FL 1.3 - Identify how career choice, education, skills and economic conditions affect income

Pupils able to:
- identify various jobs in the community and the related earnings.
- recognise the difference between a career and a job.
FL1 - Money, Source of Income and Career Choice

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FL1 - Money, Source of Income and Career Choice

FL 1.2 - Identify sources of income and alternative sources.

Pupils able to:
• recognise multiple sources of income as well as alternative sources (from jobs or gifts) of family members, neighbours, friends.
FL2 - Financial Responsibility and Decision Making

FL 2.3 - Summarise major consumer protection law.

Pupils able to:
• know rights and responsibility as a consumer.
• compare product return policy at local retailers
• list examples of financial fraud and abuse that consumer protection laws address.
Opportunity for teachers to discuss:

**FL6 – Risk Management, Wealth Protection and Insurance**

**FL6.2 - Identify common types of risks and basic risk management**
Pupils able to:
- give examples of risks that individual and households face.
- given an age-appropriate activity such as riding a bicycle and others; analyse how to reduce and avoid different kinds of risk.

**FL6.3 - Explain the purpose and importance of insurance/takaful protection**
- recognise consequences of key financial and non-financial loss
- explain the importance of insurance that can help reduce financial burden due to accident, illness, death, etc.

**FL6.4 - Recognize different types of non-insurance protection.**
Pupils able to:
- recognize the role of adults in providing safety.
- recognize the importance of written documentation and other types of protection available for students.
- explain the various people who provide protection and the roles they play.
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**BAHASA MALAYSIA**

**TAHUN 5**
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BAHASA MALAYSIA
TAHUN 5
Opportunity for teachers to discuss:

**FL6 – Risk Management, Wealth Protection and Insurance**

**FL 6.1 - Establish strategies for protection of identity.**

Pupils able to:
- recognise that everyone has an identity.
- list types of personal information that should not be disclosed to others and the possible consequences of doing so.
FL3 - Money Management and Planning

FL 3.1 - Make financial decisions by systematically considering alternatives and consequences. Pupils able to:
• apply systematic decision making which includes savings, spending and giving.

FL4 - Savings and Investments

FL 4.3 - Evaluate investment alternatives. Pupils able to:
• explain difference between saving in a piggy bank and in a financial institution.
• list the advantages of saving money with financial institutions.
• identify various options for savings/investing.
FL1 - Money, Source of Income and Career Choice

FL 1.2 - Identify sources of income and alternative sources.
Pupils able to:
• recognise multiple sources of income as well as alternative sources (from jobs or gifts) of family members, neighbours, friends.

FL2 - Financial Responsibility and Decision Making

FL 2.3 - Summarise major consumer protection law.
Pupils able to:
• know rights and responsibility as a consumer.

Opportunity for teachers to discuss:

FL6 – Risk Management, Wealth Protection and Insurance

FL 6.1 - Establish strategies for protection of identity.
Pupils able to:
• recognise that everyone has an identity.
• list types of personal information that should not be disclosed to others and the possible consequences of doing so.
• recognise the impact of technology on personal security.
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Pupils able to:
• identify various job in the community and the related earnings.
• recognise the difference between a career and a job.

FL 2 - Financial Responsibility and Decision Making
FL 2.1 - Take responsibility for personal financial decisions
Pupils able to:
• list examples of financial decisions and their possible consequences.
• identify ways to be a financially responsible pupil.

FL 3 - Money Management and Planning
FL 3.2 - Demonstrate the ability to set goals based on wants and needs
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• define goals.
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FL3 - Money Management and Planning
FL 3.4 - Develop a system for keeping and using financial records.
Pupils able to:
• demonstrate the ability to record spending and saving of daily pocket money.

FL4 - Savings and Investments
FL 4.1 - Discuss how savings contributes to financial well-being.
Pupils able to:
• provide reasons for saving money.
• recognize that money can be saved to meet future needs and wants.
• explain importance of savings in relation to future needs/financial goals.

