

Smart money

This learning scenario helps adults improve their ability to manage everyday finances. It focuses on building practical skills in budgeting, interpreting financial documents, and using AI tools to help.



Learning objectives

This scenario helps learners to

- understand and apply budgeting principles for everyday finances
- interpret financial documents (bills, receipts, online forms)
- develop confidence in using digital tools for financial management
- enhance literacy and numeracy skills through practical tasks
- use AI ethically in learning contexts

Target group

Adults with low literacy and/or numeracy skills, or low confidence in literacy/numeracy, including migrants or digitally excluded individuals. Minimum skill floor: Ability to turn on a device, navigate basic menus, and open a browser/app.

Level

Intermediate ★★

Length

90–120 min

Mode

In-person



To study before the scenario



Educator uses [UNESCO Digital Empowerment course](#) or [Google Generative AI for Educators course](#) to prepare and guide ethical AI use.

Emerging Technology tools used

Educator / learner

[Magic School AI](#)



[NotebookLM](#)



Equipment needed

Computers/laptops for classroom learning, mobile phones, internet connection.

Skills developed through the learning scenario

Literacy and numeracy skills:

- Maths: calculating budgets, understanding interest rates
- English: reading bills, interpreting written instructions

Essential digital skills:

- Foundation: device basics, connecting to Wi-Fi
- Transacting: using online tools for budgeting
- Handling Information: searching and organising financial data

Description of the learning scenario

1. Warm-up discussion: Learners share common financial challenges (e.g. budgeting, understanding bills).
2. Scenario-based task: Learners work in pairs, using Magic School AI to plan a weekly budget for a fictional household. Instructions for using Magic School AI are included at the end of this document.
3. Understanding financial documents: Learners use NotebookLM to convert financial documents into simplified summaries or FAQs, and interact with AI-generated prompts to explore financial decision-making. Instructions for using NotebookLM are included at the end of this document.

4. Reflection & group sharing: Learners discuss what they learned and how they might apply it in real life.

How to use Magic School AI for budgeting

Purpose: Create a weekly budget for a fictional household and generate differentiated materials.

1. Access the tool

- Go to Magic School AI in a web browser.
- Sign up or log in with an educator account (Google or e-mail login).

2. Create a scenario

- From the dashboard, select Lesson Planning or Scenario Builder.
- Enter details for your fictional household (e.g. income, expenses, family size).
- Add constraints like “low income” or “unexpected bills” for realism.

3. Generate budgeting task

- Use the AI Prompt feature: type something like
- “Create a simple weekly budget for a household earning £400 per week, including rent, food, and transport.”
- Review the AI-generated budget and adjust if needed.

4. Differentiate for learners

- Use differentiation tools to simplify language or add scaffolding.
- Export tasks as PDFs or share links for digital access.

5. Collaborative activity

- Learners can work in pairs to edit or complete the budget using printed sheets or shared devices.

How to use NotebookLM for simplifying financial documents

Purpose: Convert bills, receipts, and online forms into simplified summaries or FAQs.

Steps:

- **Access NotebookLM**
 - Go to NotebookLM (Google account required).
 - Start a new notebook.
- **Upload financial documents**
 - Click Add Source → upload PDFs or paste text from bills, receipts, or forms.
 - NotebookLM will process and organise the content.
- **Generate simplified summaries**
 - Use the Ask Questions feature:
 - “Summarise this bill in simple language.”
 - “What is the total amount due and the payment deadline?”
 - NotebookLM creates clear summaries and FAQs.
- **Interactive learning**
 - Learners can type questions like:
 - “What does ‘interest rate’ mean in this document?”
 - AI responds with easy-to-understand explanations.
- **Export or share**
 - Download simplified summaries or share the notebook link for group discussion.

Feedback and assessment

Formative

Observation of group work and participation.

Reflective

Learners complete a short self-assessment: “What did I learn today?” and “How confident do I feel managing my finances?”



Things to note

Using example bills and budgets

- If learners are not comfortable using authentic documents, or there's a safety risk in using them, you can create example bills and budgets using AI tools.

How to differentiate the scenario to diverse learner needs?

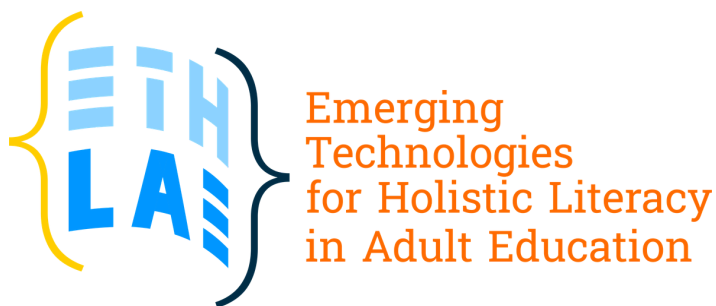
- Pair less confident learners with more confident peers for collaborative tasks.
- Provide step-by-step printed guides for digital tasks.
- Offer pre-session digital orientation (e.g. how to use Magic School AI).
- Use scaffolded tasks: start with paper-based budgeting, then move to digital.

Can the tools be used on a mobile?

- Magic School AI and NotebookLM are web-based tools, generally accessible via mobile browsers or apps. However, usability on mobile may be limited for tasks requiring document uploads or detailed interaction.

How will learners access devices?

- Learners may need loaned tablets or smartphones if they do not own devices.
- Community learning centres could provide shared laptops or tablets.
- Ensure Wi-Fi availability and possibly offline alternatives for digitally excluded learners.



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