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**Сборник учебно-методических материалов  
к программе  
«Финансовая грамотность в английском языке»  
5 - 9 классы**

**Москва  
2019**

**Учебно-методические материалы к программе  
«Финансовая грамотность в английском языке»**

**Тема №1 Финансовая грамотность в курсе английского языка в общеобразовательной организации.**

**Основные вопросы лекции:**

1. Цели и задачи формирования финансовой грамотности в курсе английского языка 5-9 классов в общеобразовательной организации.
2. Содержание основных модулей финансовой грамотности в рамках предмета «Английский язык» в общеобразовательной организации.

Повышение уровня финансовой грамотности современных школьников является одной из приоритетных задач государства в настоящее время. Быть финансово образованным необходимо, так как умение правильно распоряжаться финансами является залогом здорового развития экономики России в целом и ведет к улучшению благосостояния населения в частности.

В «Стратегии повышения финансовой грамотности в Российской Федерации на 2017 – 2023 годы»<sup>1</sup> отмечается, что существенно усложнившаяся в последнее время финансовая система, ускорение процесса глобализации и появление широкого спектра новых сложных финансовых продуктов и услуг ставят перед людьми непростые задачи, к решению которых они зачастую оказываются неподготовленными.

В Концепции долгосрочного социально-экономического развития Российской Федерации на период до 2020 г. повышение финансовой грамотности населения является одним из основных направлений формирования инвестиционного ресурса, а в Федеральных государственных

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<sup>1</sup> Стратегия повышения финансовой грамотности в Российской Федерации на 2017 – 2023 годы. Утверждена распоряжением Правительства РФ от 25.09.2017 № 2039-р.

образовательных стандартах основного<sup>2</sup> и среднего общего образования «владение умениями применять полученные знания в повседневной жизни, прогнозировать последствия принимаемых решений»<sup>3</sup> выделено как одно из важных качеств выпускника.

Всемирный банк определяет финансовую грамотность как «способность человека принимать обоснованные решения по использованию и управлению своими деньгами»<sup>4</sup>. Нужно отметить, что умение управлять финансовыми потоками не является врожденной способностью человека, но оно может быть получено в ходе образовательного процесса. Молодежь, получая представление о финансах, вырабатывает навыки планирования бюджета, аккумулирует средства для финансирования дальнейшего образования и покупки жилья. Следовательно, исходя из современных реалий, можно сделать вывод: уроки финансовой грамотности в программе современной российской школы занимают очень важное место, их актуальность очевидна, так как именно на этих занятиях школьники начинают осознавать себя в качестве члена семьи, общества и государства и учиться

- сопоставлять свои доходы и расходы управлять личными финансами;
- оптимизировать соотношение между сбережениями и потреблением;
- осуществлять краткосрочное и долгосрочное финансовое планирование;
- понимать причины экономических проблем семьи;
- рассуждать о доходности или убыточности вложений на простых примерах;
- адаптироваться в мире финансовых отношений человека с финансовыми институтами;
- разбираться в особенностях различных финансовых продуктов и услуг;
- принимать обоснованные решения в отношении финансовых продуктов

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<sup>2</sup> Федеральный государственный образовательный стандарт основного общего образования / М-во образования и науки РФ. Приказ Министерства образования и науки РФ от 17.12.2010. №1897. [Электронный ресурс]. — URL: <https://fgos.ru/>

<sup>3</sup> Федеральный государственный образовательный стандарт среднего (полного) общего образования / М-во образования и науки РФ. Приказ Министерства образования и науки РФ от 17.05.2012. № 413. [Электронный ресурс]. — URL: <https://fgos.ru/>

<sup>4</sup> Всемирный Банк [Электронный ресурс] // Режим доступа: [www.worldbank.org](http://www.worldbank.org)

и услуг и осознанно нести ответственность за такие решения.

Современный финансовый рынок предоставляет населению страны гораздо более широкий ассортимент возможностей для управления собственными средствами, чем 5—10 лет назад: российские школьники уже с достаточно раннего возраста становятся потребителями: покупают товары, пользуются мобильными приложениями, расплачиваются пластиковыми картами, а такие термины как дебетовая и кредитная карточка, потребительский кредит, ипотечный кредит, банковский депозит и т.д. прочно вошли в нашу повседневную жизнь. Недостаток финансовых знаний у населения приводит к неэффективному распределению личных сбережений, увеличению финансовых злоупотреблений, к накоплению избыточных кредитов, которые впоследствии очень сложно погасить, и многим другим серьезным проблемам. Соответственно, полученные на занятиях знания в сфере финансов научат школьников уважать деньги и правильно ими пользоваться, понимать свои реальные потребности и отличать их от сиюминутных желаний, возникающих под влиянием рекламы, задумываться об инвестициях, помогут свести к минимуму количество ошибок, связанных, в частности, с распределением денежных средств по мере взросления и приобретения самостоятельности и составят основу финансовой безопасности и благополучия в будущем. Таким образом, английский язык как школьный предмет вносит свой вклад в формирование финансовой грамотности учащихся.

Концепция преподавания основ финансовой грамотности в рамках предмета «Английский язык» остается такой же, как в преподавании других школьных предметов. Ряд актуальных вопросов с финансовой составляющей может быть органично встроен в обязательный перечень изучаемых тем в курсе английского языка основной и старшей школы. Темы возникновения и истории денег, валюты разных стран, личного бюджета и бюджета семьи,

учета и планирования своих доходов и расходов, соотношения цены и качества являются важными и интересными для школьников 5-9 классов. Им также будет полезно познакомиться и научиться оперировать экономическими терминами, получить актуальные сведения об экономической ситуации в своей стране и за рубежом. Эти знания и умения подготовят учащихся к более серьезному и углубленному рассмотрению финансовой тематики и повышению уровня их финансовой грамотности на уроках английского языка в 10–11 классах.

В программу по английскому языку для 5-11 классов общеобразовательной школы могут быть введены, эффективно проработаны и усвоены элементы финансовой грамотности по следующим темам

- Зачем быть финансово грамотным.
- Деньги, их история, виды, функции денег.
- Семейный и личный бюджет.
- Экономические отношения семьи и государства.
- Финансовые институты.

Темы могут быть одинаковыми в каждом классе, материал и образовательные технологии должны варьироваться с учетом возрастных, психологических, социальных и индивидуальных особенностей школьников, но познакомить учащихся с такими понятиями, как, «деньги» и «семейный бюджет», осветить такие темы, как личные финансы, сбережения, механизмы взаимодействия семьи и государства и др., вполне реальная задача, которая может быть успешно решена учителем английского языка в классе. При интегрировании элементов финансовой грамотности в предмет педагогу необходимо предлагать учебные материалы и задания с учетом выше перечисленных особенностей школьников, способствующие развитию интереса и мотивации к изучению данной тематики.

## **Тема №2 Методологические подходы и образовательные технологии в преподавании финансовой грамотности в курсе английского языка в общеобразовательной организации.**

Элементы курса финансовой грамотности могут и должны войти в программу предмета «Английский язык» в основной школе, так как при правильном подборе, распределении и работе с соответствующим данной тематике материалом (в ходе прочтения текстов, прослушивания аудиоматериалов и просмотра видеоматериалов, обсуждения, ролевых игр, презентаций, проектной деятельности и т.д.) учащиеся смогут освоить базовую финансовую терминологию и расширить свои представления о финансовой стороне жизни (планирование личного бюджета, формирование представления о необходимых тратах, умение откладывать деньги для определенных целей и соизмерять свои сбережения со стоимостью покупок и их необходимостью).

Для формирования финансовой грамотности на уроках английского языка в 5-9 классах предлагается применять следующие методологические подходы: компетентностный, личностно-деятельностный, контекстный, практико-ориентированный, интегративный, субъектный.

*Компетентностный* подход позволяет определить содержание и место финансовой грамотности в системе компетенций выпускника общеобразовательной школы. Применяя *личностно-деятельностный* подход в обучении финансовой грамотности в рамках английского языка, учитель ставит в центр обучения ученика с учетом его мировоззрения, жизненных целей, возрастных особенностей. Исходя из интересов обучающегося, уровня его знаний и умений, учитель определяет учебную цель занятия, а затем формирует, направляет и корректирует весь образовательный процесс в целях развития как личности отдельного обучающегося, так и всего класса в целом.

*Контекстный и практико-ориентированный* подходы предполагают сближение учебного процесса с реальной жизнью, т.е. возможность применения полученных финансовых знаний в повседневных ситуациях.

Благодаря *интегративному* подходу обеспечивается логическая межпредметная связь аспекта финансовая грамотность и дисциплины английский язык. *Субъектный* подход обеспечивает условия для личностного развития школьников, выражающегося в способности успешно адаптироваться в постоянно меняющемся образовательном и социокультурном пространстве, в потребности и готовности дальнейшего развития. *Субъектный* подход также предполагает готовность и способность обучающихся управлять своими действиями, планировать способы своей деятельности, реализовывать намеченные планы, контролировать ход и адекватно оценивать результаты своих действий.

Перечисленные выше методологические подходы подразумевают практическое освоение новой финансовой информации учащимися, т.е. на занятиях должны использоваться современные формы обучения, характеризующиеся высокой коммуникативной направленностью и активным включением учащихся в учебную деятельность. Предлагаемые школьникам задания должны способствовать адаптации школьников к современным социальным условиям и обеспечивать возможность применения финансовых знаний, умений и навыков (ЗУН), полученных на занятиях, в реальных жизненных ситуациях, так как обществу нужны люди, быстро ориентирующиеся в современном мире, самостоятельные и инициативные, достигающие успеха в своей деятельности.

Поиск новых, более эффективных средств обучения приводит педагогов к пониманию того, что на занятиях по английскому языку, включающих элементы финансовой грамотности, также следует использовать весь спектр форм и методов обучения: деятельностные, групповые, игровые, ролевые, практико-ориентированные, проблемные, рефлексивные и прочие. Данные формы и методы подразумевают индивидуальную, парную, групповую, коллективную работу учащихся с учетом их возрастных особенностей и включают вопросы, тесты, практические задания, игры, эссе, проблемные ситуации, несложные кейсы, исследования и проекты. Задания должны

моделировать ситуации реальной жизни, в которых учащемуся необходимо высказать свою точку зрения и/или выработать совместное решение (например, в семье или в коллективе) по финансовому вопросу (планированию бюджета, взятии кредита или ипотеки, инвестированию и т. д.). В ходе учебного курса у учащихся формируются умения и навыки работы с текстами, таблицами, схемами, диаграммами, а также навыки поиска, анализа и представления важной/необходимой информации, критического мышления, умения вести дискуссию и публичные выступления.

