

Intensive English Language / New Arrivals Program

Mathematics and Numeracy: Teaching Learning Sequence

Strand	Number and algebra
Sub-strand	Money and financial mathematics
Levels	A B C Reception, Year 1, Year 2
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Year developed	2016

Use this units with your own student cohort

Teachers are invited to trial and modify this teaching learning sequences. Content may need to be modified to meet the particular learning needs of a student cohort.

Designers started with the same template, and while there was broad agreement on the use of the template – there may be some variations between this Teaching Learning Sequence and other Teaching Learning Sequences that were developed by DECD educators.

- differentiated activities may be found in either the activities column or the evidence and differentiation column
- generally, language elements were not repeated once they were recorded in an earlier activity
- cross curriculum priorities are included in some unites but not in others.

A feedback form is available at tiny.cc/IELP-NAP-TLS. Please forward feedback to [Erika Vonaspern](#)



Intensive English Language Program/New Arrivals Program

Mathematics and Numeracy Teaching Learning Sequence

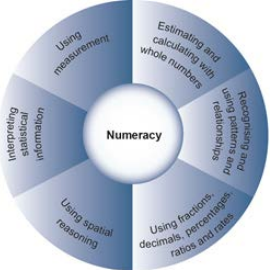
WHAT DO WE WANT STUDENTS TO LEARN?				
Strand: Number and Algebra Sub strand: Money and Financial Mathematics		Learning Goals		
		Achievement Standards	Content Descriptions	Proficiencies
Mathematics Levels: A B C (Year R, 1, 2)	Time Line: 4 weeks	A	A	<p>The student demonstrates the following proficiencies.</p> <p>Understanding</p> <ul style="list-style-type: none"> Understands why and how money was invented. Makes connections between their calculating skills and the use of money. <p>Fluency</p> <ul style="list-style-type: none"> Recognises coins and notes automatically and use in context. Uses a range of calculation strategies that allow them to work out the value of a collection. <p>Reasoning</p> <ul style="list-style-type: none"> Explains what needs and wants are, and gives an example in their everyday life.
<p>Overarching Ideas</p> <p>Money is exchanged in return for goods and services.</p> <p>Money comes in a variety of forms.</p> <p>Money can be saved to meet needs and wants.</p> <p>There are differences between needs and wants, and this affects budget choices.</p>	B	Students recognise Australian coins according to their value.	B Recognise, describe and order Australian coins according to their value (ACMNA017)	
	C	Students associate collections of Australian coins with their value.	C Count and order small collections of Australian coins and notes according to their value (ACMNA034)	

NATIONAL CONSUMER AND FINANCIAL LITERACY FRAMEWORK (YEAR 2)

In this Teaching and Learning Sequence, elements of the National Consumer And Financial Literacy Framework (Year 2) are indicated in blue.

Knowledge and understanding	Competence	Responsibility and enterprise
<p>Students can:</p> <ul style="list-style-type: none"> • recognise Australian money includes notes and coins • recognise that money is limited and comes from a variety of sources • recognise that money can be saved to meet needs and wants • explain how money is exchanged in return for goods and services • identify and describe the differences between needs and wants 	<p>Students can:</p> <ul style="list-style-type: none"> • recognise common symbols and terms used on a variety of Australian notes and coins • identify consumer and financial matters that are part of daily life such as earning money, spending, saving, paying bills, making donations • compare the cost of similar items 	<p>Students can:</p> <ul style="list-style-type: none"> • identify simple ways the consumer decisions of individuals may impact on themselves, their families, the broader community and/or the environment • demonstrate awareness that family, community and socio-cultural values and customs can influence consumer behaviour and financial decision-making

WHAT DO WE WANT STUDENTS TO LEARN?

