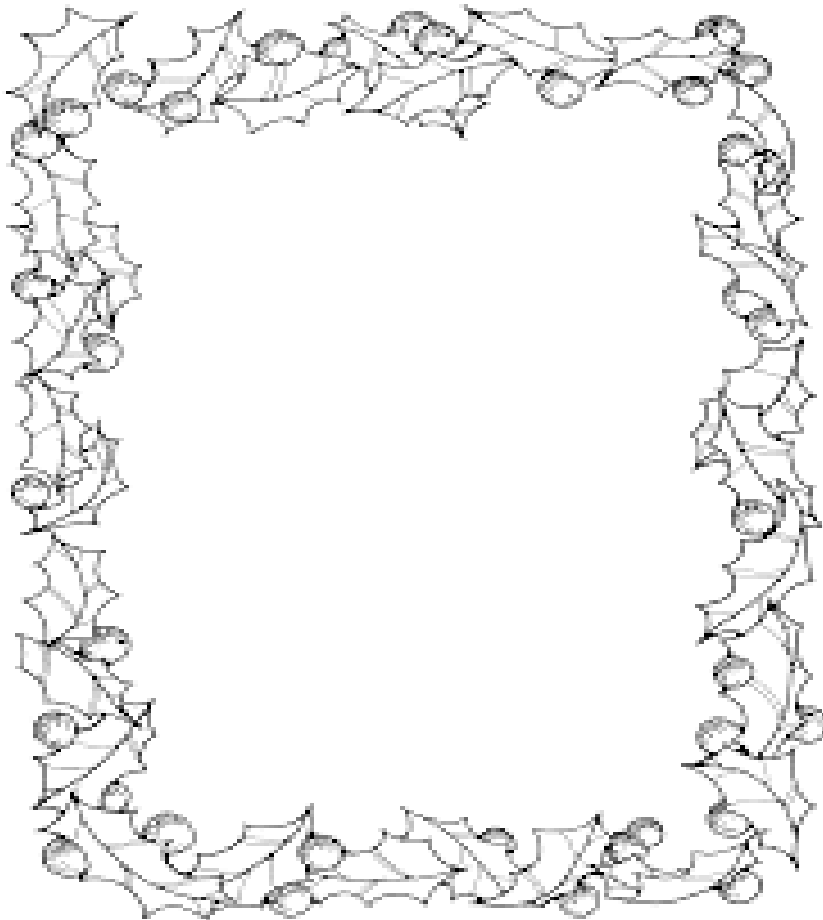
2. If yes, what do you want to buy? I want to buy \_\_\_\_\_.

What colour is it ? It is \_\_\_\_\_.

What size is it? It is ( big / medium / small ).

\*Any other details of the present? \_\_\_\_\_

**B.** Now draw the new present in the box.



St. Andrew's Catholic Primary School  
2019—2020 General English (1<sup>st</sup> Term)  
Quality Assignment Worksheet (2)

Name: \_\_\_\_\_ ( ) Class: P. 3 ( )

**Interviewing My Friend**

Ask your friend the following 3 sets of questions:

- |  |
|--|
| 1. I would like to buy a _____ for you.<br>Do you have it at home? ( Yes / No )<br>2. How many _____ do you have at home? _____<br>3. Do you need it or want it? ( need / want ) |
|--|

- |  |
|--|
| 1. I would like to buy a _____ for you.<br>Do you have it at home? ( Yes / No )<br>2. How many _____ do you have at home? _____<br>3. Do you need it or want it? ( need / want ) |
|--|

- |  |
|--|
| 1. I would like to buy a _____ for you.<br>Do you have it at home? ( Yes / No )<br>2. How many _____ do you have at home? _____<br>3. Do you need it or want it? ( need / want ) |
|--|

St. Andrew's Catholic Primary School  
2019—2020 General English (1<sup>st</sup> Term)  
Quality Assignment Worksheet (2)

Name: \_\_\_\_\_ ( ) Class: P. 3 ( )

**Interviewing My Friend**

Ask your friend the following 3 sets of questions:

