

The Bungoo Bank

# Draft Lesson Plans for Knowing Stage

# The Bungoo Bank Lesson Plans:



**Knowing**

(or Introductory)

**Stage**

The following section highlights the lesson structure of the Bungoo Bank's *Knowing* (or introductory) stage. The following structure provides guidance for teachers engaging with the Bungoo Bank learning pathway; however teachers should not be limited to the pathway or the suggestions made therein. The Bungoo Bank in its composition and intended implementation is designed to build upon the specific learning contexts that are found within each 'place' (community, context) and it is recommended that teachers individualise (as much as possible) the learning journey for each student within the classroom.

In order to ensure there is diversity across the Bungoo Bank format the prescribed learning experiences range from simple to multi-faceted tasks. The subject areas of these tasks are designed to not only build competency in the related areas of maths, numeracy and financially related areas of financial literacy learning, but their scope is broadened to include learning experiences for specific cultural contexts and to scaffold from a strengths-based foundation for Indigenous students. Similarly, the subtext of social and emotional wellbeing is integrated into the learning journey, as the key undertones of behaviour, social context and money for caring and sharing are noted as being foundational in the successful teaching across the Indigenous financial literacy space. The Lesson Plans are therefore built around the following categorisations of learning:

## Categorisation of Learning Experiences:

*Maths & Numeracy/ Finance*

*Cultural*

*Social & Emotional*

*Rich Tasks*

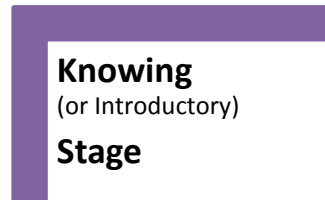
Inside the Bungoo Bank, *Games-Based Learning* and *Project-Based Learning* are key pedagogical approaches to engage and maintain the interests of the students across the breadth of the unit. This is compatible with calls for the teaching of financial literacy to be innovative, fun and relevant to the life worlds of the students. *Games* are key methods of student engagement which double as multi-faceted pedagogical mechanisms for teachers to apply, working to motivate and grow relationships inside the learning space. Similarly, *Project* related tasks provide a complex and diverse array of tasks that are undertaken progressively in order to scaffold and build student capacity toward a unified and shared outcome. These devices of pedagogy are framed with the underpinnings of maths, numeracy and finance, culture and social and emotional capacity in order to give breadth and balance to the learning journey utilised inside the Bungoo Bank. Outlined in this program will be a suggested pathway for teachers to follow, however it is recommended that teachers not be limited to the parameters outlined, but instead look to broaden the scope and refine the focus based upon the specificity of their 'place' and the needs of their students.

Inside each learning phase (*Knowing, Growing and Showing*) will be three outlined lessons that scaffold student capacity, reaching a summative point at the conclusion of the phase. The sample lessons include a balance of learning experiences (maths, numeracy, finance, social, emotional, culture) that move from simple to complex tasks, demonstrating the method required to effectively teach inside this space. Each learning phase is framed by the inclusion of *Rich Tasks* which work across the length of the unit, allowing teachers to use these tasks as vehicles that ground and drive all of the other learning experiences inside the learning phase. Similarly these *Rich Tasks* are progressive tools that allow curriculum, content and the methods of pedagogy to be scaffolded specifically to suit the learning contexts and students inside their classrooms. Again, teachers are encouraged to differentiate based upon time, capacity and resources found within their own community contexts. The following table provides an example of the approach to lesson planning within the Bungoo Bank.

Learning Phase Template Overview (Sample)

Lesson Number:	<i>Lesson 1</i>	<i>Lesson 2</i>	<i>Lesson 3</i>
	Students visit community cultural centre: To be undertaken inside any of the lessons.		
	Student Centred Development, Implementation & Regulation of Supportive Unit Rules – ongoing throughout the learning phase		
	Rich Task 1 – ongoing throughout the learning phase		

Phase of Lesson	
Warm Up & Counting:	A fun and culturally relevant way to move students outside of the classroom in order to begin a Maths & Numeracy focus at the same time as building positive relationships with the teacher and fellow students.
Body of Lesson: Activity 1	A balance of learning experiences (Maths/Numeracy & Finance Culture/ Social & Emotional) to be utilised across the three lessons in each of the activity slots, moving from simple to complex.
Activity 2	
Activity 3	
Activity 4	<p>Mini- Rich Task: A lesson specific multi-dimensional task that moves from simple to complex which allows students a variety of mechanisms to engage in a situated learning focus.</p> <p>Can include all or selected elements of the learning experience themes (Culture/ Maths/Numeracy &amp; Finance/ Social &amp; Emotional).</p>
	Rich Task 2 - Ongoing throughout the learning phase



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## Background Teaching Notes

In the *Knowing* stage, the focus should be hands-on and engaging, with teaching and learning approaches such as storytelling, dance, art and physical activity to embed unit specific themes and content.