В процессе преподавания финансовой грамотности с успехом может применяться проектная деятельность, которая на данном этапе занимает особое место в школьном образовании. В основе проектной работы лежит творческая деятельность ученика, которая в свою очередь подразумевает развитие эмоциональной и интеллектуальной сфер личности, занимающейся изучением значимой для нее проблемы, предпринимающей самостоятельные действия для ее решения и презентующей конечный продукт по завершению. В ходе обучения финансовой грамотности учащимся могут быть предложены такие актуальные и интересные темы проектов как

5-6 классы: «Зачем нужны деньги?», «Национальные валюты», «Мои карманные деньги»;

7-9 классы: «Распределение семейного бюджета», «Мои сбережения», «Хочу и могу», «Как заработать деньги», «Заработать и преумножить» и др. Выполнение проектов будет способствовать как более качественному усвоению теоретического материала по рассматриваемому вопросу, так и формированию конкретных практических навыков в вопросах финансовой грамотности.

### **Тема №3 Содержание финансовой грамотности в курсе в программе по английскому языку для 5-9 классов**

Рассмотрим варианты тем, которые могут органично интегрироваться в учебную программу по английскому языку для учащихся 5-9 классов, обязательно учитывая психолого-возрастные особенности учеников и их



уровень владения языком):

- Что такое финансовая грамотность и зачем она нужна.
- Азбука финансов: История денег, формы денег (монета, банкнота, пластиковая карта) и их функции. Валюта разных стран. Роль денег в нашей жизни.
- Искусство ведения бюджета. Понятие личных финансов или карманные деньги. Как правильно распоряжаться личными деньгами. Личный и семейный бюджет. Личные доходы и расходы. Как и где правильно делать покупки. Моя копилка. Бережное отношение к деньгам. Желание и возможность.
- Самостоятельная жизнь. Как начать зарабатывать. Сколько нужно человеку? Учимся экономить. Сохранить и приумножить. Финансовая независимость и финансовое благополучие. Инвестирование.
- Финансовые организации. Что такое банк, и чем он может быть вам полезен. Банки и банковские продукты. Долг платежом красен.

Все темы должны быть представлены в живой и интересной для учащихся форме, так как данные занятия должны повышать мотивацию учащихся к изучению финансового аспекта. Школьники не только читают тексты по финансовой тематике, но и выполняют упражнения на догадку, обсуждают актуальные финансовые вопросы, участвуют в ролевых играх и решают кейсы, моделирующие поведение в различных ситуациях, связанных с финансовой составляющей. В рамках данной тематики учащиеся расширяют свой терминологический финансовый словарь, а также углубляют знания и закрепляют умения, полученные при изучении других школьных предметов по данной тематике.

Контрольно-измерительные задания по финансовой грамотности в курсе английского языка для учащихся 5, 6 классов могут быть предложены в форме тестов, презентаций, творческих исследовательских проектов и т.д.

## Тема №4 Варианты заданий и самостоятельных уроков для учащихся 5 – 6 классов

### Topic: What is Money?

Read the text below and do **Exercise 1**.

#### Money Facts

- Cattle, grain, fur, different metals and other things were a kind of money (barter) many, many years ago.
- We use money (cash) to pay for goods and services in the modern world.
- Money usually takes the form of coins, banknotes (or bills in the US), debit and credit cards and bank balances. We also use the Internet to pay for goods on-line.
- The Russian ruble (or rouble) is the currency of the Russian Federation, 100 kopecks make ONE ruble.
- The Russian ruble uses the ruble sign ₺ as a symbol.
- Coins and banknotes are popular items for collectors, especially rare, old and misprinted ones.

**Exercise 1.** Say if the sentences below TRUE or NOT TRUE. Use the information from the section **Money Facts** to explain why you think so.

№	Fact	True	Not True
1	People paid by different things for goods and services a long time ago.		
2	We use only cash to buy something at present.		
3	We can buy a lot of toys at 100 roubles.		
4	We never use the Internet to pay for products.		
5	People pay by roubles in the RF.		
6	200 kopecks equal 200 roubles.		
7	Collectors want to get special coins and banknotes.		

**Homework:** Find three interesting things about money history and be ready to tell your classmates about them.

**Exercise 2.** Create a chart on your interactive white board or blackboard. Complete the sections with your class. Record all students' ideas whether correct or not. (Use the prompts listed below to lead discussion.)

What you <b>know</b> about money				
Money can look like...	Money comes from...	Money can help me buy things like...	Money can get me into financial trouble by...	Money can be saved and spent on...
Cash in banknotes and coins Debit cards Checks	Banks ATM machines Paychecks <i>Federal Reserve</i>	Food Clothes Entertainment Toys	Borrowing money I can't repay	Education Holidays

## Topic: Identifying Coins

Look at modern Russian kopecks.



Look at modern Russian rubles in coins.



**It's interesting!** We practically don't use coins of 1 and 5 kopecks but they still exist. We need coins of 10 and 50 kopecks very seldom.

In Russia now we use banknotes of 50, 100, 1000, 5000 rubles. We practically don't use the banknotes in 5 and 10 rubles; they are mostly in coins now.

Look at modern Russian rubles in banknotes.





Now we also use new banknotes worth 200 and 2,000 rubles. You can see them below.



### Homework:

1. Choose the Russian banknote or coin you like best of all and be ready to describe it for your classmates in class drawing their attention to its specific features. Ask them to guess what money you describe.
2. Make a puzzle hiding financial words inside it and asking your classmates to find them.

## Topic: British Currency

The money used in a country is its **currency**. The currency in Britain is the British pound or *pound sterling* (GBP). The sign is £. There are notes or banknotes for:  
5, 10, 20, 50 pounds

The British pound is divided into 100 pence. There are coins for 1, 2, 5, 10, 20, 50 pence and 1 and 2 pounds.



### Changing Money

Anastasia is going on holiday to Great Britain. To change or to exchange money, she goes to a bank or bureau de change. She asks a lot of questions there.

*Read the questions below and try to answer them. Then to check your ideas match the answers given below the questions to them.*

### Anastasia's questions:

1. What's the currency in Great Britain?
2. What's the exchange rate? I mean, how many Russian rubles are there to the British pound?
3. How much commission do you charge? = How much does it cost to change money?
4. Can I change Russian rubles in Great Britain? Can I change euros into British pound in Great Britain?
5. If I have some British currency at the end of my holiday, can I change it back into rubles here in Russia?

### Cashier's answers:

1. There are \_\_\_\_\_ Russian rubles to the British pound.
2. We charge 0 per cent commission.
3. It's the British pound.
4. Yes, you change the notes back, but not the coins.
5. Unfortunately, no. But yes, there is no problem with changing euros into British pound in Great Britain.

## Vocabulary Game

### Word Search

*Find the words listed below in the crossword and circle them.*



*Find these 16 words in the search above.*

currency	bank	note	rouble	card	goods	buy	money
pound	coin	rate	credit	pay	cash	change	online

## **Topic: Pocket money (Information for teachers to work with, teachers may use this data in portions to produce their own exercises ((e.g. illustrate chores), and arrange discussions)**

### **What is pocket money?**

Pocket money is money that you get that you can spend. It may be that your parents and caregivers give you money every now and again, or you may get a regular amount of money, for example every week or once a month.

Some families don't give pocket money regularly, they just hand over money to their kids when they want it. Sometimes people in the family may give you money for birthdays or Christmas. Some of it may turn out to be pocket money - money that you can spend on what you want.



But many families start saving accounts for kids and expect part of their pocket money should be saved.

Recent research has suggested that about two thirds of kids start getting pocket money when they start school - but many families can't afford it or do not want to give their kids pocket money - the decision is one the grown-ups need to make.

### **How much should you get?**

That depends on what your parents can afford, how many kids there are in your family and how old you are.

- A little pre-school kid may get a dollar, but older children might get more.
- It also depends on what you and your family decide is to be done with it. You may be given some money for saving and some money for yourself.
- You may be given money but you have to do your chores around the house. If you don't do them you might not get so much money.
- You may not be given pocket money but you may be paid for each job that you do well.
- Each family is different.
- Some kids do paid casual work. They may save some, use some to help out the family or keep some as pocket money.



### **Managing your money**

Many parents who can afford to, give kids pocket money so that they:

- use the money to buy things that they want
- get used to handling money and finding out what things cost
- are responsible for looking after money
- learn to save up for things that they want
- may learn to save part of their pocket money for when they are older
- have to manage on the amount of pocket money that they get
- learn what is good value for money
- learn to shop around for the best price.



Managing your own money can give you lots of choices. You may choose to buy a school lunch once a week, hire a game or DVD, or negotiate that mum or dad give you a dollar for every dollar that you save, so that you can save up for something special such as a bike.

It's difficult to manage money if you don't get a regular allowance, but even a small amount regularly can soon grow if you are saving hard for something.

There are lots of lessons to learn when you have pocket money.

- 1) If you spend it all at once, then there is no money until your next 'pay day'.
- 2) If you make bad choices then that's tough! You'll be more sensible next time.
- 3) If you break something when it isn't an accident you may have to pay back the cost of it.
- 4) If you are saving for something and don't put that money away first, it takes a very long time to get what you want (because you have usually spent your money on something else).
- 5) If you borrow money, you have to pay it back.



These are good lessons to learn when you are young. Money has to be worked for and it doesn't last long unless you are really careful and make good choices.

### What kids say

*Jacob:* "I have to do 10 chores a week to get pocket money."

*Haydn:* "I don't have to do chores but I get \$1 a week anyway."

*Rachel:* "I get \$6 a week, it goes up with my age."

*Kathryn:* "I get \$20 a fortnight, half of which is for chores. I put \$5 in the bank and \$15 towards new stuff that I need."

*Bethany:* "Every week, if I get my homework done and my diary signed I get \$10. Every 4 weeks I put some in the Bank, the rest I can save or spend."

*Nathan, Anthony, Sam:* "We save half of our pocket money every week."

*Amy:* "I get \$10 a week for doing chores. I don't get it if I don't do the chores."



*Matilda and Alex:* "I get money sometimes, so I put it into my piggy bank and I use it when I need to."

*Amber:* "I don't save any. I spend it when I go shopping."