- |  |
|--|
| 1. I would like to buy a _____ for you.<br>Do you have it at home? ( Yes / No )<br>2. How many _____ do you have at home? _____<br>3. Do you need it or want it? ( need / want ) |
|--|

- |  |
|--|
| 1. I would like to buy a _____ for you.<br>Do you have it at home? ( Yes / No )<br>2. How many _____ do you have at home? _____<br>3. Do you need it or want it? ( need / want ) |
|--|

- |  |
|--|
| 1. I would like to buy a _____ for you.<br>Do you have it at home? ( Yes / No )<br>2. How many _____ do you have at home? _____<br>3. Do you need it or want it? ( need / want ) |
|--|

**St. Andrew's Catholic Primary School**  
**2019 – 2020 General English (1<sup>st</sup> Term)**  
**Quality Assignment Worksheet (2)**

Name: \_\_\_\_\_ (    )

Class: P.3 (    )

### Compare Prices

Before you buy the present, we need to compare the prices in different shops and choose the most reasonable one. Which shop will you choose to buy the present? You can use the following form to help you.

Draw the present.

Shop Name: \_\_\_\_\_

Price: \$ \_\_\_\_\_

Colour: \_\_\_\_\_

Size: \_\_\_\_\_

I want to buy the present in this shop.

Shop Name: \_\_\_\_\_

Price: \$ \_\_\_\_\_

Colour: \_\_\_\_\_

Size: \_\_\_\_\_

I want to buy the present in this shop.

Shop Name: \_\_\_\_\_

Price: \$ \_\_\_\_\_

Colour: \_\_\_\_\_

Size: \_\_\_\_\_

I want to buy the present in this shop.

**St. Andrew's Catholic Primary School**  
**2019—2020 General English (1<sup>st</sup> Term)**  
**Quality Assignment— Smart Buyer**













Name: \_\_\_\_\_ ( )

Date: \_\_\_\_\_

Class: P.3 ( )

**Self-evaluation**

After the project, what have you learnt? Colour the smiley.

1)	I understand what is 'wants' and what is 'needs'.			
2)	I can compare the prices in different shops and choose the most reasonable one.			
3)	I can make good decision after interviewing my partner.			
4)	I am thankful to my partner for the present.			

---

**St. Andrew's Catholic Primary School**  
**2019—2020 General English (1<sup>st</sup> Term)**  
**Quality Assignment— Smart Buyer**













Name: \_\_\_\_\_ ( )

Date: \_\_\_\_\_

Class: P.3 ( )

**Self-evaluation**

After the project, what have you learnt? Colour the smiley.

1)	I understand what is 'wants' and what is 'needs'.			
2)	I can compare the prices in different shops and choose the most reasonable one.			
3)	I can make good decision after interviewing my partner.			
4)	I am thankful to my partner for the present.			

St. Andrew's Catholic Primary School  
2019–2020 General English (1<sup>st</sup> Term)  
Quality Assignment Worksheet (4)

Name: \_\_\_\_\_ ( ) Class: P. 3 ( )

## Thank you card

You are going to send a thank-you card to your friend for the present. Design a thank-you card.

Example:

Needs

Dear Tom,

Thank you for your present. I like the pencil box. I really need it because I don't have a pencil box to keep my pencils. I will use it after the Christmas holiday.

Love,  
Sam

Wants

Dear Tom,

Thank you for your present. I like the pencil box. I have one / more than one pencil box(es) at home. But I still want a new pencil box. I will use it after the Christmas holiday.

Love,  
Sam

Design your own thank-you card.