Teacher introduces the unit, defines the appropriate focus, presenting the Bungoo Bank as a learning journey and this theme is inbuilt into the micro and macro dynamics of the learning phase. Teachers are urged to be as creative and relevant to the life worlds of the students and teachers should engage with community to ensure that the learning is properly orientated toward 'place' and the specificity of where the schools are located.

Below are links to the National Consumer & Financial Literacy framework, these considerations are embedded or help to frame the learning experiences in this *Knowing* stage. Where possible these links should be utilised as questioning mechanisms to further ground and orient the learning experiences, providing a consumer and financial lens that will critically frame the teaching and learning focus.

## Links to National Consumer & Financial Literacy Framework

Year 2	Year 4
<ul style="list-style-type: none"> <li>Recognise Australian money includes notes and coins.</li> </ul>	<ul style="list-style-type: none"> <li>Explain some different forms that money can take.</li> </ul>
<ul style="list-style-type: none"> <li>Recognise that money is limited and comes in a variety of different sources.</li> <li>Identify and describe the differences between needs and wants.</li> </ul>	<ul style="list-style-type: none"> <li>Identify different forms of income.</li> <li>Explain the role of work in society and distinguish between paid and unpaid work.</li> </ul>
<ul style="list-style-type: none"> <li>Recognise that money can be saved to meet needs and wants.</li> </ul>	<ul style="list-style-type: none"> <li>Explain how saving money in a financial institution can earn interest.</li> <li>Identify, explain and prioritise different needs and wants.</li> </ul>
<ul style="list-style-type: none"> <li>Explain how money is exchanged in return for goods and services.</li> </ul>	<ul style="list-style-type: none"> <li>Explain why similar goods and services may vary in price.</li> <li>Recognise that different countries use different currencies.</li> </ul>
<ul style="list-style-type: none"> <li>Recognise common symbols and terms used on a variety of Australian notes and coins.</li> <li>Order spending preference and explain reasons for their choices.</li> </ul>	<ul style="list-style-type: none"> <li>Create simple budgets for special purposes.</li> <li>Order and discuss reasons for spending preferences.</li> </ul>

<ul style="list-style-type: none"> <li>• Identify consumer and financial matters that are a part of daily life such as earning money, spending, saving, paying bills, making donations.</li> </ul>	<ul style="list-style-type: none"> <li>• Classify and compare goods and services.</li> </ul>
<ul style="list-style-type: none"> <li>• Compare the cost of similar items.</li> <li>• Describe how advertising can influence consumer choices.</li> </ul>	<ul style="list-style-type: none"> <li>• Discuss some options for paying for goods and services such as cash, debit card, credit card and direct debit.</li> <li>• Identify key features of a range of advertisements.</li> </ul>
<ul style="list-style-type: none"> <li>• Identify simple ways the consumer decisions of individuals may impact upon themselves, their families, the broader community and/or the environment.</li> </ul>	<ul style="list-style-type: none"> <li>• Identify and describe the impact that consumer and financial decisions of individuals may have upon themselves their families, the broader community and/or the environment.</li> </ul>
<ul style="list-style-type: none"> <li>• Apply consumer and financial knowledge and skills in relevant class and/or school activities such as student investigations, charity fund raising, business ventures and special events.</li> </ul>	<ul style="list-style-type: none"> <li>• Identify and explain how some influences, such as advertising and peer pressure, can affect what you buy.</li> </ul>
<ul style="list-style-type: none"> <li>• Demonstrate enterprising behaviours through participation in relevant class and/or school activities.</li> </ul>	<ul style="list-style-type: none"> <li>• Apply consumer and financial knowledge and skills in relevant class and/or school activities such as student investigations, charity fundraising, business ventures and special events</li> </ul>
<ul style="list-style-type: none"> <li>• Demonstrate awareness of safe, ethical and responsible behaviour in online and digital consumer and financial contexts.</li> </ul>	<ul style="list-style-type: none"> <li>• Exercise a range of enterprising behaviours through participation in relevant class and/or school activities.</li> </ul>