*Nathan, Anthony, Sam and Tess:* "We put birthday and Christmas money into the Bank, but we spend pocket money."

Most of the kids thought that having regular pocket money might be a good idea because they said it would help them to understand money better.

### Dr Kate says



"Some families may not have enough money to give their kids any pocket money. If your family is struggling at the moment then you can help by looking for the best value, being extra careful when checking change and not getting upset if your friends have money and you don't."

Money is great to buy things with but it can't buy the most important things in life.

## Topic: Can I afford it?

Write the word VARY on the board. Tell your class that expenses can be fixed and variable. Explain that fixed expenses are expenses that do not change from week to week or from month to month. They stay the same. Ask your pupils to give you examples of **their** fixed expenses and write them on the board.

Explain that expenses that vary (or change) from week to week or month to month and may not occur on a regular basis are called variable expenses. Ask your pupils to give you examples of **their** variable expenses and write them on the board.

Then get your class to work with a partner to list three examples of fixed expenses that a **responsible adult** may have. (*Examples of fixed expenses: bills, insurance, retirement savings*).

Also list three examples of variable expenses that a **responsible adult** may have. (*Examples of variable expenses: gasoline, utilities, clothing, dining out, entertainment*). Have a few students share their lists. Ask the class if they agree or disagree with the expenses listed and justify their responses.

In closing ask: *What are fixed expenses? (Fixed expenses are expenses that do not change from week to week or from month to month. They stay the same.)*

*What are variable expenses? (Variable expenses are expenses that change from week to week or month to month. They may or may not occur on a regular basis).*

**Exercise 1.** Read the case about schoolboy Peter and his weekly expenses, complete the chart below the text by sorting Peter's fixed and variable expenses. Compare the sum of Peter's fixed expenses with the sum of his variable expenses. Is it reasonable to ask his parents to increase his weekly amount of money? Why do you think this?

My parents give me \$20.00 each week to spend. I buy my school lunches and food for my dog. I also pay about \$4.50 each month to keep my cell phone working. It sounds like I get a lot of money, but there is nothing left for the extra things I want to do. Last week I went to the movies, bought an after-school snack on three days and went to the game room with my friends on Friday. Then my bike had a flat tire and had to be fixed. I had to beg my parents for the extra money. My parents want me to be more responsible with my money. How am I going to learn to manage money if I don't ever have any money left over to manage and I have to ask them for anything extra that comes up?

### Peter's weekly expenses

School lunch - \$2.00 per day

Peter eats in the cafeteria every day (5 days)

After-school snack – about \$2.00 per day (usually 3 days)

Internet Cafe – about \$5.50 per visit

Peter's payment for his cell phone – about \$4.50 per month

Dog's food – about \$3.50 per bag.

He eats 1 bag each week

Movies – \$5.50 per movie

Something unexpected (e.g. bike repair – about \$5.00)

Peter's weekly expenses			
FIXED EXPENSES	Weekly Cost	VARIABLE EXPENSES	Weekly Cost
Total		Total	



**Discussion:** How do people get money? In your opinion how do they mostly use their money

- Spend it on something they need;
- Spend it on something they want;
- Save it for the future;
- Share it with other people to help?

Are you careful with your pocket money? What do you do with the money you get as a present from your relatives? What do you do to save money? Is it easy for you? Why?

*Read the text and the dialogue and do the exercises below.*

### **It's so expensive**

Lesley works as a teacher in London. She says: "Living in the city is very expensive! Transport and clothes cost a lot of money and food prices are high too. I can't afford to go out very often: I don't have enough money. I spend all my money. I don't have any money left at the end of the month - it's difficult to save (= keep and not spend)."

### **Careful with money**

Lesley is talking with her friend Camilla.

**Camilla** Are you careful with money?

**Lesley** Yes, I am. I try not to spend too much.

**Camilla** How do you try to save money?

**Lesley** I try not to spend too much. I go to shops when there is a sale - with lower prices than usual.

**Camilla** Yes, when I'm at the supermarket, I look for special offers - for example when you get two products for the price of one.

**Lesley** And I try not to waste money by buying things I don't need.

**Camilla** Are you renting (= paying money to live in a building that someone else owns) or buying your house?

**Lesley** I'm buying it. I borrowed £200,000 from the bank but it's difficult to repay the loan. What about you?

**Camilla** The bank lent me £185,000 and I have to pay back £700 per month.



**Note:** You can say '£700 per month' or '£700 a month'.

**Exercise 2.** Choose the correct word to complete each sentence. The text "Can I afford it?" can help you.

1. The bank ..... (lent/loan) me 150,000 rubles and I ..... (repay/repayment) 550 rubles a month.
2. I have a ..... (loan/lend) to buy a car. The ..... (repayments/repaid) for this are 25,000 rubles per month.
3. It ..... (cost/costs) so much to eat out in restaurants! I prefer to eat at home.

4. I get 60,000 rubles a month from my job. I spend 40,000 rubles and .....  
(save/savings) 20,000 rubles.
5. I ..... (borrow/borrowed) 40,000 rubles for a long holiday. Then I won some money so I ..... (repay/repaid) 10,000 rubles.

**Exercise 3.** Use the correct word to complete each sentence. The text "Can I afford it?" can help you.

1. If you want to buy things at lower prices, you go to a shop where there's a .....
2. If you want to buy things more cheaply at supermarkets, you look for .....
3. If you don't have enough money to buy something, you ..... it.
4. If you spend more money than necessary, you ..... money.
5. If something costs a lot of money, it is .....
6. If you pay money to live in a house or flat owned by someone else, you ..... it.

**Exercise 4.** Read the dialogue. Answer the questions below:

1. How much are Mr Fisher's tickets?
2. How does he pay?
3. What is PIN?
4. Why do we need to use PINs when we pay by card?

**How much are Mr Fisher's tickets?**

**Cashier** Good morning, how can I help you?

**Fisher** Hello. I'd like to buy two tickets for this comedy film, please.

**Cashier** Certainly. There are available seats in the fourth row near the aisle which cost 150 RUB each, and some near the centre ... 250 RUB each. Which would you like?

**Fisher** Mmmm ... The ones near the centre, I think.

**Cashier** So, two seats near the centre. That comes to a total of \_\_\_\_RUB. How would you like to pay?

**Fisher** Can I pay by bank card?

**Cashier** Certainly. Just put it into the machine and enter your PIN.

**Fisher** Sure.

**Cashier** Thank you. You can take your card. And here are your tickets. We start at 8 pm. Enjoy the movie.

**Fisher** Thank you very much.

## Word Search

**Exercise 5.** Find the words listed below in the crossword and circle them.



Find these 16 words in the search above.

money	price	save	spend	waste	pay	pin	own
cost	afford	keep	sell	loan	lend	card	offer

**Exercise 6.** Read the case about Tony and calculate the money he managed to keep. How much did he save? Do you like the way he used his money? What advice can you give him? Why is it important to know how to count money?

Last Sunday my grandparents came to see us and brought some presents for all our family. They were cakes and flowers for Mom and Dad and 1000 roubles for me and my elder brothers Andrew and Peter. I got some advice from them how I could use it. It was useless, so I went to the toy shop and bought a toy lorry at 200, it broke in 10 minutes! Good buy 200 roubles!

I wanted to get it back so I bet that I could jump 300 times. Andrew won. Good buy 100 roubles!

I bet that I could sing for an hour without stopping. Peter won. Good buy 100 roubles!

I bet that I could win a chess game. I didn't think my Dad could make me pay! Good buy 100 roubles!

I wanted to save my banknotes! Honestly! But my friend Nick rented me his laser sword for the whole evening! I wanted it so badly!!! Good buy 200 roubles!

When I played with the laser sword I dropped and lost 100 roubles somewhere! I never found it!

I was so upset that I used some unpleasant word and my Dad fined me! Good buy 100 roubles!

I wanted to save the rest of my money... Honestly! But there was a new cartoon I wanted to see so much! It cost 100 roubles.

I like saving money, it's good and clever! So I have ... How much to save?

**Discussion:** How do you spend your personal money if and when you have it?

## Topic: Money Matters? (recommended for form 6)

**Exercise 1.** Questionnaire. Make pairs and ask your students to discuss these matters, then listen to their answers.

STUDENT A's QUESTIONS (Do not show these to Student B.)

- (1) What comes into your head when you hear the word "money"?
- (2) How important is money for you?
- (3) How attractive are people with lots of money?
- (4) What would life be like without money?
- (5) How often do you think about money?
- (6) What does the expression, "money doesn't grow on trees" mean? What would life be like if money grew on trees?
- (7) Who and why might someone ask, "Do you think I'm made of money?" Have you ever asked this?
- (8) How would the world be different if all the money was shared out equally among all people?
- (9) What's the best way of making a lot of money?
- (10) Have you ever raised money for charity?

STUDENT B's QUESTIONS (Do not show these to Student A.)

- (1) How important is money to you?
- (2) Is money really the root of all evil?
- (3) Can money buy happiness?
- (4) How often do you worry about money?
- (5) What's the largest amount of money you've ever had in your wallet/purse?
- (6) Does having a lot of money make someone more attractive?
- (7) Have you ever lost a lot of money?
- (8) How much pocket money should a 13-year-old get?
- (9) Do you ever run out of money?
- (10) Do you agree with the idiom that, "a fool and his money are easily parted"?

## **Topic: Allowances and Spending Plans (recommended for form 6)**

### **Overview for teachers**

Children in grade five and six are capable of managing small amounts of money. They can divide their money into several categories, including "spend," "save," and "give." At the same time, they can spend their money and keep a record of what was spent. Teachers can encourage children to keep track of the money that they spend on their needs and wants.

This lesson provides an introduction to allowances for sixth graders. Allowances are the first step to understanding **written spending plans or budgets**. With guidance managing allowances in childhood, children can become financially responsible adults. Adults with effective budget skills create healthier family relationships and contribute to building a stronger economy.

### **Aims**

Provide practice developing effective spending plans and following where money goes.

### **Lesson objectives**

- Recognize how to divide an allowance into a spending plan.
- Learn how to balance income and expenses.
- Gain confidence in preparing spending plans.

### **Student activities**

**(подбираются тексты по тематике «Что такое карманные деньги и как их использовать», читаются и обсуждаются в классе).**

The following activities can be offered to develop the subject raised in the texts given earlier.

**Activity 1:** Worksheet: allowance allocation.

Play a simulation game to help students practice making choices about where to place allowance money.

