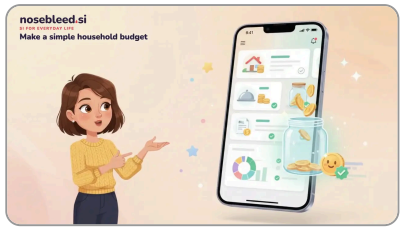
Make a household budget



Use AI to set out what comes in and what goes out each month, then check its sums.

By the end, you'll be able to:

- list monthly money in and money out
- use AI to set out a simple budget
- check AI's arithmetic, and spot where to save

Warm-up What's the hardest part of keeping track of money?

Talk about it with your group. Remembering what's due? Bills that change? Little things adding up?

1 Sort Ann's money

Ann is made up. Here's what she has written down for a month. Tick whether each is money in or money out.

	In	Out
State Pension: £960		
Small workplace pension: £310		
Rent: £520		
Council Tax: £95		
Energy: £110		
Food shopping: £240		
Phone and broadband: £45		
TV streaming: £11		
Bus fares and taxis: £30		
Presents and treats: £60		

2 Ask AI to set it out

If you have a device, try this prompt with Ann's list.

TRY THIS PROMPT

Please set out this monthly budget as a simple table: money in, then money out. Add up each side, and tell me what's left at the end of the month. Show your sums, and keep it in plain English. Here's the list:

3 Check the sums

An AI gave this answer. Use a calculator, or work it out on paper. Is it right?

EXAMPLE AI ANSWER

Money in: £1,270. Money out: £1,011. You have £259 left at the end of the month.

Money in should be: _____

Money out should be: _____

Left at the end of the month: _____

Why do you think it's worth checking AI's sums?

_____

_____

_____

4 Where could Ann save?

Write two ideas. You could ask AI: *"Please suggest three ways Ann could save a little each month."*

> **No device?** In small groups, add up Ann's list on paper, then compare answers. Did everyone get the same?

5 Good habits

- Check AI's sums. It can make mistakes with numbers.
- Don't type bank account numbers or passwords into the chat. Amounts are enough.
- For help with debt, talk to a free advice service, not just AI.

Find out more: read the free step-by-step guide, with a 10-second video, at **nosebleed.si/ideas/make-a-household-budget**

Teacher notes: Make a household budget

Time: 45 to 60 minutes

Group: any size; works well in pairs

Level: beginners; no AI experience needed

You'll need: a copy per learner; calculators; phones or tablets with an AI chat app (optional)

Before the session

Try the prompt with Ann's list. Learners should use Ann's figures, not their own, in class. Money can be a sensitive subject, so keep it about Ann.

Running order

5 min	**Warm-up.** What makes keeping track hard.
10 min	**Part 1.** Sort Ann's list.
20 min	**Parts 2 and 3.** Try the prompt, then check the sums.
10 min	**Part 4.** Ideas for saving.
5 min	**Wrap-up.** Always check AI's sums.

Answers: Part 1

In: the two pensions.
Out: everything else.

Answers: Part 3

Money in: £1,270 (correct).
Money out: £1,111, not £1,011.
Left: £159, not £259. AI added up the money out wrongly, which made Ann look £100 better off than she is.

Part 4: ideas

Check whether she gets the single person Council Tax discount; see if a cheaper phone and broadband deal is available; pause the streaming service; plan food shopping with a list.

Discussion points

- AI is good at setting things out, but can get sums wrong. A calculator is the final check.
- In the UK, free debt advice is available from charities and from MoneyHelper, the government-backed service.

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