Numeracy General Capability	Other General Capabilities	Cross Curriculum Priorities
<p>Estimating and calculating with whole numbers</p> <p>Level 1a Identify situations that involve the use of money</p> <p>Level 1b Recognise the different value of coins and notes in the Australian monetary system</p> <p>Level 2 Identify and use combinations of coins and notes for simple purchases</p> 	<ul style="list-style-type: none"> <input type="checkbox"/> Literacy The literacy capability of <i>Composing Texts</i> is guided by and reported in the sequence of the IELP Progress Report. In addition, the following aspects of the <i>Comprehending Texts</i> continuum are taught and assessed. <ul style="list-style-type: none"> Level 1e Listen and respond to brief questions Level 2 Listen to two or more step instructions for undertaking learning tasks <input type="checkbox"/> Information and Communication Technology <ul style="list-style-type: none"> Level 2 Identify the impacts of ICT in society <input type="checkbox"/> Intercultural Understandings <ul style="list-style-type: none"> Level 2 Explore and compare cultural knowledge, beliefs and practices Describe and compare the way they live with people in other places or times <input type="checkbox"/> Critical and Creative Thinking <ul style="list-style-type: none"> Level 2 Use information from a previous experience to inform a new idea 	<ul style="list-style-type: none"> <input type="checkbox"/> Aboriginal and Torres Strait Islander histories and cultures Discuss the graphics and symbols of Australian culture. <input type="checkbox"/> Asia and Australia's engagement with Asia The peoples and countries of Asia have contributed and continue to contribute to world history and human endeavour.

HOW WILL WE KNOW IF THEY'VE LEARNT IT?

Diagnostic Assessment: (What do the students bring?)	Assessment of Learning	Assessment as Learning	Assessment for Learning
<p>Through gathering prior knowledge, what did we find out about what students already know, their interest, misconceptions and what they want to learn?</p> <p>See 'Gathering Prior Knowledge' under Sequenced Learning Activities.</p> <p>Use 'Explain everything app' or video recording for students to record what they are interested in and what they want to learn.</p>	<ul style="list-style-type: none"> - Questioning - Feedback - Observation - Conferencing - Work analysis <p>Use 'Explain Everything app' for students to record 3 things that they have learnt.</p> <p>Students order coins and notes from the least value to the most value.</p>	<ul style="list-style-type: none"> - Self and peer assessment - Feedback <p>Proving Cards for sorting, patterning and making collections</p>	<ul style="list-style-type: none"> - Display know, do and understand - Feedback - Questioning - Observation <p>I know the difference between needs and wants. Use the sorting template.</p>

KEY

Content Descriptions: Plain font



Achievement Standards: Bold font


Numeracy Learning Continuum Description: Underlined font

Financial Literacy Framework: Blue font

	WHAT WILL WE DO TO GET THERE?			HOW WILL WE KNOW IF THEY'VE LEARNT IT?
Mathematical Skills and Concepts	Sequenced learning activities	Language Elements	Resources	Evidence and Differentiation
<p><u>Identify situations that involve the use of money. (1a)</u></p> <p>Identify consumer and financial matters that are part of daily life such as earning money, spending, saving, paying bills, making donations (Financial Literacy Framework)</p>	<p><u>Gathering Prior Knowledge</u></p> <p>Students are asked: What is money? What does money look like? How can you use money and where does money come from?</p> <p>Similarly, for older students you may also ask:</p> <p>What is money like in your home country? What does money look like in your home country? How do you use money in your home country and where does money come from in your home country?</p> <p>Use 'Explain Everything' app or video to record students' responses. Use student responses to develop more sophisticated language structures throughout the unit.</p> <p>Use this information to inform your teaching. What knowledge do the students bring?</p> <p><u>1.1 Define Money</u></p> <p>Conversation Focus: What is money? Why do we need it? What would happen if we did not have money?</p> <p>Use 'Think, Pair, Share' to discuss How have you used money? What did you use it for? Record on paper using drawings or simple sentences (depending on language levels).</p>	<p>Participants: <i>money, coin, note</i></p> <p>Plurals Money is a collective noun <i>Money is</i> <i>Coins are</i> <i>Notes are</i></p> <p>Describers: Features of money, e.g. <i>round, heavy, thin, thicker, silver, gold, paper, plastic.</i></p> <p>Tense: present and simple past <i>Money comes from a bank.</i> <i>Dad worked on a farm. He got food for us, not money.</i></p> <p>Complex Sentences: e.g. <i>If we didn't have money ... We need money because</i></p> <p>Processes: mental '<i>I think ...</i>' action: '<i>I bought ...</i>' relational: <i>Money is ...</i></p>	<p>Develop a class resource of the language structures that students produce, which form the basis for further elaboration and sophistication. <i>eg. In Japan I use Yen. The currency in Japan is Yen. 100 Sen equals 1 Yen.</i></p>	<p>Engages in short spoken exchanges and shares likes/dislikes, recounts a shared experience that demonstrate an understanding of the purpose of money.</p>