### **Allowance allocation**

*This activity helps students learn that money is a limited resource.*

- Give each student a set of expenditure cards (with squares with names, e.g. food, transportation, clothes, entertainment, toys etc.) and 15 beans (or similar small objects).

- Explain that the beans represent their allowance (income).
- Ask the students to allocate their allowance to the expenditure categories on the cards by placing beans on squares.
- There are more squares than beans, so students must make choices of where to spend their allowance.
- Each card offers different amounts of spending choices. This helps students consider alternatives within each spending category.
- Discuss the choices they made.

**Optional** but very interesting: after your students have allocated their allowance, take away four beans. This represents loss of income. It forces students to further refine their spending choices.

### **Activity 2:** Worksheet: spending diary

Use a diary technique to help students track how they spend their money. Make a spending plan.

#### **Spending diary**

**(трудно реализовать, требует дисциплины и/или заинтересованности)**

- This activity helps students track how they spend their money.
- Ask students to keep a spending diary for one week.
- Give each student a diary form.
- After one week, use class time to look at expenses.
- Group similar expenses together.
- Decide on names for expense categories (for example: food, transportation, clothes, entertainment).

### **Activity 3:** Worksheet: spending plans

Assist students in making a sample spending plan.

#### **Spending plans (если будет желание)**

Students focus on their own spending patterns and integrate them into a written plan.

- Use the information from the spending diary in Activity 1-3.
- Have each student total the amount spent in each category.
- Ask students to compare their income (allowance) to outgo (expenses).
- Subtract outgo from income.
- Is the answer positive or negative?
- What adjustments need to be made to keep the net balance positive?
- Discuss decreasing expenses or increasing income.

*Now ask students to put 10 percent of their income into a savings category and 10 percent into donations.*

- Students will need to reallocate their expense plans.
- Discuss making changes in allowances as needs change.
- Give each student a spending plan form to put a personal spending plan in writing.

**###**Ask students to keep track of their spending for a month. Encourage them to continue working with their spending plans. Remind students that no two spending plans are exactly the same.

## Topic: Pay and Benefits (recommended for form 6)

### Wages

#### Vocabulary to learn

**staff:** the people who work for a company

**wages:** the money you get if you are paid every week

**earn:** get

**basic pay:** money you get for working the normal hours each week (35 hours in this job)

**overtime:** money you get for working more than your normal hours

#### SuperTasty Restaurants

We are looking for **staff** for our restaurants

35-hour week

**Wages: Earn** €5 per hour **basic pay**

€6 per hour **overtime**

**Free meals:** all the hamburgers you can eat!

Email personal details to

[recruitment@supertasty.com](mailto:recruitment@supertasty.com)

### Salaries

#### Vocabulary to learn

**salary:** the money you get if you are paid every month

**benefits:** the things you get in addition to money

**pension:** money you get after you stop working, for example at 55 or 60

#### KulbitBusiness Television - Producers

We are looking for producers at our studios in Munich.

**Salary:** €90,000 per year

**Working hours:** Monday to Friday, 9.00 am - 5.30 pm

#### Benefits

30 days' holiday per year

Company restaurant with cheap meals

Company car

Company pension

Email [humanresources@KulbitBusinessstv.de](mailto:humanresources@KulbitBusinessstv.de)

**BrE:** holiday

**AmE:** vacation

**Exercise 1.** Match the two parts of the word combinations. Look at the advertisements above to help you.

1	basic		a	hours
2	company		b	meals
3	company		c	pay
4	free		d	pension
5	working		e	car

**Exercise 2.** Complete the sentences using word combinations from Exercise 1. The advertisements above may also help you.



It's great -I can sell my own car. They're giving me a \_\_\_\_\_.  
They offer a \_\_\_\_\_ for when I get old.

I get \_\_\_\_\_, but I don't like hamburgers!  
The \_\_\_\_\_ are very long: I finish work very late.  
The \_\_\_\_\_ is very bad, but the overtime is good.



**Exercise 3.** Match the two parts of the sentences. The advertisements above may also help you.

1	I'm looking for a job with a better salary:	a	you have to pay €2 for lunch.
2	The company restaurant isn't free:	b	but I can always work overtime.
3	It's a 25-hour week,	c	I don't earn enough where I am now.
4	The other staff are very friendly:	d	that's six weeks a year.
5	I get 30 days' holiday:	e	I have a company car.
6	The benefits are excellent:	f	I like everyone working there.

**Written or oral task:** Write an advertisement for your dream job using expressions from the Lesson.



## **Topic: Allocating Money** **(Mini-Case Requiring a Group Activity)**

**Age group:** 11+

**Aims:**

- To learn and practice vocabulary related to money
- To practise reading skills
- To practise speaking skills

**Level:** B1/B2

**Time:** 30-35 minutes

**Materials:** worksheets with a list of items the committee should decide to buy.

### **Procedure**

- Divide the students into small groups of 3-4.
- Tell them that they are part of the school teachers' and students' committee that decide a lot of questions together. Now they should decide how to spend the money the school has been given to get new things.
- Give them the lists with items and ask to put the items in order from the most important to the least important. They should try to come to a joint decision about the importance of the items they will decide to buy.
- Make sure they discuss it together and are able to explain and defend their choices.
- After the groups have decided you might like to join two groups together so they compare and justify their choices. You could also award points to the group that has the best plan and the best justification for their choices.

### **Example list:**

<i>Nº</i>	<i>Item</i>	<i>Most Important Reason</i>	<i>Least Important Reason</i>
1	More teachers		
2	New furniture for the classrooms		
3	New sports equipment		
4	Books for the library		
5	A new computer room		
6	Laptops for every student		
7	Interactive whiteboards for every classroom		
8	Stylish furniture for the students' common room to relax		
9	Plants for every classroom and halls		
10	Modern security cameras		
11	Other		

## **Тема №5 Ожидаемые результаты освоения элементов финансовой грамотности в курсе английского языка в 5, 6 классах**

### **5 класс**

- освоить базовые финансовые понятия и термины на английском языке;
- понимать функции денег, знать название валют некоторых стран на английском языке;
- понимать, что такое карманные деньги, и как их можно эффективно использовать;
- уметь считать деньги;
- рационально относиться к денежным средствам;
- знать основные источники доходов в семье;
- развивать качества, необходимые для принятия самостоятельных решений по денежным вопросам;
- понимать сущность денег как нравственной категории, правильно соотносить духовные и материальные ценности;
- знать основные элементы культуры обращения с деньгами.

### **• 6 класс**

- оперировать базовыми финансовыми понятиями и терминами на английском языке;
- понимать, что стоимость товара и услуг зависит от материала, сложности его производства, качества и нужности;
- осознавать принцип «сначала зарабатываем – потом тратим»;
- представлять варианты собственного заработка;
- понимать, зачем нужно накопление;
- нести ответственность за принятое финансовое решение;
- критически относиться к «нетрудовому» доходу и положительно как результату труда человека;
- понимать, что деньги бывают объектом чужого интереса;
- понимать, что главные ценности – жизнь, отношения, радость близких людей – за деньги не купишь.

## Тема №6 Варианты заданий и самостоятельных уроков для учащихся

### 7 – 8 классов

#### Topic: Banks, Money and Loans

##### Accounts

'I'm Fred Morton, I am a sales manager. I am with ABCD Bank. I have my **cheque account** in the bank and my salary is **paid directly into my account**. I also have a **savings account** where I save money and **earn interest** (= money the bank pays you).

I can **transfer money** between these two accounts - I can move money from one account into the other. I can go to the bank to do this, but it's easier to use ABCD's **internet banking service** or even my mobile phone with a special bank-online app.

The bank send me a **statement** (= an online list of payments from and to the account) every month, showing me the **balance** (= how much money I have in the account).'

##### Cards

**Cash machines** are also called **ATMs** (automatic teller machines), especially in the US.

Lisa: Do you have a **cash card**?

Fred: Yes, I use it to **take out** or **withdraw money from cash machines**. I can use the money to **pay cash** for things in shops.

Lisa: And do you have a **credit card** like Visa or American Express?

Fred: Yes, I do. It has a **limit of** £5,000 - that's the maximum amount I can spend - but I try to repay what I **owe** (= need to pay back) every month. I don't want to **get into debt** and owe a lot of money without being able to repay it.

Lisa: I know the problem!

**Exercise 1.** Fill in the gaps guessing what is missed. The texts above may help you.

1. If you have a job, you ..... money for the work that you do.
2. When you can look at your account on computer, you use internet .....
3. You can make payments from your cheque .....
4. You can get cash from ..... machine.
5. If you don't spend money, you..... it.
6. Another expression for 'withdraw' is .....
7. If you spend more money than you have, you .....
8. Salaries are ..... into .....
9. You use to get money ..... .....
10. Extra money that you get when you save is .....
11. MasterCard is a type of .....
12. You can get money from ..... when the bank is closed.
13. To move money from one account to another is to ..... it.

**Exercise 2.** Complete the text with words from the box. The texts above may help you.

<b>take out   credit card   owed   cash machine   debt   cash card   limit</b>
--------------------------------------------------------------------------------

John got his first (1) ..... when he was a student. At that time it had a (2) ..... of €3,000. When he got his first job, the bank raised the

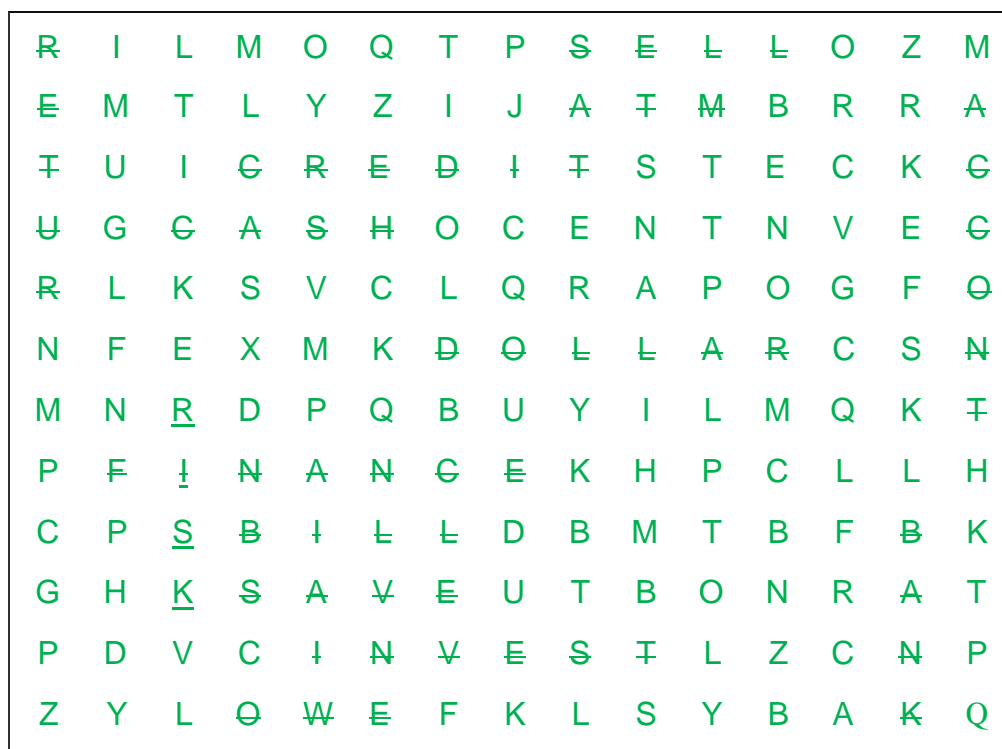
limit to €10,000. John spent too much and got into (3) ..... He couldn't pay what he (4) ..... every month. In the end, he paid back the debt, but he doesn't want another credit card.