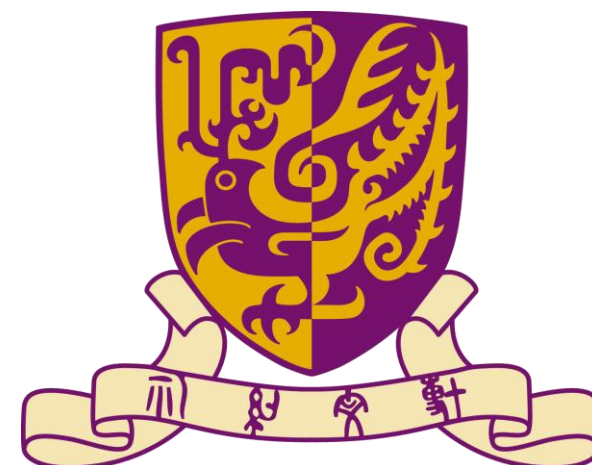
# 才德兼備理財學校計劃

The Chin Family Financially Literate Schools Programme

## 教學簡報



投委會  
IFEC



CENTRE FOR  
UNIVERSITY & SCHOOL  
PARTNERSHIP

大學與學校夥伴協作中心

香港中文大學教育學院 • FACULTY OF EDUCATION CUHK

# **Needs vs Wants**

Financial Education



# Needs

- A need is something **you must have to live**

**Food**

Cartoon photo

air

Cartoon photo

Cartoon photo

**Clothes**

**Shelter**

Cartoon photo

# Song: **We Have Needs**

- <https://www.youtube.com/watch?v=rTVHMDCmskE>

# Other Needs

- Things we need to do the tasks in everyday life

Cartoon photo

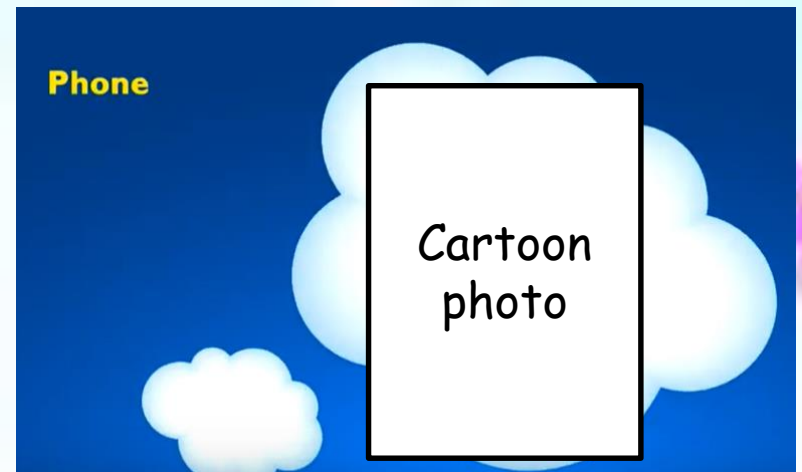
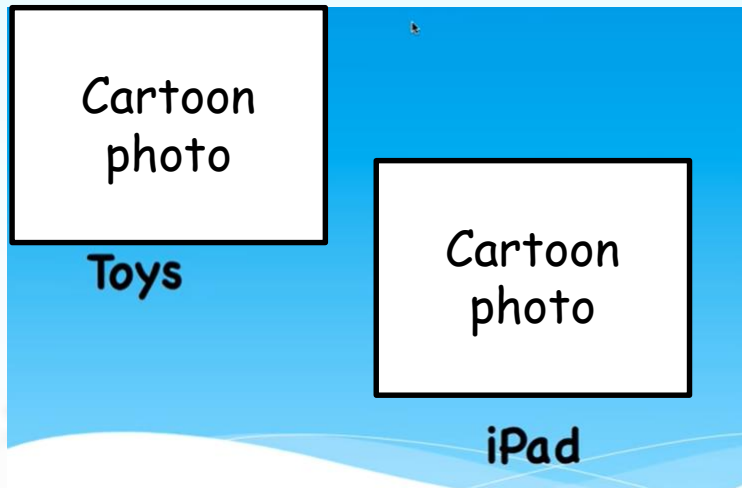
**Car**

Cartoon photo

**Toothbrush and  
Toothpaste**

# Wants

- **Wants** are things we would like to have, but do not need.
- **Wants** make our life more enjoyable and comfortable



# Story (1'28")

<https://www.youtube.com/watch?v=hrbTJx3S34I>

Look at the following.  
Is it **a want** or **a need**?

