



Where Does All the Money Go Lesson Plan

Learning objectives: Develop money-related vocabulary

Skill: Speaking and Listening, Writing

Preparation Time: 10 minutes

Completion Time: 60 minutes

Age/Level: Adult/Pre-intermediate

Resources: Money Words Pelmanism Warmer and props, Talking about Money Worksheet, (optional), Where Does All the Money Go Questionnaire, Where Does All the Money Go Worksheet

Warm-Up

- Set up the Pelmanism* activity before the class – see **Money Words Pelmanism Warmer**. Make sure the objects are covered so the students can't see them. If you think the students need more practice with money-related vocabulary, you can use the **Talking about Money Worksheet**.

Presentation

- Hand out the A and B sections of the **Where Does All the Money Go Questionnaire**. If necessary, model the beginning of the activity with a student in front of the class.
- Put all the A students together and all the B students together.
- Ask them to read the questionnaire and make sure they understand it. Deal with any vocabulary problems at this stage, dividing your time equally between the two groups.
- Put the students in pairs and ask them to interview each other.

Practice

- Monitor the pairs and assist if necessary.
- Make sure the students keep a note of their partner's responses.
- Hand out the **Where Does All the Money Go Worksheet**.
- Ask students to work together to complete the sentences.
- Ask students which advice is useful for themselves and for their partners.
- If necessary, dictate the sentence endings from the answer key in random order and ask the students to match them with the sentence openings on the worksheet.

Where does All the Money Go Lesson Plan

Key

- 1 If you are spending too much on internet access... go to your local library or find a free wireless hotspot.
- 2 If you are spending a lot on the cinema, it's cheaper to...stay at home and watch a DVD or television. You can invite your friends and share DVDs.
- 3 If you have a credit card balance and you are paying a lot of interest...cut up your cards so that you can't use them. Look for a 0% deal and switch the balance.
- 4 If you spend too much money at the pub...give up drinking! At least until your finances are in better shape. Or make your own beer!
- 5 If you are spending a lot on eating out and ordering pizzas, why don't you...learn to cook? It's healthier and cheaper. Or get a boyfriend/girlfriend who can cook.
- 6 If phone calls and texting are costing you an arm and a leg, you should...ask your friends if they have a better deal on their phones.
- 7 If you spend more than ten pounds a week on coffee in cafés, ...buy a Thermos flask and make your own coffee at home. Even better, make soup!
- 8 If you are a girl and you spend a lot on clothes but you can never find the right dress...invite your friends to come over and have a swapping party.
- 9 If you lend money to people and they never pay you back...get some new friends. Real friends don't borrow money. Tell people you are not a bank.
- 10 If you can't save money because you are already cutting back on everything...look for a second job. A lot of people have two jobs these days. You could also sell things you don't need, like old toys or books. In the UK, you can sell them at a 'car boot sale'.

Closure

Review some of the new vocabulary orally and advise students to do this at home regularly.

Examples:

'So who can remember what an ATM is?' (a cashpoint)

'Can you give me an example of a credit card company?' (Visa, American Express)

'Can anyone give me an example of a utility bill?' (gas, water, electricity)

'What's this?' (show a 50p coin, ten-pound note, etc.)

When someone does you a big favour, what do you say? ('I owe you one').

Where does All the Money Go Lesson Plan

* In ELT 'Pelmanism' refers to any activity that learners perform by memorising objects. This can help those learners who have a strong visual/spatial intelligence as the activity exploits physical objects.