<ul style="list-style-type: none"><li>• Demonstrate awareness that family community and socio-cultural values and customs can influence consumer behaviour and financial decision making.</li></ul>	<ul style="list-style-type: none"><li>• Practise safe, ethical and responsible behaviour in online and digital consumer and financial contexts.</li></ul>
<ul style="list-style-type: none"><li>• Identify and explain how peer pressure can affect what you buy.</li></ul>	<ul style="list-style-type: none"><li>• Explain the role played by the voluntary sector in the community to help those in financial need.</li></ul>
	<ul style="list-style-type: none"><li>• Demonstrate awareness that family, community and socio-cultural values and customs can influence consumer behaviour and financial decision-making.</li></ul>

## Annotation of the Rich Tasks Associated with the *Knowing* Stage

### *Rich Task 1: The Earning/ Learning Task*

In this task the students time spent in the unit will be equivalent to a working arrangement, which remunerates via hours spent on site engaged in work related activities. The concept of work, money, saving is built into the function of this task. Therefore time spent engaged in financial literacy learning will have a money value attributed to it, also by winning or displaying great thinking, ethics and behaviour, the teacher will award a monetary prize on top of that which is earned via time on task.

Each allocation will be listed on a prize board and progressively at mile stones, students will be allowed to redeem their money for prizes or free time. Students will determine when to use their allocations and this will begin the elementary phases of long term decision making and self-determined reward and work/ effort/ behaviour.

Underpinning the focus will be the notion of money for caring and sharing. In this way students will be shown the inner dynamics of the processes fundamental to caring, sharing and the furthering of communal fellowship. From an Indigenous standpoint, the notion of reciprocal obligation will be built into this learning task, asking students to share earned points/ classroom money throughout the course of the unit and in this way will be rewarded extrinsically for demonstrating communal care and sharing of what they have earned. This extrinsic focus will be used to scaffold toward the intrinsic qualities of giving of what we have. To help guide the classroom focus, various stimulus material can be incorporated, such as the quote from Khalil Gibran, "You give little when you give of your possessions. It's when you give of yourself that you truly give".

## Rich Task 2: My Kitchen Rules

My Kitchen Rules – students are introduced to the concept of entrepreneurialism and compete in presenting a menu to be sold to the school community. Students formulate the menu, cook and sell their food. Money is counted and students donate their money to key improvements needed in the school community. Teacher unpacks embedded concepts and students reflect over the outcome.

### Knowing Phase:

Lesson Number:	<i>Lesson 1</i>	<i>Lesson 2</i>	<i>Lesson 3</i>
<p><b>Students visit community cultural centre: To be undertaken inside any of the lessons.</b></p> <p>Students visit community cultural centre, where they are immersed in local culture or invite community to speak in front of the students. Themes should be co constructed, where teachers outline the lesson and unit focus and allow the community to determine the direction and depth. In this introductory phase the focus should be hands on and engaging, with devices such as storytelling, dance, art and physical activity being good vehicles to embed unit specific themes and content.</p>			
<p><b>Student Centred Development, Implementation &amp; Regulation of Supportive Unit Rules – ongoing throughout the learning phase</b></p> <p>In line with the unit focus of communal fellowship, caring and sharing in the commencing phases of the unit allow the students to co-develop the ruling parameters that will govern learning, exploring, discussion and activity within the unit. To help guide the teachers thinking allow the students to freely discuss what they hope to achieve and how this will be best achieved inside the unit. Allow this discussion to form the foundation of co-construction of the unit rules.</p>			
Phase of Lesson	Rich Task 1 – ongoing throughout this <i>Knowing</i> stage		
Warm Up & Counting:	Culture/ Maths & Numeracy:	Culture/ Maths & Numeracy:	Culture/ Maths & Numeracy:

	Indigenous game of Munhanging	Indigenous game of Thepan	Indigenous game of Meetcha Kambong
Body of Lesson: Activity 1	Maths/Numeracy & Finance: Scavenger hunt using real coins	Maths/Numeracy & Finance: Money Mob Money Dice Game	Maths/Numeracy & Finance: Money Mob Coin Rub activity
Activity 2	Culture/ Numeracy & Finance: Indigenous Game of Kai	Maths/Numeracy & Finance: Letters and numbers team game	Maths/Numeracy & Finance: Play coin snap
Activity 3	Social & Emotional: Communal play	Social and Emotional: Communal Sharing – Constructing Money Related Paper Plate Pictures	Culture/ Social & Emotional: Play Indigenous Game of Gitja
Activity 4	Mini- Rich Task: Maths/Numeracy & Finance Shooting gallery	Mini- Rich Task: Maths/Numeracy & Finance Students to construct a school/community version of the board game Monopoly	Mini-Rich Task: Maths/Numeracy & Finance/ Social Creative Summative component
	Rich Task 2 - Ongoing throughout learning phase		

