

Activity 1 | Factors influencing saving decisions

Activity 1:

Aim: To help students identify and understand the various factors that influence the savings decisions of different stakeholders (e.g. individuals, families, businesses).

Instructions:

1. You are provided with a list of factors influencing savings.
2. Read each statement below and choose the main factor that influences the savings decision.
3. You are required to work in pairs.
4. Cut and paste the appropriate factor in the blank space. Justify your choice. Then, share your answers with the class.

Spending habits

Income level

Age

Future goals

Family responsibilities

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Statements	
Ali is still in school and gets a small allowance from his parents. He saves a small amount every week.	
Maria has three children and spends most of her income on food, clothing, and school fees. She finds it hard to save.	
David earns a high salary and is able to put aside a large portion of his income every month.	
Emily is saving some money every month to buy a laptop for university next year.	
James enjoys eating out and often goes shopping, so he rarely has money left to save.	

Activity 2 | Poster Activity

Activity 2: Poster Activity

Aim: To understand why people save money.

Instructions:

1. Work in small groups (2–4 students per group).
2. Create a colourful poster with the title “Why Do People Save money?”
3. On your poster, include at least four different purposes of savings.
4. For each purpose, add:
 - A short sentence explaining it.
 - A drawing or picture to show the idea.
5. Be creative! Use colours, drawings, magazine cutouts or stickers to decorate your poster.