Jane withdrew money one day at a (5) ..... with her (6) ..... Later she looked in her handbag and her card had gone - someone had stolen it. She remembered someone was looking over her shoulder when she was at the cash machine. They used it to (7) ..... all the cash in her cheque account.

## Vocabulary Game

### Word Search

*Find the words listed below in the crossword and circle them.*



*Find these 16 words in the search above.*

save	ATM	sell	calculate	invest	finance	cash	credit
risk	dollar	owe	bill	stock	bank	return	account

## Topic: Saving Money (Reading and Discussion)

### Aims:

- To learn and practice vocabulary related to money
- To practise reading skills
- To practise speaking skills

**Age group:** 13+

**Level:** B1/B2

**Time:** 45 minutes

**Materials:** worksheet with the text and tasks. Students read advice on how to save money before writing their own tips.

### Reading

#### Tips for Saving Money

*A financial blogger asked people to share their great ideas for saving money. People called and gave their opinions. Read them and then decide which tips are the best and worst. Whose tip would save the most money? Is there any advice in the tips that you never take? Why? Explain each of your answers.*

<b>Blogger</b>	What are your top tips for saving money?
<b>Helen</b>	<i>My tip for saving money is to take your lunch to work instead of eating out. I used to spend about 300 rubles every day on lunch, but now I take some food and eat it in the office or, if it's sunny, in a park. Imagine, that saves me 1000 rubles a week, so that's 4000 a month more or less! Ok, it's not as tasty and fun as eating in a restaurant every day, but look, think of all that money I'm saving now!</i>
<b>Andrew</b>	My tip for saving money is to go out less at weekends. I used to go out all weekend, to the cinema, bars, cafes, you know, just normal things. But now I ask friends to come to my house instead or visit them, we watch films, play computer games and talk a lot. It's much cheaper and sometimes just as fun as going out.
<b>Olga</b>	<i>I think that most people spend lots of money on clothes these days. Go and buy second hand clothes instead of new ones. There are really many good second hand clothes shops and everywhere and I find lots of really funky things. Use your imagination and you can wear really cool clothes for a fraction of the cost of new ones. I am sure second hand clothes are more original and trendy anyway.</i>
<b>Peter</b>	My advice is to keep a list of everything you spend during a week. I mean every single thing, from that extra special can of cola you didn't really need to the lottery ticket you bought with the hope of winning a million! I really mean it! So when you make your list, look and see what things you didn't really need to buy and the next week, just don't do it! It's simple!
<b>Natalie</b>	I used to get the bus to work and now I am cycling. In fact I didn't make the change in order to economize, I did it to get fit. But now I really notice that I am saving money too. So, my tip is to take less public transport and cycle or walk around the city when you can. You'll save money and keep fit!

**Homework:** Write your own top tip and give reasons for it.

## Topic: Earning Money (Reading and Discussion)

### Aims:

- To learn and practice vocabulary related to buying and selling on-line
- To practise reading skills
- To practise speaking skills

**Age group:** 13+

**Level:** B1/B2

**Time:** 45 minutes

**Materials:** worksheet with the text and tasks. Students read information on how to earn money working as a broker and a teleworker.

**Exercise 1.** Read the texts about two people who trade (buy and sell) shares on-line over the Internet. Complete the table below the text with relevant information.

**Allen Terrison.** It's Friday morning and Wall Street is 200 points ahead, but day after day trader Allen Terrison isn't making any money. However, he is not worried. The previous day he made nearly \$3,000 buying and selling about \$25,000 worth of shares. The 35-year-old trader is one of the growing number of individual investors who account for 15% of daily trading on the electronic stock exchange. His office is a trading desk at a branch of Bright, a trading firm that gives individual investors access to the same electronic systems that market professionals use. His trading strategy is based on stock market movements. In his business speed is everything. Last year Allen made more than \$200,000 exploiting tiny movements in share prices. Bright, like most of the dozens of day-trading companies, charges a monthly fee plus a percentage of profits for traders to use its electronic trading system which is linked to the New York Stock Exchange floor.

**Lesley Cane.** It is 8.30 am and mother of three, Lesley Cane, is about to go to work. As the dishwasher starts to work, Cane switches on her computer and checks her share portfolio. During the next few hours in between doing her housework and cooking, she will buy and sell thousands of pounds' worth of stock in major companies using an on-line broker, Stocktrade. "The computer is next door to the kitchen so I can just pop in and out," she says. Cane is one of the growing number of British investors who are buying and selling shares over the Internet. Cane prefers sticking to brands she personally knows such as Tesco. She says: "I like buying Tesco's because I shop there and I think it is a good supermarket." Cane will make about £10,000 this year on on-line dealing. "I think it is a good way of earning an extra bit of income," she says.

	Allen Terrison (US)	Lesley Cane (UK)
Where do they work from?		
Personal details		
How do they select shares?		
How much do they earn from their activity?		

**Exercise 2.** Find words and expressions in the two texts which mean the following:

**Allen Terrison**

- |   |                                                                                       |       |
|---|---------------------------------------------------------------------------------------|-------|
| 1 | a member of the public who buys and sells shares on-line to make money for themselves | _____ |
| 2 | a company                                                                             | _____ |
| 3 | extremely small                                                                       | _____ |
| 4 | money for a professional service                                                      | _____ |

**Lesley Cane**

- |   |                                       |       |
|---|---------------------------------------|-------|
| 1 | the range of shares that someone owns | _____ |
| 2 | connected to the Internet             | _____ |
| 3 | go in quickly                         | _____ |
| 4 | staying with usual choice             | _____ |
| 5 | earn                                  | _____ |

**Exercise 3.** Decide who these statements best describe. Write **A** (Allen Terrison) or **L** (Lesley Cane).

Who...

- |    |                                                            |       |
|----|------------------------------------------------------------|-------|
| 1  | combines trading with housework?                           | _____ |
| 2  | seems to take it more seriously?                           | _____ |
| 3  | doesn't work from home?                                    | _____ |
| 4  | has access to the more professional trading system?        | _____ |
| 5  | seems to treat any profits as additional income?           | _____ |
| 6  | risks greater sums of money?                               | _____ |
| 7  | relies on reacting very fast?                              | _____ |
| 8  | uses their personal experience of brands to select shares? | _____ |
| 9  | has fewer costs?                                           | _____ |
| 10 | earns most money?                                          | _____ |

## Vocabulary Game

### Word Search

*Find the words listed below in the crossword and circle them.*



*Find these 16 words in the search above.*

share	broker	investor	brand	charge	money	firm	store
trade	earn	cost	income	fee	office	profit	real

**Discussion:** *What is better in your opinion: work in an office or from home? Give arguments.*

*How do you prefer buying things: on line or in real stores? Explain your point of view.*



## Topic: Money Responsibility (I)

### Aims

To raise students' awareness of verbs which collocate with 'money' and give them practice of using them and promote learner autonomy by encouraging the deduction of meaning of unknown lexis from context.

**Level** B1/B2

**Time** 45 minutes

**Materials:** worksheets

### Discussion

- 1) Have you ever lost any money? Has anybody ever stolen money from you? How did you feel?
- 2) Have you ever found any money? Did you keep it? Did you spend it or waste on something?
- 3) Have you ever borrowed money and not paid it back?
- 4) Is there anyone you don't like lending money to? Why?
- 5) How much money would you like to earn a year? Why?

### Lesson Plan

1. Tell your students that you are going to read a short case about a brother and a sister, and that all the pictures you are going to show them are somehow connected to the story.
2. Show the pictures. Ask your students to predict what they are going to hear about. Ask some questions about the pictures, e.g. "Why is there a picture of a casino?". Write down their ideas.



3. Read the case about Mary and her brother to the students and afterwards ask them to say if the actual story is similar to the ideas they produced. What advice can you give Mary? Why is it important to know how to use money properly?

*Mary works in a shop and earns 60,000 rubles a month. Her brother Paul is a businessman and makes 300,000 rubles a month. Mary saves nearly all of her salary and only spends a little on food, but Paul wastes all his money on gambling.*

*They inherited 100,000 rubles each from their grandfather 14 years ago and Mary invested her share in Gazprom. Paul lost all his money at a casino.*

*He often borrows money from Mary, but never pays her back so now he owes her a fortune. Mary is really lucky. One day she found much money on the ground next to a cashpoint machine, when she was withdrawing some money. She invited Paul to her house to celebrate, but when he was there, Mary saw him stealing money from her wallet. Mary decided never to lend Paul money again.*

4. Now give the story to the students and ask them to note down the verbs that are used in the text that collocate with 'money', then to compare their findings with a partner. *E.g. spend, save.* Tell them that there are 15 verbs.

- 1) *Earn money (earned, earned)*
- 2) *Make money (made, made)*
- 3) *Save money for something (saved, saved)*
- 4) *Spend money on something (spent, spent)*
- 5) *Waste money on something (wasted, wasted)*
- 6) *Inherit money from somebody (inherited, inherited)*
- 7) *Invest money in something (invested, invested)*
- 8) *Lose money (lost, lost)*
- 9) *Borrow money from somebody (borrowed, borrowed)*
- 10) *Pay somebody back money (paid, paid)*
- 11) *Owe somebody money (owed, owed)*
- 12) *Find money (found, found)*
- 13) *Withdraw money from the bank (withdrew, withdrawn)*
- 14) *Steal money from somebody (stole, stolen)*
- 15) *Lend money to somebody (lent, lent)*

5. Check the verbs with the students and show all of them on a slide or the blackboard revising the past simple and past participle forms.