FL 4.3 - Evaluate investment alternatives.
Pupils able to:
• explain difference between saving in a piggy bank and in a financial institution.
• list the advantages of saving money with financial institutions.
• identify various options for savings/investing.

FL6 - Risk Management, Wealth Protection and Insurance
FL 6.3 - Explain the purpose and importance of insurance/takaful protection
Pupils able to:
• explain the importance of insurance that can help reduce financial burden due to accident, illness, death, etc.
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BAHASA MALAYSIA TAHUN 5

Simpangan Masa Hadapan
Cikgu Nawawi meminta Zarul dan kumpulannya mencari maklumat tentang simpanan untuk pendidikan. Tujuannya adalah sebagai persediaan untuk kuiz kewangan yang akan diadakan di sekolah mereka. Mereka mendapatkan maklumat daripada brosur dan keratan majalah.

Insurans Pendidikan
Insurans pendidikan merupakan satu cara tabungan pendidikan. Dana pendidikan akan membiayai sebarang daripada perbelanjaan pendidikan tinggi anak anda. Ibu bapa atau penjaga merupakan pemegang polisi bagi insurans perlindungan anak.

Mengapakah Perlu Menabung untuk Pendidikan Anak?


Skim Simpanan Pendidikan Nasional (SSPN)
SSPN ialah skim simpanan yang dijamin oleh kerajaan. Faedah perlindungan insurans dan khasiat kematian juga disediakan secara percuma kepada semua penduduk yang layak.

Sekiranya anda melalui dalam SSPN, anda berhak untuk memohon pinjaman Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN). Pinjaman ini perlu bagi membiayai pengajian dengan kadar pembayaran balik 1 peratus.

Skim ini ialah dana pendidikan termurah di Malaysia. Bertindaklah dengan bijak demi pendidikan dan masa depan anak-anak.

Diluhur suai daripada Buletin Ringgit

Aktiviti
Membaca teks dengan lancar, sebutan yang jelas dan intonasi yang betul.

Membaca teks dengan lancar, sebutan yang jelas dan intonasi yang betul.

PK: Nilai Mumi – Rasional
Sintaks P & P - KR – Menarik Analisis
Itnu – Kewangan
KMD – Merancang
FL 1 - Money, Source of Income and Career Choice

FL 1.1 - Explain what money is.
Pupils able to:
• make calculations necessary to check receipts and monitor their spending.

FL 3 - Money Management and Planning

FL 3.1 - Make financial decisions by systematically considering alternatives and consequences.
Pupils able to:
• apply systematic decision making which includes savings, spending and giving.

FL 3.2 - Demonstrate the ability to set goals based on wants and needs
Pupils able to:
• define wants and needs.
• explain difference between wants and needs.

FL 3.3 - Develop a plan for spending and savings.
Pupils able to:
• explain prioritization factors to consider when determining expense-related decisions.
**FL1 - Money, Source of Income and Career Choice**

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FL1 - Money, Source of Income and Career Choice

FL 1.1 - Explain what money is.
Pupils able to:
• identify currencies of different countries.

FL 1.5 - Describe how to use different financial instruments
Pupils able to:
• identify different ways to pay for items (cash, cheque, credit, debit and pre-paid cards).
• explain how non-cash methods of payment still require adequate funds.

FL3 - Money Management and Planning

FL 3.3 - Develop a plan for spending and savings.
Pupils able to:
• make simple decisions and consideration on how to spend money.
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Situasi: Ruang Tamu Rumah


Zarul: Ayah, ini wang apa?
Ayah: Iniah, bang, ah, apa?
Zarul: Wah, banyaknya! Mengelak tangan Zarul memegang wang sebanyak ini. Bolehkah Zarul memperdagangkan wang ini?

Zarul: Adakah kita akan bercuti ke negara-negara tersebut?
Ayah: Tidak, Zarul. Pada cuti kali ini, kita akan ke Langkawi. Kamu akan diperuntukkan wang sebanyak RM100.00 sahaja. Ayah berharap kamu dapat berbelanja dengan berhemat.

