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GRADE 7 - EMS

FINANCIAL LITERACY -

INCOME AND EXPENSES

LESSON PLAN WITH ACTIVITIES - TERM 2

Financial Literacy - Income and Expenses

Learning Objectives:

- 1. Explain the difference between income and expenses.
- 2. Calculate net income.
- 3. Identify the difference between gross and net income.

Activities:

- 1. Students will be given a list of items and asked to categorize them as income or expenses.
- 2. Students will be given a scenario and asked to calculate the net income.

Income and Expenses

Type	Examples	Value
Income	Salary/wage, interest, dividends, pension, etc.	+
Expense	Rent, utilities, groceries, transport, etc.	-
Net Income	Total Income minus Total Expenses	

Activity: Budgeting

Students will be given a list of items and their costs. They will be asked to create a budget for a month.

Example:

Item	Cost
Rent	1000
Utilities	200
Food	300
Transport	100
Entertainment	100
Total	1700

Activity: Net Income Calculation

Students will be given a scenario and asked to calculate the net income.

Example:

Scenario: John earns a salary of R1000 per month. He has expenses of R200 for rent, R100 for utilities, and R300 for food. Calculate his net income.

Solution:

Total Income: R1000

Total Expenses: R200 + R100 + R300 = R600

Net Income: R1000 - R600 = R400

Income and Expenses

Month	Income	Expenses	Net Income
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

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