**Exercise 1.** Fill in the gaps with the correct verb in the correct form.

(not) earn inherit borrow lend steal find invest waste pay (back) owe withdraw

1. When I was younger, I \_\_\_\_\_ some money in a big company. It was a really good idea because the company was very successful, and I made a lot of money.
2. I was very sad when my grandfather died, but I used the money I \_\_\_\_\_ from him to study, and I think he would be very happy that I am a teacher now.
3. Claire works as a secretary, but she \_\_\_\_\_ much money, so her mum often has to \_\_\_\_\_ her some.
4. A couple of years ago I \_\_\_\_\_ things I didn't need £20 outside the pub. I \_\_\_\_\_ it all on.
5. When I was a student I had to \_\_\_\_\_ lots of money from the bank. I \_\_\_\_\_ all the money back last year, so now I don't \_\_\_\_\_ the bank anything.
6. You should be careful when you \_\_\_\_\_ money from a cashpoint machine because somebody might be behind you waiting to \_\_\_\_\_ it from you.

**Exercise 2.** Match the vocabulary with the correct definition.

1) lose money	a) to receive money from somebody who has died
2) earn money	b) to use money on something you don't need
3) inherit money (from somebody)	c) to take money out of a bank account
4) borrow money	d) If you have borrowed money from somebody we can say that you _____ him money
5) lend money (to somebody)	e) to return money that you have borrowed
6) invest money ( in something)	f) the opposite of win or find
7) waste money (on something)	g) to get money by working
8) pay (somebody) back money	h) to get money that you have to give back
9) owe (somebody) money	i) to give somebody money that they must give back to you
10) withdraw money	j) to buy shares in a business and hope that you will make a profit

1	2	3	4	5	6	7	8	9	10

## Topic: Pocket Money and Buying Habits

(Questionnaire, Reading and Discussion)

### Aims:

- To learn and practice vocabulary related to money
- To practise reading skills
- To practise speaking skills

**Age:** 13+

**Level:** B1/B2

**Time:** 45 minutes+45 minutes

**Materials:** worksheet with the questionnaire, text and tasks

### Questionnaire

Ask the students to complete this questionnaire in pairs ticking the things. Compare and comment on their answers.

#### 1. *You and your partner most like to spend money on.*

Cinema/theatre visits	Books, magazines
Gym	Cosmetics and toiletries
Clothes	Toys
Sweets (chocolates, candies, etc.)	CDs
Drinks (Cola, Pepsi, etc.)	On-line shopping
Shoes (trainers)	Sporting events (football matches, tennis, etc.)
Computer games	Other

#### 2. *You've seen a very expensive trainer you want to have very much. Do you?*

- save your money until you can afford it?
- ask your parents many times until they buy it for you?
- ask for it as a present on your birthday or New Year?
- offer to do odd jobs around the house to earn the money to buy it?

#### 3. *Have you ever ... ?*

- earned money from doing odd jobs?
- earned money from a weekend or holiday jobs?
- thought about doing an odd job?
- talked to your parents about doing an odd job?

#### 4. *Have you ever ... ?*

- bought something on the Internet?
- bought something after you saw it advertised anywhere?
- bought something from your friend?
- sold anything to your friend/through the Internet?

**Discussion.** Do you get pocket money from your parents or do you work to earn money? Are you good with money? What do you do with money you get? Do you spend it or save it? Do you keep money in a piggy bank or do you have a bank account? What do you spend your money on?

*Read the text to find out about British teenagers and their cash!*

### **Pocket money**

Most teenagers in Britain receive pocket money from their parents. A recent report by the Bank of Scotland interviewed over 1,000 young people in Britain and found that 77 per cent get pocket money. They might have to do chores to get their pocket money, helping at home with tasks like cleaning, cooking, washing up, taking out the rubbish and ironing.

Different families give different amounts and the average for eight- to fifteen-year-olds in the UK is about £6 a week. Children in Scotland receive more than the national average and Londoners get the most. Teenagers, logically, get more money than younger children. Some fifteen- to nineteen-year-olds receive more than £100 a month. The report found that many children save at least a quarter of their weekly pocket money and that more boys than girls save their money.

**Chris, 17, from London:** *I get £80 a month. I have to buy my own clothes with that too.*

**Charlie, 13, from Edinburgh:** *I get £5 a week. I get it on Saturday after I clean my bedroom.*

### **Part-time work**

A part-time job is an option for teenagers who don't have pocket money or who want to earn extra money. About 15 per cent of teenagers have a job. Only children over 13 can work but there are some exceptions, for example, for actors. Popular part-time jobs for teens include babysitting, delivering newspapers to houses, shop work and restaurant or café work.

There are strict government laws about children working. They can work a maximum of two hours a day on a school day but not during school hours. At weekends and during school holidays, they can work longer hours. As for wages, the national minimum wage for under-18s is around £4 per hour and it increases every year. The minimum wage is higher if you are older.

**Sam, 16, from Chesterfield:** *I babysit for my neighbours. Looking after young children in their home when their parents have gone out for the evening is a popular job for teenagers. You get paid for watching children and television all at the same time!*

**Amber, 15, from Aberdeen:** *I work in a greengrocer's shop on Saturday mornings. I get £5 an hour. Not much but it means I can buy new clothes or whatever I want.*

### **Banks**

In Britain, some children and teenagers have a bank account. There is no legal age limit at which you can open a bank account but a bank manager can decide whether to allow a child or young person to open an account. Parents can put pocket money directly into their child's bank account. Some banks have a prepaid bank card designed for young people. Parents can add pocket money to the card then children can use it to pay for things, without carrying money.

It's good for kids to have a bank account so that they can learn about how to save money and how to be responsible for their own money. I've had a bank account for ages.

**Jana, 16, from Canterbury:** I don't need a bank account – I keep my money in my piggy bank at home. I'm saving up for some new football boots. My dad says that it's not the safest place to keep money but at least the bank isn't making a profit from my money!

**Ruth, 13, from Warwick:** So, many teenagers are getting experience of working part-time, dealing with banks and deciding whether to save or spend their money. These are all steps towards becoming a financially independent adult and earning and looking after your own money.

**Exercise 1.** Look at the text again and decide whether the sentences are true or false.

		True	False
1	The average amount of pocket money for eight- to fifteen-year-olds in the UK is about £100 a month.		
2	About 15 per cent of British teenagers work to earn money.		
3	Young people sometimes look after children to earn money.		
4	There isn't a minimum wage for workers under 18.		
5	Some parents pay money directly into their child's bank account.		
6	Some banks have a special bank card for young people.		

**Exercise 2.** Put the phrases in the box in the correct groups.

babysitting, working in a restaurant, shop work, cleaning your bedroom, delivering newspapers, washing up, taking out the rubbish, ironing

chores	jobs

**Exercise 3.** Look at the text again and match the phrases in the box in the right form with the first words below to make true sentences.

save at least a quarter of their weekly pocket money	have a bank account
work as a babysitter	earn £5 an hour
with jobs at home to earn their pocket money	get pocket money on Saturday
save money in a piggy bank at home	spend money on clothes

- Many children \_\_\_\_\_.
- Some young people help \_\_\_\_\_.
- Chris \_\_\_\_\_.
- Sam \_\_\_\_\_.
- Amber \_\_\_\_\_.
- Jana \_\_\_\_\_.
- Charlie \_\_\_\_\_.
- Ruth \_\_\_\_\_.

**(another 45 minutes)**

**Read the text "Pocket Money and Pester Power" and answer the questions below:**

*Where does most of children's spending money in Britain come from?*

*Who spends more money, girls or boys? Who saves more money, girls or boys? What is pester power? Who has it?*

*What is the latest trend in spending?*

Compare your answers in the questionnaire with the information you have found out from the text.

### **Pocket Money and Pester Power**

There are over 9 million children aged between five and sixteen years old in Britain. Big companies and advertisers know that this consumer group is very powerful. The total spending power of children in this age group is over sixty million pounds per year! So, how do they get so much money? How do they persuade their parents to spend so much money on things for them? Weekly pocket money or a monthly allowance is one way for children to get some money to spend. The other way is by asking again and again, in other words, by pestering their parents until the parents buy what they want.

### **Young people's consumer habits - Fact File**

Sources of income: parents give their children 60% of pocket money.

*Other sources of money are*

- a. Odd job earnings (helping with chores around the house for money, delivering newspapers to houses in their area, cleaning Dad's car, babysitting)
- b. Handouts (presents of money from friends or relatives)
- c. Saturday jobs (over 13 years old some teenagers work on Saturdays e.g. in clothes or music shops, supermarkets, sports centres)

*Amount of money*

Average amount of pocket money = £6.50 a week

Girls total amount spent = £15.20 a week

Boys total amount spent = £12.20 a week

*Spending trends*

Two thirds of pocket money is spent on sweets and chocolate.

Girls also buy: clothes, shoes, magazines and make up (cosmetics/toiletries).

Boys buy: more food and drink, computer games, videos and CDs.

Recently teenagers are spending more on mobile phone cards than on sweets. Girls spend 50% more on mobile phones than boys. Pester power is increasing every year. Children as young as three years old pester their parents to buy the latest videos, sweets and toys.

**Discussion:** Is there anything in common in spending behavior between young people in Russia and Britain?

## Topic: Money Responsibility (II) (OPTIONAL)

### Overview for teachers

Successful money management includes keeping records of money spent. This includes having the skills to know how much money is available, how much money has been spent, and how much money must be saved for future needs. Failure to keep records and balances can lead to negative outcomes. Students need to understand the effects of their money-related behavior. Through educational experiences they can learn to be responsible for what they do with their money. This will help them become fiscally responsible adults.

This lesson introduces the concept of being responsible for managing money through accurate record-keeping. It provides them with activities that demonstrate the need to be accountable for how they spend and save money.

### Aims

Recognize various tools and methods to keep a budget plan balanced. Think about what happens when attention to money is neglected.

### Lesson objectives

- Apply math skills to balance a spending plan.
- Recognize the importance of keeping purchase records.
- Gain an understanding of spending behavior outcomes.

