RPH Guidelines

BAB 3 — Matematik Pengguna: Simpanan dan Pelaburan, Kredit dan Hutang
Consumer Mathematics: Savings and Investments, Credit and Debt

Content Standards (CS)	Learning Standards (LS)	Questions & Performance Levels (PL)		Pages
3.1 Savings and Investments **Textbook** pages 52 – 72	3.1.1 Recognise various types of savings and investments.	Q1	PL1	**26**
		Q2	PL2	
		Q3	PL2	
	3.1.2 Perform calculations involving simple interest and compound interest for savings, and hence explain the impact of changes in period, rate of interest or return and compounding frequency on the future value of savings.	Q4	PL3	**27 - 28**
		Q5	PL4	
		Q6	PL2	

Teaching Aid	PAK-21	HOTS
Textbook (pages 52 – 59), paper tears. *sticky notes*	Gallery walk	Analysing, evaluating

EMK	i-THINK	Noble Values
Financial education	Multi-flow map	Diligence

PdPc Ideas

1. Students are divided into groups of savings, investment, simple interest, compound interest and Islamic banking, and need to get materials before learning begins.
2. Each group discusses a given topic and pastes the paper tears that is written with a summary of the topic on the wall.
3. Students move in with clockwise direction to another group to see their work.
4. Students can write comments about the work of other groups on the 'sticky notes' and paste on the work.
5. When completed, students return to their respective groups for a brainstorming session.
6. Students and teachers perform discussion about the work of all groups.

Content Standards (CS)	Learning Standards (LS)	Questions & Performance Levels (PL)		Pages
3.1 Savings and Investments **Textbook** pages 52 – 72	3.1.3 Perform calculations involving the value of return of investments, and hence explain the factors that affect the return of investments and its impacts.	Q7(a)	PL3	**29**
		Q7(b)	PL3	
		Q7(c)	PL4	

Teaching Aid	PAK-21	HOTS
Textbook (pages 60 - 64)	Think-Pair-Share	Analysing, evaluating

EMK	i-THINK	Noble Values
Financial education	Multi-flow map	Help each other

1. Using a textbook (pages 60 - 64), each student reads about the value of return on investment and the factors that affect the return on investment as well as its effects.
2. In pairs, students share their understanding.
3. Class discussions are conducted with the teacher selecting several students to make a presentation about the results of discussion in pairs.

Content Standards (CS)	Learning Standards (LS)	Questions & Performance Levels (PL)		Pages
3.1 Savings and Investments Textbook pages 52 – 72	3.1.4 Compare and contrast potential risks, return and liquidity of various types of savings and investments.	Q8	PL2	**30**
		Q9	PL2	
		Q10	PL2	
		Q11	PL3	
	3.1.5 Calculate the average cost per share for the investment of shares using the ringgit cost averaging strategy and explain the benefits of the strategy.	Q12(a)	PL3	**31-32**
		Q12(b)	PL3	
		Q12(c)	PL4	
		Q12(d)	PL4	
		Q12(e)	PL4	
	3.1.6 Solve problems involving savings and investments.	Q13	PL5	**33**

Teaching Aid	PAK-21	HOTS
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EMK	i-THINK	Noble Values
Financial education	–	…

1. Students are divided into groups respectively to search information about the potential risks, returns and liquidity of various types of savings and investments, as well as ringgit cost average strategies.
2. Students are asked to write a note on a paper and then paste the paper on the notice board.
3. Class discussions are conducted based on the pasted notes.

Content Standards (CS)	Learning Standards (LS)	Questions & Performance Levels (PL)		Pages
3.2 Credit and Debt Management Textbook pages 52 – 72	3.2.1 Explain the meaning of credit and debt, and hence describe the wise management of credit and debt.	Q14	PL1	**34-35**
		Q15	PL1	
		Q16	PL2	
	3.2.2 Investigate and describe the advantages and disadvantages of credit card and ways to use it wisely.	Q17	PL1	**35-36**
		Q18	PL1	
	3.2.3 Investigate and describe the impact of minimum and late payments for credit card usage.	Q19(a)	PL4	**36**
		Q19(b)	PL4	

	3.2.4 Solve problems involving the use of credit cards.	Q19(c)	PL5	**37**
		Q20	PL4	
	3.2.5 Calculate the total amount of loan repayment and installment, with various interest rates and different loan periods.	Q21	PL4	**38**
		Q22	PL4	
	3.2.6 Solve problems involving loans	Q23	PL5	**39-42**
		Q24	PL5	
		Q25	PL6	

Teaching Aid	**PAK-21**	**HOTS**
Textbook (pages 73 - 75)	Mind map	Analysing, evaluating
EMK	**i-THINK**	**Noble Values**
Financial education	…	Co-operation

PdPc Ideas

1. In groups, students look for information on credit and debt, the advantages and disadvantages of credit cards, minimum payment and late payment for the credit card used, as well as equal interest and interest on balance for loans.
2. Students summarise the information obtained through thinking maps or mind maps under the supervision of the teacher.