<p>Explain how money is exchanged in return for goods and services. (Financial Literacy Framework)</p>	<p>Summarise the children's thoughts and introduce the definition "Money is used to exchange goods and services."</p> <p>Complete Level 1: Sorting Goods and Services on the ASIC Money Smart website. https://s3-ap-southeast-2.amazonaws.com/mst-resources/goods-and-services/index.html</p> <p>1.2 History of Money</p> <p>Conversation Focus: Why was money invented? Who invented money?</p> <p>Watch YouTube clip: 'Story of Money' https://www.youtube.com/watch?v=ADaY6THQp3Y</p> <p>Earliest forms of money were based on exchanging and trading goods and services.</p> <p>Read the story book <i>DK Eyewitness Books: 'Money' by Joe Cribb</i></p>  <p>As you read the story identify currencies from different countries and mark their location on a world map. What services did people need? How has that changed?</p>	<p>Technical Language: <i>exchange, trade, barter, goods and services, value, weight, perish</i></p> <p>Common vocabulary: <i>e.g. not fair, too heavy, didn't last</i></p> <p>Circumstance of Time: <i>years ago, a long time ago, these days</i></p> <p>Participants: names of coins and notes</p> <p>Tense: Present and Past Regular verbs, <i>use/used,</i></p> <p>Irregular verbs, <i>buy/bought pay/paid, costs/ cost</i></p>	<p>ASIC Money Smart website. Goods and Services. https://s3-ap-southeast-2.amazonaws.com/mst-resources/goods-and-services/index.html</p> <p>YouTube Clip: 'Story of Money' https://www.youtube.com/watch?v=ADaY6THQp3Y</p> <p>DK Eyewitness Books: 'Money' by Joe Cribb</p> <p>World Map</p> <p>Pictures of Australian money from the past. Real money if possible.</p> <p>Real Australian coins.</p> <p>Pictures of current Australian notes. Real money if possible.</p>	<p>What is more valuable? Students are given 20 tokens that represent a unit of money.</p> <p>They place the tokens alongside a collection of objects to indicate the personal value they place on that object, e.g. Pokemon cards, a jacket, a soccer ball, a make-up kit, a loaf of bread, a cow. Students explain the reason for their choice.</p> <p>Now change the context. Which objects had greater value in your country? Which objects would your parents choose as having the greatest value?</p>
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	<p>Homework Task: Ask parents if money has changed in your country? Is money the same now as it was for your parents/grandparents? What types of things did your parents/grandparents used to pay for and what types of things do they pay for now?</p> <p>Discuss how money has changed in Australia over the years i.e. Paper to plastic, deletion of 1c and 2c coins, 50c coin was once round, the new 'tactile' \$5 note. Why did these changes occur?</p>			
<p><u>Identify situations that involve the use of money. (1a)</u></p>	<p>2.1 Forms of money</p> <p>Conversation Focus: What are all the forms that money can come in? Use visuals (including cash, PayPal, bank transfer, gift cards, ATM, credit card, cheque) ask children if they think they are all forms of money?</p> <p>Task: Use a print out of Appendix 1 to sort which forms they think are classified as money?</p> <p>Task: Children to identify and pick out one of the forms of money that they or their families have used.</p> <p>Watch <i>YouTube: buy/paying with your mobile phone, commonwealth bank clip</i> https://www.youtube.com/watch?v=y_TbWtbSf3o</p> <p>Watch <i>BTN: Cashless Society</i> http://www.abc.net.au/btn/story/s3556547.htm</p> <p>Conversation Focus: Can you spend money that you don't have? Why would people use this form of payment?</p>	<p>Technical Language: <i>cash, PayPal, bank transfer, gift cards, ATM, visa card, debit card, cheque and money order, PIN (Personal Identification Number), deposit, withdrawal, credit</i></p> <p>Complex Sentences: <i>This is a form of money because ...</i> <i>This is not money because ...</i></p> <p>Processes: <i>sort, identify, pick out</i></p>	<p>Forms of money document, see Appendix 1</p>   <p>YouTube clip: 'Buying/Paying with mobile phones' https://www.youtube.com/watch?v=y_TbWtbSf3o</p> <p><i>BTN Cashless Society</i> http://www.abc.net.au/btn/story/s3556547.htm</p>	