Cartoon photo

**a need**

Cartoon photo

**a want**

Look at the following.  
Is it **a want** or **a need**?

Cartoon photo

**a want**

Cartoon photo

**a need**



Look at the following.

Is it **a want** or **a need**?

Cartoon photo

**a need**

Cartoon photo

**a want**



Look at the following.

Which is a **want** and which is a **need**?

Cartoon photo

a need

Cartoon photo

a want



Look at the following.

Which is a **want** and which is a **need**?

Cartoon photo

a want

Cartoon photo

a need

# Scenario 1

- Amy has 3 erasers at home.

Cartoon photo

- She sees this in a shop.

Cartoon  
photo

- Is this her **need** or **want**?

(want)

- Do you think she should buy it?

(No)

# Scenario 2

- Amy's bottle is broken.
- She sees this in a shop.

Cartoon photo

- Is this her **need** or **want**?

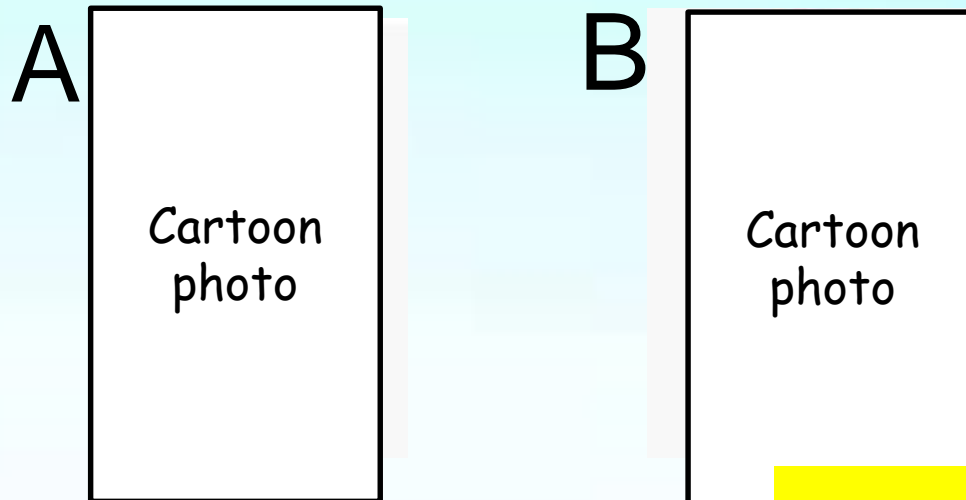
**(need)**

- Do you think she should buy it?

**(Yes)**

# Scenario 3

- Amy's bottle is broken. She needs to buy a new one. She sees these two bottles in a shop.



- Is **Bottle B** a **need** or a **want**? **(want)**
- Which one should she buy? **(A)**

# Scenario 4

- Amy is not good at playing badminton. Her mum bought this toy badminton set for her last summer. She sometimes plays it with her brother.
- Today she sees this badminton set in a shop. She wants to buy it.
- Is this a need or a want? (want)
- Should Amy buy it? (No)
- Why?

Cartoon photo

Cartoon photo

# Scenario 5

- Ken is a member of the school badminton team. He is good at playing badminton. He will join a contest next month. This is his racket.
- Today he sees this racket in a shop. He wants to buy it.
- Is this a need or a want? **(need)**
- Should Ken buy it? **(Yes)**
- Why?