### Student activities

**Materials:** worksheet: discussion cards

- Use pre-written examples to encourage students to think about difficult money situations. *For example, overspending.*
- Discuss how to handle the situation. Consider situations in which students spend more money than is available.
- Help students think about the consequences of overspending.

**Materials:** worksheet: keeping records

- Discuss how to organize receipts and keep expenditure pages.
- Explain the importance of other financial records and why they are needed.

### Money choices

This activity encourages students to think about real-life money choices and their results.

- Let each student make a card about a difficult **choice situation** they experienced or could experience (imagine).
- Ask the student to say what they did/would do in this situation.
- Ask the rest of the class to comment.
- Discuss how these situations are similar to selections that the students make every day.



## **Overspending**

This activity helps students think about the consequences of spending more money than they have available.

- Ask students if they have ever spent all of their allowance money early in the week and did not have enough left for other expenses later in the week.
- Have each student write down a situation where this happened and how they handled the situation.
- Have the students share their situations with the class.
- Discuss the impact of poor planning or not staying with a plan.
- Stress the importance of planning and following the plan.
- Explain that this can happen to adults and cause serious money problems. Discuss what kind of problems could arise.

**Тема №7 Ожидаемые результаты освоения элементов финансовой грамотности в курсе английского языка в 7, 8 классах**

**7 класс**

- расширить финансовый терминологический словарь на английском языке;
- осознавать себя как члена семьи, общества и государства;
- понимать основные экономические проблемы семьи и участвовать в их обсуждении, знать обязательные семейные расходы;
- понимать связь семьи и государства в финансовой области;
- уметь планировать собственный бюджет;
- рассматривать варианты собственного заработка;
- владеть начальными навыками адаптации в мире финансовых отношений: сопоставлять доходы и расходы;
- понимать личную ответственность за свое финансовое поведение;
- развивать навыки сотрудничества со взрослыми (учителем) и сверстниками в разных игровых и реальных экономических ситуациях на английском языке.

**8 класс**

- увеличить и использовать свой финансовый терминологический словарь на английском языке;
- понимать принципы финансового планирования и разумных покупок, определять приоритеты и т. д.
- уметь пополнять свои финансовые знания;
- понимать разницу между понятиями «хочу» и «могу»;
- понимать, что планирование позволяет сберечь деньги;
- уметь принимать правильные финансовые решения, составлять личный финансовый план;
- понимать, что сбережения, инвестиции, банки, кредиты, депозиты и др. являются источником финансовой стабильности, а, следовательно, и благополучия любого человека.

## Тема №8 Варианты заданий и самостоятельных уроков для учащихся 9 классов

### Topic: Personal Finance

#### Traditional Banking

'I'm Lisa. I have an **account** at my local **branch** of one of the big **high-street banks**. I have a **current account** for writing cheques, paying by **debit card** and paying bills. It's a **joint account** with my husband. Normally, we're **in the black**, but sometimes we spend more money than we have in the account and we **go into the red**. This **overdraft** is agreed by the bank up to a maximum of £500, but we pay quite a high **interest rate** on it. I also have a **deposit account** or **savings account** for keeping money longer term. This account pays us **interest** (but not very much, especially after tax!). We have a **credit card** with the same bank too. Buying with **plastic** is very convenient. We **pay off** what we spend each month, so we don't pay interest. The interest rate is even higher than for overdrafts! Like many British people, we have a **mortgage**, a loan to buy our house.'

**BrE:** current account, cheque account

**AmE:** checking account

#### New Ways of Banking

'My name's Kevin. I wasn't happy with my bank. There was always a queue, and on the **bank statement** that they sent each month they took money out of my account for **banking charges** that they never explained. So I moved to a bank that offers **telephone banking**. I can phone them any time to check my **account balance** (the amount I have in my account), **transfer** money to other accounts and pay bills. Now they also offer **Internet banking**. I can **manage my account** sitting at my computer at home.'

#### Personal Investing

*Lisa again:*

'We have a savings account at a **building society** which is going to be **demutualized** and turned into a bank with shareholders. All the members will get a **windfall**, a special once-only payment of some of the society's assets to its members. We have some **unit trusts**, shares in **investment companies** that put money from **small investors** like me into different companies. My cousin in the US calls unit trusts **mutual funds**. I also pay **contributions** into a **private pension**, which will give me a regular income when I stop working. I've never joined a **company pension scheme** and the government **state pension** is very small!'

**Exercise 1** Look at the text "Traditional Banking" and say if these statements are true or false.

Nº	Statement	True	False
1	You talk about the local 'agency' of a high-street bank.		
2	Americans refer to current accounts as check accounts.		
3	A joint account is held by more than one person.		
4	If you put 10,000 euros into a new account and spend 11,000 euros, you have an overdraft of 1,000 euros and you are 1,000 euros in the red.		
5	An account for saving money is called a safe account.		
6	An account that pays a lot of interest has a high interest rate.		
7	If you pay for something with a credit card, you can say, informally, that you use plastic to pay for it.		
8	If you pay the complete amount that you owe on a credit card, you pay it down.		

**Exercise 2.** Kevin is phoning his bank. What expressions in texts "Traditional banking" and "New ways of banking" could replace each of the underlined items?

Nº	Statement	Synonym from the texts
1	I want to <u>swap</u> £500 from my savings account to my <u>ordinary account</u> , because I don't want to have <u>the situation where I've spent more than I've put in</u> .	
2	How much is in my savings account? What's the <u>amount in there at the moment</u> ?	
3	On the savings account, what's the <u>percentage</u> you pay to savers every year?	
4	How much <u>extra money have you added</u> to my savings account in the last three months?	
5	On the last <u>list of the all the money going out of and coming into the account</u> , there's <u>an amount that you've taken off the account</u> that I don't understand.	

**Exercise 3** Match the sentence beginnings (1-3) with the correct endings (a-c).  
The sentences all contain expressions from the text "Personal Investing".

1	Investment companies are reporting a sharp increase in the number of	a	If he decides to stay for at least two years he should join. If not, he should take out a personal pension.
2	Consumers are using their windfall gains from building society	b	small investors who are investing in unit trusts.
3	Peter is 26 and is wondering whether to join his company pension scheme. He would contribute a small percentage of his salary and his employer would make an equivalent contribution.	c	demutualization to buy new furniture or a new car.

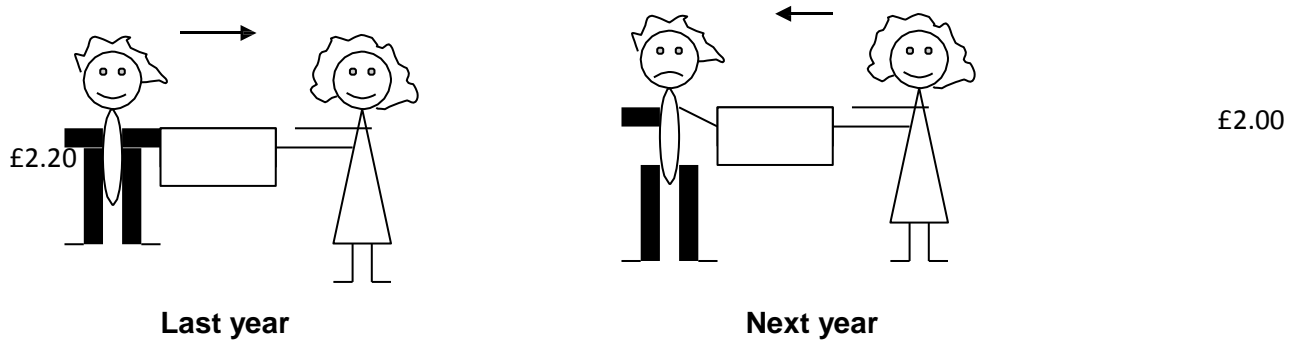
1	2	3

### Topic: Borrowing Money

#### Vocabulary to learn

1	be a creditor	быть кредитором
2	be a debtor	быть должником
3	borrow money from smb	занимать деньги у к-л.
4	capital repayment	выплата основного долга
5	give a loan of 2000 rubles to smb.	дать заем в \$200 к-л.
6	go up by 10%	подняться на 10%
7	have a debt of 1000 rubles	иметь долг в \$100
8	in real terms	в реальном выражении/исчислении
9	interest on the loan at 10%	процент с займа под 10%
10	lend (lent, lent)	давать в займы
11	make a loss of 1000 rubles	потерпеть убыток в \$100
12	make a profit of 200 rubles	получить прибыль в \$200
13	outstanding interest	невыплаченный процент
14	owe smb. smth.	быть должным к-л. что-либо
15	repay	выплатить
16	return on the investment	прибыль с вложения
17	the rate of interest on the loan	процентная ставка займа

Read the text and do the exercises below.



Mr White gave Mr Brown £2,000 for a year and then Mr Brown gave it back to Mr White. In other words: Mr White **lent** Mr Brown £2,000 or Mr Brown **borrowed** £2,000 from Mr White. Mr White gave Mr Brown a **loan** of £2,000. Mr White was Mr Brown's **creditor**. Mr Brown was Mr White's **debtor**.

Mr Brown **owed** Mr White £2,000 or he had a **debt** of £2,000. After a year Mr Brown **repaid** £2,200. £2,000 was the **capital repayment**. £200 was the **interest on the loan** at ten per cent.

Mr White **made a profit of** £200. The **return on** Mr White's **investment** was £200. However, prices in the country **went up by** eleven per cent over the year because of **inflation**. In real terms Mr White **made a loss of** about £20.

**Exercise 1** Read the text below and complete the questions after it.

"X" lent "Y" £5,000 for two years **at ten per cent interest**. At the end of the first year "Y" paid the interest on the loan. At the end of the second year "Y" repaid the **capital** and **the outstanding interest**. Inflation was five per cent in the first year and twenty per cent in the second year.