<p>Recognise Australian money includes notes and coins. (Financial Literacy Framework)</p> <p><u>Recognises the different value of coins and notes in the Australian monetary system. (1b)</u></p>	<p>2.2 What does our currency look like?</p> <p>Task: Give children a bucket of coins and notes to sort using their own criteria. Children share their criteria for sorting and teacher records on a list. Children identify two criteria that they haven't tried yet and use them to sort their money accordingly eg. colour, size, shape, value, dollars, cents, features on the notes and coins such as the different animals.</p> <p>Watch YouTube: Australian Notes and Coins - Skwirk, Stage 1 https://www.youtube.com/watch?v=rMy7WDt2Hr4&list=PL6I0or7-2-545MUiMFHbf2IL0cjxNFJbO&index=5</p>	<p>Participants: Names of coins and notes being sorted, <i>e.g. 5c coins, 10c coins, value, dollar, cent, kangaroo, emu, echidna, platypus, aboriginal elder</i></p> <p>Describers: <i>round, silver, big, small</i></p> <p>Processes: <i>sort, group, match, do it another way</i></p> <p>Commands: <i>Make groups, sort by (criteria)</i></p>	<p>Bucket of Australian coins, approximately \$60 worth of coins is a suitable amount.</p> <p>YouTube: Australian Notes and Coins - Skwirk, Stage 1 https://www.youtube.com/watch?v=rMy7WDt2Hr4&list=PL6I0or7-2-545MUiMFHbf2IL0cjxNFJbO&index=5</p>	
<p><u>Identify situations that involve the use of money. (1a)</u></p> <p>Recognise that money is limited and comes from a variety of sources. (Financial Literacy Framework)</p>	<p>3.1 How do you earn money?</p> <p>Conversation Focus: How do we earn money, how do we 'get' it? What does 'earn' mean?</p> <p>Task: In pairs (advanced language learner with early language learner) draw where they and their family get money from? Each pair shares one finding with class. Teacher makes a shared class list.</p> <p>Task: Use role play cards in Appendix 2 to act out how people can earn money. For example, my dad works for his boss, his boss gives him money called 'a wage', some of this money goes to the Government and this is called 'tax'. The Government uses this tax to give to schools, the sick, elderly, unemployed etc.</p> <p>Other scenarios to role play: pocket money, gifts, employment etc.</p>	<p>Technical Language: <i>earn</i></p> <p>Non-finite clauses: <i>My parents earn money by going to work. The government taxes people to help the poor or sick or elderly.</i></p> <p>Technical Language: <i>government, boss, unemployed, employed, wage, tax</i></p> <p>Speech Functions: Responds to a range of 'wh' questions.</p>	<p>Role play cards, see Appendix 2</p> 	

<p>Identify consumer and financial matters that are part of daily life such as earning money, spending, saving, paying bills, making donations.</p> <p>Recognise that money can be saved to meet needs and wants.</p> <p>Identify and describe the differences between needs and wants.</p> <p>(Financial Literacy Framework)</p>	<p>3.2 How do you use money?</p> <p>Conversation Focus: What do we use money for?</p> <p>Task: Children brainstorm all the things they use money for ie. Buy food, pay bills, buy a car, catch a bus, give as a gift. Teacher scribes and creates a list around the outside of the smartboard.</p> <p>Introduce the three headings 'Spend, Save, Donate'.</p> <p>Clarify each of the three headings Children sort and drag their ideas under the correct heading.</p> <p><u>Save:</u> What does 'save' mean? Why would you save? Have you ever saved and how? Can you buy it immediately or will you need to save for it? i.e. piggy bank, bank</p> <p><u>Donate:</u> What does 'donate' mean? Why would you donate? View online <i>The Australia Charity Guide</i> http://www.australiancharityguide.com look at different charities and discuss ones that are familiar to them? Donating is giving without any expectation of getting anything back. E.g. In our school we have many children from Nepal and we raised money and donated it after the Nepal earthquake. Have you/your family donated and how? (This question is an excellent opportunity to look at religious practices, such as the donations made by Muslims during Ramadan.)</p>	<p>Processes: <i>buy, shop, pay, save, spend, donate, give, lend, payback</i></p> <p>Participants: everyday nouns, e.g. <i>food, clothes, toys, piggy bank,</i></p> <p>Technical Language: <i>donate, interest</i></p> <p>Modality: Use a limited range of comparatives, eg. <i>more, less, better, worse, worst.</i></p> <p>Technical Language: <i>needs and wants</i></p> <p>Modality: <i>must have = need</i> <i>don't need= want</i></p> <p>Evaluative Language: Expresses simple opinions based on personal likes/dislikes, e.g. <i>'I think...'</i> <i>'We need...'</i></p> <p>Complex Sentence: because..., so that..., if</p>	<p>Smartboard / IWB</p> <p>Piggybanks , money boxes to show</p> <p>Pictures or flyers from charity organizations</p>	
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Demonstrate awareness that family, community and socio-cultural values and customs can influence consumer behaviour and financial decision-making. (Financial Literacy Framework)

Identify simple ways the consumer decisions of individuals may impact on themselves, their families, the broader community and/or the environment. (Financial Literacy Framework)

Look at the book 'IF...' by David J. Smith and discuss how countries of the world have more/less money.