Cartoon photo

Cartoon photo



# Revise what you've learnt today.

**NEEDS** are things you cannot live without like food, water and shelter.

Cartoon photo

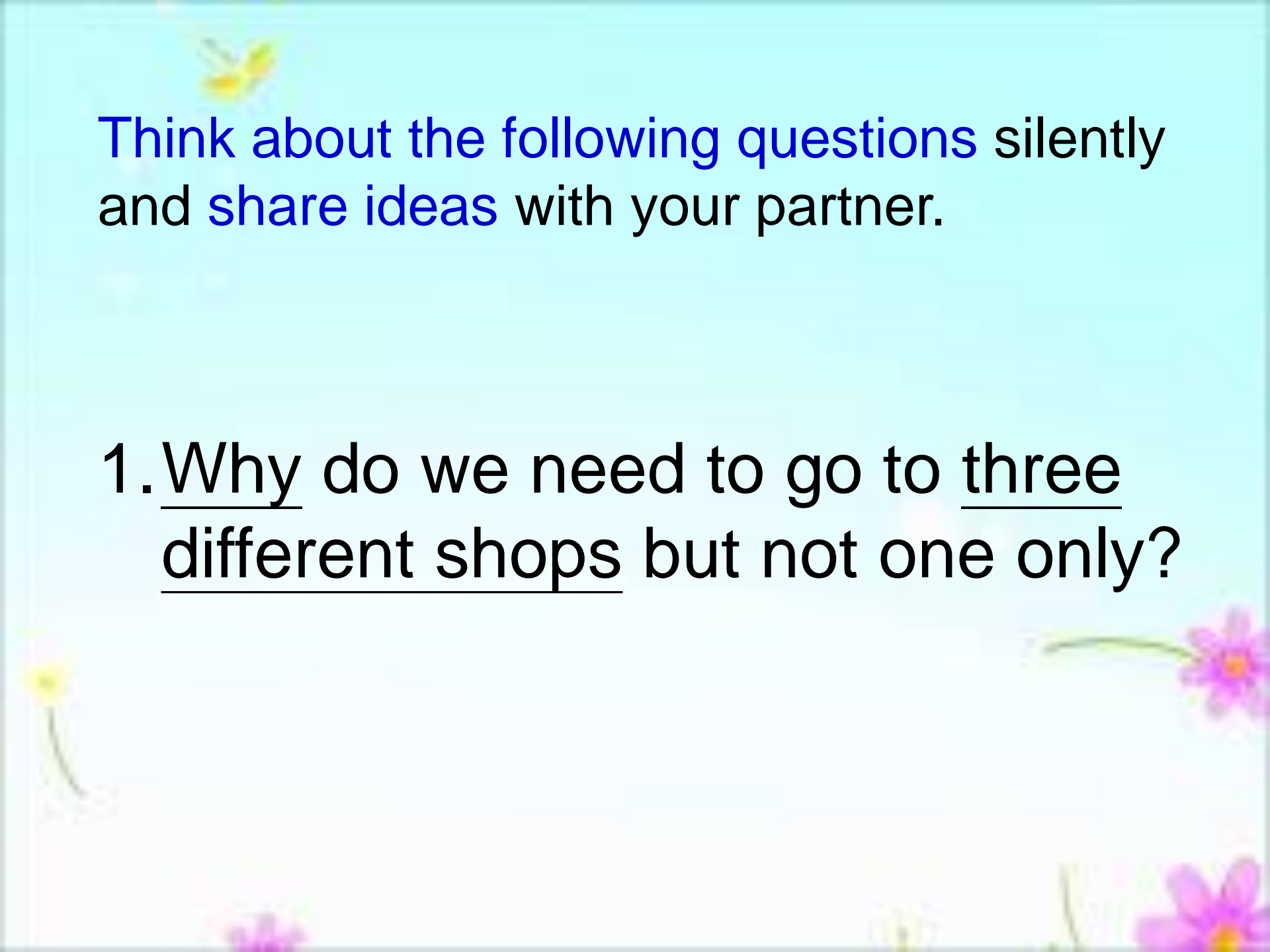
**WANTS** are things you would like to have but you don't need to survive.