## Annotation of Lesson 1 Learning Experiences

- **Indigenous game of Munhanging**, a team based tiggly game where one team seeks to catch the other. Roles swap after all team members are caught. Highlight the embedded counting dynamics implicit in the process, use these as the foundation from which to build this lesson upon.
- **Scavenger hunt using real coins** – set up a large area, incorporating the play equipment, water bubblers etc and scatter coins throughout the space. Give time limits to see how many coins can be collected – total number of coins in a set time – segue into attributing value – then count to see how much money each person had, who had the most, how much over all, who had the most. *Sharing Element – Money for communal wellbeing.*

The game is run without a prompt from the teacher toward the notion of giving and sharing, allow the game to conclude with the teacher questioning the students upon conclusion:

1. Did anyone share what they had?
2. Why did you or why didn't you share?

Teacher builds toward the notion of happy and healthy families/ communities and how communal fellowship facilitates this process. Play the game again with an emphasis upon sharing what we have and the intrinsic feelings associated with communal fellowship.

- **Indigenous game of Kai** integrating the denominations of Australia's coin currency as the measure for counting – in 5's, 10's, 20's, 50's, \$1 & \$2. Kai is like a hot potato game with players standing, sitting or kneeling in a circle, using the palm of their hand to keep the ball in the air. Experiment using a balloon, crumpled paper balls, beach balls or a volley ball.

- **Communal play.** Allow students time to play communally inside the sandpit, playground or in relation to a class gardening project with finite resources and teacher direction toward tasks. This element will build upon the facilitating the personal dynamics of sharing and group dynamics from an intrinsic standpoint based upon extrinsic stimulation and engagement.
- **Shooting gallery** - construct an in class or outside of class shooting gallery where various items are attributed a coin value and set up in the space. Using different methods and varying ranges of time, the students have to knock down as many items as they in the allotted time or using the allotted balls. Once complete the students count together, adding the coins as they go. Scores are listed and a table of results is formed. Experiment with using blue tack balls, crumpled paper balls, soft sponge balls if in doors. Outdoors, experiment with tennis, soccer, foot and basket balls. Interchange between head, hand and foot to shoot. See how many coins can be collected – total number of coins in a set time – segue into attributing value – then count to see how much money each person had, who had the most, how much over all.

## Annotation of Lesson 2 Learning Experiences

- **Indigenous game of Thepan** – team based elimination game using pool noodles as swords to hit the opposing team on their feet. First team to eliminate the other is the winner. As players complete the necessary eliminations they call out loud the reverse counting process, 5, 4, 3, 2, 1. Advance a stuck in the mud version, where the players are freed by their own team and work to get the other team stuck. Highlight the embedded counting dynamics implicit in the process; use these as the foundation from which to build this lesson upon.

- **Money Mob Money Dice Game** – using the money dice students sit in a circle and are encouraged to call out the value showing on the dice. Use two, three dice and begin to show how they can be added together to form a value. Or select a Money Mob Money activity worksheet (12) for students to complete in order to build financial vocabulary.
- **Letters and numbers team game** – teacher flashes a dollar amount, in teams, the students work out as many coin combinations in 10 seconds. The most combos in the time wins the points, 1 point for each correct combo.
- **Communal Sharing** – Constructing Money Related Paper Plate Pictures. Inside the classroom space set up communal sharing bins, allowing students to work on their own toward developing their own money related paper plate art work. With finite resources the students must work out the finer dynamics of sharing for communal fellowship as part of this process. Inside the bins place a limited amount of glue sticks, pens, scissors, coloured paper, pom poms, paddle pop sticks, feathers etc. The teacher observes how the process is negotiated by the students and at the end of the task, along with displaying and retelling what the students have created and why, the teacher also unpacks the embedded elements of sharing inside this process.
- **Monopoly** - Students to construct a school/ community version of the board game Monopoly – buildings are attributed a dollar value and the locally devised rules are formulated. The whole class contributes to the construction of the board. Play in teams and the teacher to facilitate unpacking the embedded elements of numeracy and finance related content. Compare the school version to the original, as a class explore the real places in England, teacher unpacks the related elements of money finance within the dynamics of colonisation and annexation of Indigenous Australia.