Spend: When you spend there are two types of spending, needs and wants.

Task: Show children the pictures of children's bedrooms from around the world and discuss in each room items that could be classed as needs and those that are wants. Watch YouTube Clip: This clip is based on the book called 'Where Children Sleep' by James Mollison <https://www.youtube.com/watch?v=t-Fq2CMsDvc>

Task: Children to draw on a template 10 things that people in your household buy. Ask students to sort into needs and wants.

Task: Using laminated pictures from shopping catalogues, sort items into needs and wants. Put only the items we need into the shopping bag.

Participants: bedroom furniture, eg *bed, table, toys, television*


Book: "IF" by David J. Smith

10 things people in your household buy. See Appendix 3

Laminated pictures of items from shopping catalogues

Shopping bags

I know the difference between needs and wants. Gather information from the completed sorting activities.

<p>B Recognise Australian coins according to their value.</p> <p>B Recognise, describe and order Australian coins according to their value (ACMNA017)</p> <p>C Associate collections of Australian coins with their value.</p> <p>C Count and order small collections of Australian coins and notes according to their value. (ACMNA034)</p> <p>A <u>Recognises the different value of coins and notes in the Australian monetary system. (1b)</u></p> <p>C <u>Identify and use combinations of coins and notes for simple purchases. (2)</u></p> <p>Recognise common symbols and terms used on a variety of Australian notes and coins. (Financial Literacy Framework)</p>	<p>4.1 How does our money work?</p> <p>Conversation Focus: What do you need to know to be able to use money?</p> <p>Task: Sort Money</p> <p>Sort money using different criteria (revision of task 2.2)</p> <p>Task: Place coins on a hundreds number line to show value. Similarly, use MAB blocks to represent value of coins and notes.</p> <p>Watch the following clip. In Australia, money size and value do not always correlate.</p> <p>http://splash.abc.net.au/home#!/media/1566328/funny-money</p> <p>Task: Use Australian coins and notes and order from the least value to the most value.</p> <p>Task: Pattern with Money</p> <p>What is your repeating unit? E.g. 20c & 5c coins What is the VALUE of your repeating unit? 25c Can you make me another pattern that has the same value?</p> 	<p>Speech Functions: Responds to a range of 'wh' questions.</p> <p>Participants: Names of coins and notes being sorted, <i>5c coins, 10c, dollar, cents, kangaroo, echidna, emu, platypus, lyrebird</i></p> <p>Sentence Structure: Similies <i>Two five-cent coins have the same value as one 10c coin</i></p> <p>Processes: <i>count, sort, group, match, do it another way</i></p> <p>Commands: <i>Make groups, sort by (criteria)</i></p> <p>Technical Language: <i>number line, value, repeating units</i></p> <p>Processes: <i>continue a pattern, copy a pattern, create/construct a pattern, recreate/reconstruct a different pattern, describe a pattern</i></p> <p>Visuals in Multimodal Texts: Discusses the meaning of symbols on Australian coins and notes.</p>	<p>Bucket of real Australian coins</p> <p>Plastic Money – Australian coins and notes</p> <p>Number Line from 0 to 100</p> <p>MAB Blocks</p> <p>Clip: Funny Money on Splash ABC. http://splash.abc.net.au/home#!/media/1566328/funny-money</p>	<p>Proving cards: Sorting money</p> <p>When children think they are able to sort money using different criteria, they demonstrate it to the teacher who then stamps and dates card. Student must demonstrate in three different ways.</p> <p>Order coins and notes from the least value to the most value.</p> <p>Proving cards: Patterning with Money</p> <p>When children think they are able to create a money pattern, they demonstrate it to the teacher who then stamps and dates card.</p>
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Compare the cost of similar items
(Financial Literacy Framework)



Task: Value Match

Match items on cards with a reasonable money value.

Task: Value Match II

Teacher holds up a coin or a note, and students find something in a catalogue that they could buy with that amount.