Zarul: Terima kasih, ayah.

Situasi: Pekan Kuah, Langkawi


Bau wangian harum semerbak sebaik sahaja Zarul dan keluarganya melangkah masuk ke kedai minyak wangi. Ayah Zarul membeli beberapa botol minyak wangi di kedai itu.

Aktiviti

Membina ayat menggunakan imbuhan apitan kata kerja dan imbuhan sisipan yang terdapat dalam teks.
FL1 - Money, Source of Income and Career Choice
FL 1.2 - Identify sources of income and alternative sources.
Pupils able to:
• recognise multiple sources of income as well as alternative sources (from jobs or gifts) of family members, neighbours, friends.

FL3 - Money Management and Planning
FL 3.3 - Develop a plan for spending and savings.
Pupils able to:
• discuss what children can spend pocket money on.
• create personal daily budget.
• make simple decisions and consideration on how to spend money.
• create weekly and monthly budget.
• describe concept of a spending plan.
• recognise that every spending decision has an opportunity cost.

FL 3.4 - Develop a system for keeping and using financial records.
Pupils able to:
• demonstrate the ability to record spending and saving of daily pocket money.
• demonstrate the ability to keep record of spending and saving of daily pocket money.

FL 3.5 - Apply consumer skills to spending decisions
Pupils able to:
• determine the items as “needs” or “wants” before spending money with financial institutions.

BAHASA MALAYSIA
TAHUN 5
FL1 - Money, Source of Income and Career Choice  
FL 1.2 - Identify sources of income and alternative sources.  
Pupils able to:  
• recognise multiple sources of income as well as alternative sources (from jobs or gifts) of family members, neighbours, friends.

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BAHASA MALAYSIA  
TAHUN 5
FL4 - Savings and Investments

FL 4.3 - Evaluate investment alternatives.

Pupils able to:

• explain difference between saving in a piggy bank and in a financial institution.
• list the advantages of saving money with financial institutions.

BAHASA MALAYSIA
TAHUN 5
FL3 - Money Management and Planning

FL 3.1 - Make financial decisions by systematically considering alternatives and consequences.
Pupils able to:
• explain various ways of saving (e.g. water, electricity and telephone).
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Pupils able to:
- explain various ways of saving (e.g. water, electricity and telephone).
**FL2 - Financial Responsibility and Decision Making**
*FL 2.1* - Take responsibility for personal financial decisions
Pupils able to:
- list examples of financial decisions and their possible consequences.
- identify ways to be a financially responsible pupil.

**FL 2.2** - Find and evaluate financial information from a variety of sources.
Pupils able to:
- give examples of situations in which financial information would lead to better decisions.

**FL3 - Money Management and Planning**
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Pupils able to:
- compare prices for the same item at two different shops
- compare prices for the same item but different made at different shops/same shop.

**FL6 – Risk Management, Wealth Protection and Insurance**
*FL 6.1* - Establish strategies for protection of identity.
Pupils able to:
- list types of personal information that should not be disclosed to others and the possible consequences of doing so.
**FL2 - Financial Responsibility and Decision Making**

FL 2.1 - Take responsibility for personal financial decisions
Pupils able to:
- list examples of financial decisions and their possible consequences.
- identify ways to be a financially responsible pupil.

FL 2.2 - Find and evaluate financial information from a variety of sources.
Pupils able to:
- give examples of situations in which financial information would lead to better decisions.

**FL3 - Money Management and Planning**

FL 3.5 - Apply consumer skills to spending decisions
Pupils able to:
- compare prices for the same item at two different shops
- compare prices for the same item but different made at different shops/same shop.

**FL6 – Risk Management, Wealth Protection and Insurance**

FL 6.1 - Establish strategies for protection of identity.
Pupils able to:
- list types of personal information that should not be disclosed to others and the possible consequences of doing so.