## Annotation of Lesson 3 Learning Experiences

- **Indigenous game of Meetcha Kambong** – a team based rob the nest game, where players try to remove balls from the opponents nest and bring back to their own. Each balls is given a coin value, soccer balls \$2, rugby balls \$1, tennis balls 50c etc and the total value is calculated at the end of each session. Play in a set time period and the total number of balls collected wins. Play with pool noodles or oz tags, to freeze players for the benefit of their team. Highlight the embedded counting dynamics as well as protective behaviours mplicit in the process; use these as the foundation from which to build this lesson upon.
- **Money Mob Coin Rub activity** – students are given an array of coins and asked to rub the likeness with a pencil on to the paper. The activity moves into adjoin value to reach a displayed sum using the same technique of rubbing, e.g. \$1, how many 50's would it take to make a \$1 etc.
- **Play coin snap as a multiplayer or in pairs** – using real currency – kids are given a handful of coins and they work to recognise as the matching unit of currency appears or Money Mob Money Snap, using money displayed on cards.
- **Indigenous Game of Gitja**, a role playing game that is played like tiggly. In this game gitja is the moon and somebody has been stealing her food, gitja is the catcher and runs around the space trying to tag the classmates. This game segues into posing the ethical dilemma of what to do with found money and is it right to steal?
- **Summative piece** - Students are to create and present a piece that sums up their financial literacy experience and what they hope for the future. May be presented as art work, story, dance, play, song, poem or lcreate.

Learning Experience Theme	Additional Learning Experiences
<p>Maths &amp; Numeracy/ Finance</p>	<ul style="list-style-type: none"> <li>• <b>Money Mob Memory Game</b> using currency cards or get the class to make their own set of cards.</li> <li>• <b>Continuous story game</b> - teacher begins today I went to the shop and bought ..., the next student must remember the first item then add their own. Depending upon the age level, class help may be necessary. Highlight how many items were remembered, how many bought, who remembered the best?</li> <li>• <b>Computer Gaming (eg. Mario Challenge)</b>: Play financially embedded video game for fun (one where you collect coins and then go to the store). Play individually or in groups, see how much money is collected and who bought what, table the results on a progressive chart and display in the classroom, allow students to often return as a mechanism for student engagement.</li> <li>• <b>On line simulation game – Birthday wants and needs</b> - Your birthday is coming, using junk mail catalogues (hardcopy or on line) make a list of all that you want – Using an online calculator arrange the coins to match the prices so you can inform your family. Build into a discussion related to wants and needs, posing an immediate dilemma to the students based upon key functioning of the communities where the students live.</li> </ul>

	<ul style="list-style-type: none"> <li>• <b>Field Trip to local shop or bank</b> – see real money and consumer practice in action. The trip should highlight digital money in operation – hands on experiences of purchasing, using ATMs, internet banking, writing cheques, pay wave, pin numbers etc. The teacher unpacks this real world experience in relation to consumer protection and highlights all of the arising teachable moments that present as part of engagement in the trip. Such things could be related to marketing targeting children, protecting your pin numbers, price matching at the register, lay by etc.</li>   <li>• <b>Online Shopping activity</b> – Utilising an online calculator students go shopping for themselves, begin with an amount of money, task with finding items, negotiating the transactions, managing the balance etc.</li>   <li>• <b>Money Mob Currency recognition Activity</b> – begins by asking the children what are the currencies in Australia, show the coins and the notes and that by using money we can pay and buy things. To buy most items money will be combined to match the cost assigned by the seller.</li> </ul>
<p><b>Social &amp; Emotional</b></p>	<ul style="list-style-type: none"> <li>• <b>Students and Teacher creates and reads/ acts/ paints a story</b> that is tension based and relevant to the community in which the children live. The themes of the story should deal with the concept of money around the lives of the children and should highlight limited income, weekly expenses, saving, borrowing and sharing in a weekly cycle. The teacher unpacks the cycle and demonstrates ways in which the students can better navigate this dynamic e.g. Budgeting, assertive behaviours, sharing for caring, giving of what we have etc. The students are to apply this story to a piece of art work, capturing what was important to them. The students present their work to class.</li> </ul>

## Culture

- Indigenous game of eye spy (I was walking into the store and guess what I saw). Segue into cost of items seen – teacher to add this layer – how much would that cost, which coins represent this?
- Indigenous game of Luka Pul Pul (object hiding game), what objects were found, how many, who had the most?