Question: Select three items that students have found for \$2. What item is the best value for money?

Use food, toy and clothing catalogues.

Task: Representing Money Values

Using the template in Appendix 5, place a value in the middle box. Students use coins to show four different ways of making that value.

		\$2.00	

Task: Banker Game

Comparative Language:
Bread costs \$2 at IGA. It costs more than \$2 at Woolworths.

Modality:
Two dollars can be made with a \$2 coin, 4x 50 cent coins, 40x5 cent coins and 2 \$1 coins.

Matching Value cards, see Appendix 4



A range of catalogues from supermarkets, department stores, toy shops

Representing Money Value, see Appendix 5

Proving cards: Making collections

When children think they are able to represent money amounts in different ways, they demonstrate it to the teacher who then stamps and dates card. Student must demonstrate on three different occasions.

Proving Cards - Making Collections

Name _____

I can make a collection of \$x in different ways.

			I can make _____ value like this.
Date _____	Date _____	Date _____	

Version 1: Have a coin die with the image of the coins, children sit in groups of 4, set an egg timer for 4 mins; each child rolls the die and takes that amount of money from the bank (a tub of money) and place it in their piggy bank in Appendix 6.

Continue taking turns until timer stops. Each child needs to tell the group how much money they have in their piggy bank.

Version 2: Same as version one except use a die with the money symbol. Students will need to collection the correct coin to match the symbol.

Version 3: Same as version one except use a die with different value amounts on each face of the die so students will need to make collections of coins to create the value eg. \$1.75, \$0.25 etc

Participants: Name of coins *5cent, 10cent, 20cent, 1 dollar*

Processes: *roll, collect, pick out, select, sort, count, add, take, set, take turns, tell*

Piggy Bank template, see Appendix 6



Coin die



Egg timer

Value dice



Different value dice



NOTE:

If children can sort money they move on with the following tasks. If they cannot sort money yet, they stay with sorting tasks and continue to play version 1 of banker game.

	<p>Assessment task: Use an app from iTunes Store called "Explain Everything Interactive Whiteboard" By Explain Everything</p> <p>Ask each student to record three things that they have learnt. See sample in Appendix 7.</p>		<p>'Explain Everything' App on iPad</p>	<p>Use 'Explain Everything app' for students to record three things that they have learnt.</p>
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DRAFT

Overview of language and examples used in the teaching, learning and assessing program

A summary of the language mostly pertaining to this substrand as used in the following teaching, learning and assessing program.

Oral	Visual and Written Text	Text Knowledge	Grammar Knowledge	Word Knowledge
<p>Spoken Texts Listens and responds to spoken exchanges</p> <p>Participates in simple group activities involving spoken language accompanying action games and maths activities</p> <p>Verbal elements Pronounces most frequently used words and phrases comprehensibly</p> <p>Speech Functions Responds to a range of 'wh' questions <i>What is money?</i> Responds to basic questions with short responses <i>e.g. If we didn't have money ...</i> <i>We need money because ...</i></p> <p>Social Exchanges Uses common key words and appropriate social language</p>	<p>Visual Literacy Recognises symbols relating to money e.g. \$, c, decimal place</p> <p>Draws or selects pictures to convey knowledge about money</p>	<p>Written Text Names and labels coins and notes Organises visual and written information in logical order</p> <p>Structure of Learning Area Texts Response: Describe two or three things about a visual prompt</p> <p>Answer simple questions about money in financial literacy</p>	<p>Simple sentences <i>This is a five cent coin.</i></p> <p>Compound sentences: Links ideas with linking conjunction: <i>and</i> or <i>but</i></p> <p>Complex sentences: <i>If we didn't have money....we wouldn't be able to buy food.</i> Highly spoken non-finite clauses using 'to+verb' <i>The government taxes people to help the poor or sick or elderly.</i></p> <p>Circumstances Time <i>a long time ago, these days</i> Place: <i>in my country</i> Contingency: <i>For \$10, :</i></p> <p>Participants everyday nouns</p> <p>Noun groups to describe features of money <i>e.g. a silver coin, a round coin</i></p> <p>Modality Must have = need Don't need = wants</p> <p>Processes: relational: <i>Money is ...</i> action: <i>I bought ...</i> mental : <i>I think ...</i></p>	<p>Topic Vocabulary related to money and financial maths. <i>e.g. dollars, cents, coins, notes, cash, bank, goods and services, value, spend, earn, needs and wants</i></p>