

## Talking about money by Michael Bishop

<b>Age:</b>	Adult
<b>Level:</b>	Upper Intermediate/Advanced
<b>Time:</b>	90 minutes
<b>Objectives:</b>	To expand students' range of idiomatic vocabulary and enable effective discussion of making/saving money. To develop students' ability to give opinions and refer to others' opinions.
<b>Key Skills:</b>	Speaking, reading, writing
<b>Materials:</b>	1 copy of the worksheet per student

### Procedure

#### Warmer

- Put the students in pairs or groups and have them discuss the questions. To help new or quieter students, answer some of the questions yourself before they start. As they work together, listen and make a note of the most interesting answers and of any mistakes you hear. Then, review them with the whole class.

#### Reading

- Tell the students they are going to read some extracts from magazine interviews about money. This is only a gist-reading, so set a short time limit for students to decide whether the statements are true or false and make sure they do this activity on their own. When reviewing answers that are false, ask students to say what the truth is.

#### Key:

- False. Nobody was interested in Marcel's Youtube channel.*
- True. She's focused on enjoying her job.*
- False. Not yet. She's a student so it's not an option for her as she doesn't have spare money.*
- True. It's too risky for most people.*
- True. She's fine without all the hassle of running a business and will stick to her 9-5 job.*

### Speaking

- In pairs/groups, have students discuss whose views from the reading exercise are most similar to theirs and why. Give your own answer to demonstrate and clarify any doubts they may have. Monitor as the students work together and note any specific language they use to talk about money. Make sure to answer any questions students may have.

### Vocabulary

- Have students match the given vocabulary (1-7) to the definitions (a-g). They should work in their pairs/groups on this to negotiate meaning, and also to look at the extracts again so that they can work with the vocabulary in context. Monitor and give instant feedback and support if needed. When reviewing answers as a group there's no need to follow the order, ask students to give answers for any words they are confident with. This helps not put students too much on the spot.

#### Key

- to be loaded (to be rich)*
  - to be doing okay (to feel satisfied with your financial situation)*
  - to make ends meet (to have just enough money for the basics)*
  - to make a killing (to make/earn/win a lot of money)*
  - to be skint (to have no/very little money)*
  - to live within your means (to not overspend)*
  - to go bankrupt (for a person or business to lose all their money)*
- Do (1) as an example, showing how the *-ing* form must be used after *avoid*. Then, have students work together to complete the sentences, monitoring for both correct choices and use of form before reviewing the answers together as a group.

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### Key:

1. *going bankrupt*
2. *skint*
3. *loaded*
4. *doing okay*
5. *make ends meet (live within my means could be possible here but is a better choice for 6.)*
6. *live within my means*
7. *made a killing / has made a killing*

### Speaking

1. Tell students they are going to use 2/3 vocabulary items from the previous activities to talk about themselves or people they know. Show them the examples before they start. This is a great opportunity to monitor and give feedback on use/accuracy. Note down any important points or wrong use of vocabulary and share it with the students when monitoring the pairs/groups.
2. Refer students back to the extracts from the reading activity and ask them to look for 4 examples of giving an opinion and 4 examples of referring to others' opinions (one example is provided and is *italicised* in the text). To extend, ask students to add their own ideas to the table.

### Key:

<i>Giving Opinions</i>	<i>Referring to Others</i>
<i>As far as I'm concerned</i>	<i>It's often said that...</i>
<i>I would say...</i>	<i>From what I've read</i>
<i>My view is that...</i>	<i>I've heard that</i>
<i>I've always felt that</i>	<i>You hear people saying that...</i>

3. Direct students to the statements on the worksheet and have them respond to all 4 using the target language. Do one yourself first, and then let them work in their pairs/groups. Make sure to feedback on use of the target language as much as possible while monitoring, enabling students to use your feedback in the next task. If students are struggling with any of the vocabulary, provide support and clarify any doubts.

### Writing

1. Tell students they are going to work together in creating a list of 5 money-based tips. They should focus on a mix of money-making and money-saving tips, using the target language to do so. Give them 2-3 minutes alone to think of their own individual ideas. When students have made their list, have them work with other pairs/groups so that they can compare and perhaps edit their list.

If students are struggling for ideas, you could suggest any of the following options:

investing in the stock market	getting pay increases at work	investing in property	setting up your own business
being a Youtuber	doing the lottery	being careful with your spending	using a budgeting app