Cartoon photo



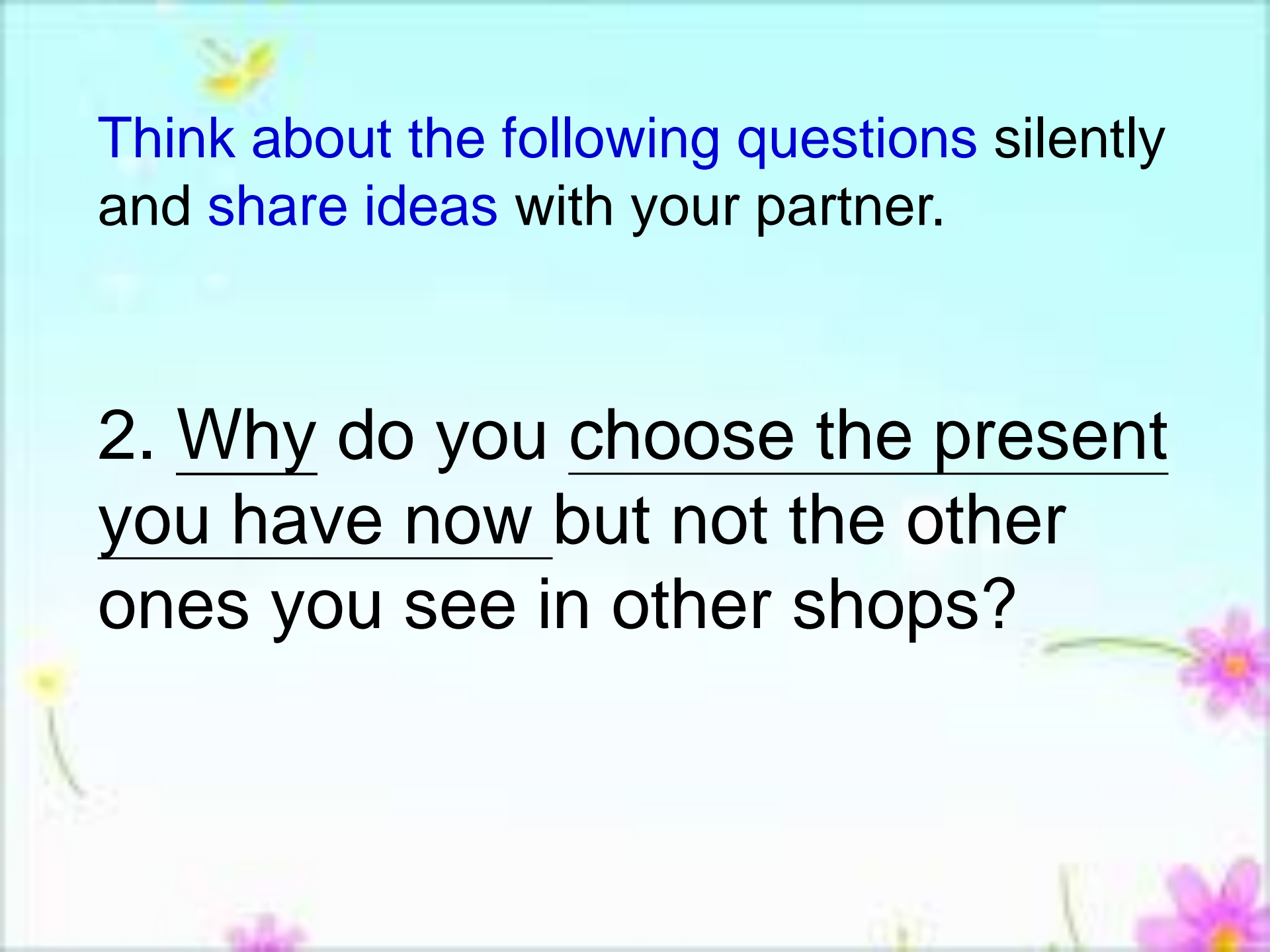
# **After-shopping sharing**

Financial Education



Think about the following questions silently and share ideas with your partner.

1. Why do we need to go to three different shops but not one only?



Think about the following questions silently and share ideas with your partner.

2. Why do you choose the present you have now but not the other ones you see in other shops?



Now, you have 5 minutes to **share your ideas** with your partner.

1. Why do we need to go to three different shops but not one only?
2. Why do you choose the present you have now but not the other ones you see in other shops?



Think, before you buy things!

**Do I need this ?**  
**Do I just want it ?**