

Foundation Programme in Literacy, Numeracy and Skills

Financial Literacy

{ELECTIVE}

Grade 9



Factors influencing spending



MAURITIUS INSTITUTE OF EDUCATION under the aegis of



MINISTRY OF EDUCATION AND HUMAN RESOURCE

Dr Ajay Ramful

Head of Curriculum, MIE

PANEL COORDINATOR

Dr Vandana Tulsidas-Veeraragoo

Senior Lecturer, MIE

PANEL MEMBERS

Dr Roodradeo Beefun
Mrs Bibi Husna Noor Oozeer-Boodhoo
Ms Drishtee Chadee

Senior Lecturer, MIE
Educator
Educator

PROOF READER

Ms Reshma Gungapersand

Senior Lecturer, MIE

DESIGN

Ms Bhoomita Chumun

Graphic Designer

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Lesson 6 | Spending Money

A Factors influencing spending

B Competency

- Main Competency
 - Managing Personal Finance
- Sub- Competencies:
 - 1. Identify the factors influencing spending.

C Learning Outcomes

By the end of the lesson students should be able to:

- identify the factors influencing spending.
- read each scenario and decide whether to spend or save money.

D Resources and materials

- Pens or pencils

E Implementation guidelines

- Introduction

1. Begin with a brief discussion on “Why do people spend money?”

Briefly explain how spending patterns of individuals vary. Introduce some of the following factors that affect spending decisions.

1. Income level
2. Age
3. Needs and wants
4. Peer pressure and social influence
5. Prices of goods and services
6. Availability of credit
7. Future expectations
8. Family size and responsibilities
9. Level of education

Lesson 6 | Spending Money



Activity 1:

The purpose of this activity is to help students recognise and understand the different factors that influence spending decisions.



Activity 2:

This activity engages students to think critically if they will spend or save their money.

Instructions:

1. Students will work in pairs.
2. Students will be given five scenarios.
3. Ask students to read and understand each scenario.
4. Students have to insert a tick if they will spend their money based on each scenario given.
5. Class discussion to explain their decisions.

F

Assessment (in worksheet)

G

Extension of activity

Encourage students to reflect on:

- the factors to be considered while spending their money.

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