

## Pre-Intermediate – Be careful with money

**Aim:** to make students aware of how to handle money carefully so that they are always aware of how much they have got and how much they need

**Lead-in:** Elicit from students a list of the things they regularly spend money on and what they need money for and write all the ideas on the board (e.g., *bus, food, clothes, apps, etc.*).

Ask students to work alone, look at the ideas on the board and make a list of the things they spend money on. They can add to the list to reflect their own personal habits.

Then ask students to write down alongside each item how much they think they spend on each thing in one week.

Put students into pairs. Ask students to tell their partner about the items on their lists and the amount of money they spend. Encourage them to compare lists. Do they have the same things and amounts, or are they different?

**Choose A Scenario:** Ask students to work in pairs and choose one of the three scenarios (A–C). Ask them to read through their scenario and check understanding.

To help students, write the following questions on the board:

- *What do you need to buy?*
- *How much money have you got?*
- *How much is each thing?*

Encourage pairs to discuss what they will spend their money on and then to calculate if they have enough to buy what they need. Make it clear that they cannot spend more money than they have in the scenario!

Ask pairs to write some ideas of how to best spend their money. Monitor and help with language where necessary. Encourage students to look at the Reflection Point while doing the task.

**Reflection Point:** Explain to students that it's important to be careful with money, as it's not easy to come by. The purpose is not to make students feel bad about how much they have got or how much they spend, but to make them aware that little by little, expenses can add up and eat their money away.

**Class discussion:** Ask each pair to work with another pair who chose the same scenario and to compare the solutions they suggested. Encourage them to identify differences and similarities in their solutions to their scenarios.

Write the questions below on the board. Allow groups time to discuss their answers before holding a whole-class discussion.

- *In your scenario, have you got enough money to buy what you need?*
- *What kinds of decisions do you have to make?*
- *Is the solution the best idea or are there other solutions?*

**Work alone:** Ask students to work alone and choose a second scenario from A–C and follow the same steps to identify the problem and think of the best way to spend their money.

Once they have finished, invite volunteers to present their scenario to the class and explain what their possible solutions are.

**Extension:** Ask students how they get their money (e.g., *parents, grandparents, birthday presents, etc.*). Ask them to think of good reasons to save money, and not spend everything they have.

Encourage them to think of five ways they can save money in their everyday lives (e.g., *bring a packed lunch to school, buy snacks at the supermarket instead of at expensive shops, walk or to places when possible instead of using the car or public transportation, etc.*). Ask them to share with the class and make a list of things that can be applicable to all.