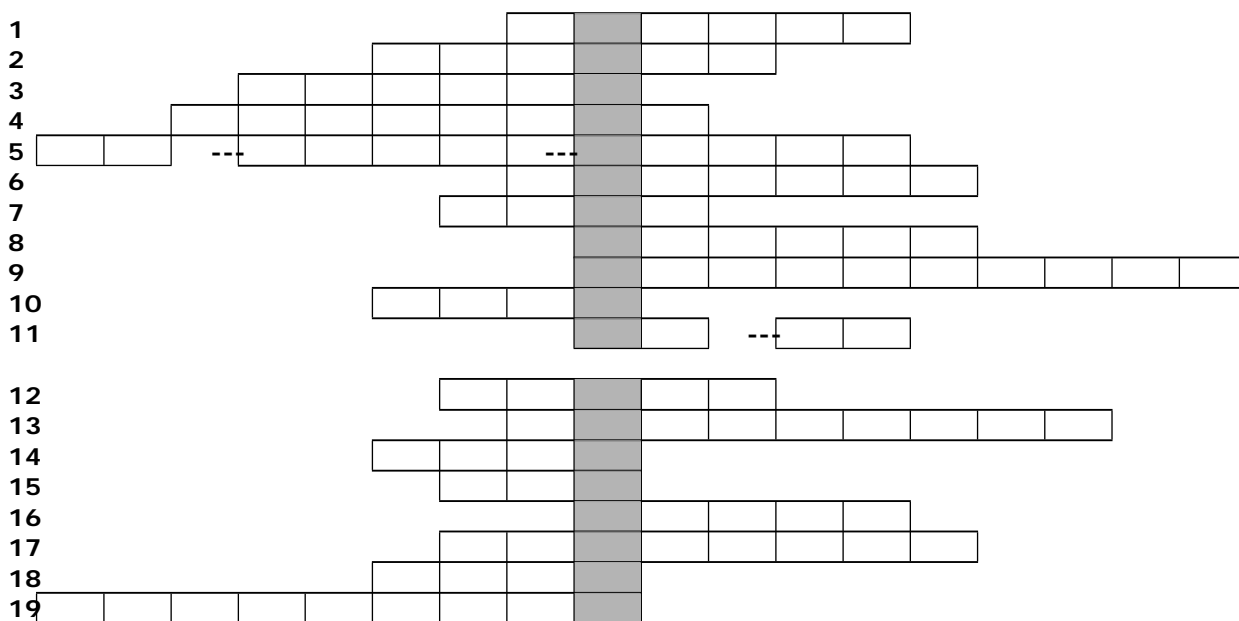
\* \*  
\*

Supply the question word in these questions. In pairs, ask and answer the questions below:

- 1 ..... was the debtor, **X** or **Y**?
- 2 ..... did **Y** borrow?
- 3 ..... lent **Y** £5,000?
- 4 ..... did **Y** repay the capital?
- 5 ..... interest did **Y** pay in the first year?
- 6 ..... was the rate of interest on the loan?
- 7 ..... was the debt at the end of the first year?
- 8 ..... interest did **Y** pay in the second year?
- 9 ..... profit did **X** make in real terms?

## Exercise 2 VOCABULARY PUZZLE

Use the clues to help you fill in the puzzle. All the words are in the passages above.



### Clues:

- 1 To obtain or receive something with the promise to return.
- 2 Income arising from investment accumulated over a given period of time.
- 3 Return received on a business activity after all operating expenses have been paid.
- 4 Fixed charge for borrowing money; usually a percentage of the amount borrowed.
- 5 Actually, in fact, in reality.
- 6, 19 Act of returning the exact amount that was borrowed, not including interest.
- 7 To provide money for a period of time with understanding that it will be returned, usually with an interest.
- 8 One that owes something to another.
- 9 Act of investing, i.e. putting money in an enterprise with the expectation of profit.
- 10 Sum of money lent at interest.
- 11 To increase.
- 12 Money asked for a product.
- 13 Continuous increase in the level of consumer prices.
- 14 Something owed, such as money, goods, or services.
- 15 To be in debt.
- 16 To pay back.
- 17 Person to whom money is owed by a debtor.
- 18 Amount by which the cost of a business exceeds its revenue.

**Hidden words:** Interest owed as a debt .....

## Topic: Monthly Budget

### Student activity

Read the case about Caroline's financial situation. Use the attached budget sheet to set up a regular monthly Caroline's budget. Fill it in.

Expenses	Budget	Actual	Difference
<b>fixed regular expenses</b>			
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Job 1	\$	\$	\$
Job 2			
<b>fixed irregular expenses</b>			
Savings	\$	\$	\$
Food	\$	\$	\$
Utilities	\$	\$	\$
<b>transportation</b>			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$

Caroline works part-time at a greeting card company and part-time at a record store. The net monthly income from her first job is \$600. The net monthly income from her second job is \$800.

#### Her planned fixed monthly expenses include:

- \$200 for rent (she shares an apartment with two friends)
- \$175 for car payment
- \$220 for car insurance

#### Her planned flexible expenses include:

- \$100 (to save for going to trade school)
- \$150 for food
- \$40 for gas and oil
- \$50 for clothes
- \$60 for entertainment
- \$30 for personal items



**This month:**

1. Caroline made \$45 in overtime pay this month
2. She spent more on fixed, regular expenses because
  - rent went up to \$225, starting this month
  - her monthly car insurance premium went up to \$295
3. Her flexible expenses actually were:
  - \$190 for food (she had a dinner party for which she hadn't budgeted)
  - \$60 for gas and oil (her car needed an oil change)
  - \$34 for parking and bridge tolls
  - \$220 for car repairs
  - \$80 for a new pair of running shoes
  - \$70 for entertainment
  - \$60 for personal items
  - \$36 for a birthday present for her mother
4. Her unexpected expenses:

Caroline got two speeding tickets in one week. The total cost of both tickets was \$230.

**How does her budget look now? Fill in her real budget sheet.**

expenses	budget	actual	difference
<b>fixed regular expenses</b>			
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Job 1	\$	\$	\$
Job 2			
<b>fixed irregular expenses</b>			
Savings	\$	\$	\$
Food	\$	\$	\$
Utilities	\$	\$	\$
<b>transportation</b>			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$

1. What is the difference between Caroline's planned expenses and her actual expenses?
2. In what areas did she overspend?
3. In what areas did she spend less than she planned?
4. How much did she spend for the use of her car this month?
5. How much money did she have at the end of the month to put into savings?

*Give your recommendations on how to improve the situation for Caroline.*

## Topic: Saving and Investing

### Overview for teachers

*Ahead of time collect brochures on types of savings accounts from local financial institutions.*

Part of learning about money management includes knowing where to put savings. The value of savings increases differently depending on how the money is managed. Placing savings in something beyond a savings account introduces students to the world of investments.

When they become adults, these students will have control over where they invest their money for retirement. It is important that they understand how to get the best growth for their money. At the same time, they need to understand the chances of losing that money in investments.

This lesson introduces students to the basics of how money grows through saving and investing. It introduces the concepts of financial risk and rates of return.

### Aim

Understand the different savings options that can increase the value of money. Perform activities associated with calculating interest rates and future values of money.

### Lesson objectives

- Consider alternative ways to help money grow through savings.
- Apply simple math concepts to determine the future value of money.
- Introduce the concept of investment risk to students.
- Calculate Simple Interest

**Materials:** worksheets

### Student activity 1: Financial institutions

*This activity introduces students to different places where they can put their money so that it earns interest.*

List local financial institutions:

- Banks
- Credit unions
- Others

Ask students to research different types of savings accounts at banks and credit unions.

- Put the information on a classroom chart so students can compare the different choices.
- Discuss the differences between accounts in different institutions. • Explain that some savings account choices make it easier to withdraw their money if they experience a money emergency. Other accounts have penalties for taking money out for emergencies.
- Discuss how easy it is to obtain your cash at short notice.

## Student activity 2: Interest rates

*This activity allows students to practice their math skills to determine the amount of money earned from different interest rates.*

- Ask students to calculate the future value of one hundred rubles (100 rubles) placed in a savings account for one year.
- Calculate the interest using differing interest rates. (Examples: five percent, eight percent, and ten percent).
- Assume simple interest rates.
- Next, calculate each account balance based on length of time held in the account.
- Calculate the amount in each percentage column for three years, five years, and ten years.
- Discuss the importance of long-term savings to provide money for future needs.

## Student activity 3: Stock ownership

*This activity introduces students to the riskier world of investments through stock ownership.*

- Explain to students that buying a share of stock is another way to increase their money's value.
- Tell students that when they buy a share of stock, they own part of that company.
- When the company makes money, they receive part of the profit as a dividend.
- Another way their money increases (or decreases) in value is when the price of a share of the stock changes.

## READING

*Read the text and decide which of these titles best describes it.*

<i>Don't drown in debt</i>	<i>Managing your salary</i>	<i>How to make a fortune</i>
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Young people often write to me asking how they can get out of a financial mess. Clearly it's better not to get into one in the first place. A lot can be learnt from other people's mistakes. You may be able to keep your head above water if you can follow these rules.

### 1 Resist the temptation of credit and store cards

Young people unused to handling money often run up on huge debts on credit and store cards, which charge higher than normal interest. It's easy to be tempted by store cards and the idea of "buy now, pay later", especially when the shop assistant says: "you can have 10% off all your purchases today if you open an account with us now." Stores make these offers knowing that they will be charging you about 20% interest if you don't clear your account before the end of this month. So you may feel like a million dollars leaving the store in your discounted designer gear, but you can end up paying a fortune. Credit cards and store cards can be particularly dangerous for people who are setting up their first home. A mad morning in a department store buying the latest gargets and furnishings can leave you in debt for years. Be realistic about your means and live with them.

## 2 Never buy a new car

Many young people celebrate a first job by rushing out and buying a brand new car. Unless you can negotiate a low interest or, better still, a no interest deal on a loan, you can end up by paying double. Not only will you have heavy monthly repayments, but the car will also decrease in value. It's simply like tearing up \$50 notes. Cars lose most of their value in the first two years so think about buying something slightly older so that someone else is paying for most of the depreciation.

## 3 Avoid get-rich-quick scheme

Don't listen to "hot tips" about which are the best investments. By the time you hear about or read these "tips" they may no longer be so "hot". Some of the worst schemes encourage young people to borrow huge sums to invest in modern art, stamps, or Internet shares, which have performed poorly. One young man was declared bankrupt at twenty-three after investing in growing coffee beans.

**Exercise 1.** Find words in the text which mean the following:

Introduction		
1	cope with your finances	
Paragraph 1		
2	money that a person owes to another person or company	
3	accumulate	
4	an amount charged on money that is borrowed	
5	appliances and machines to help around the house	
6	one's financial resources	
Paragraph 2		
7	something that's never been used before	
8	a regular sum paid for money borrowed	
9	the value objects lose as a result of becoming older	
Paragraph 3		
10	advice	
11	when something is fresh and exciting, and in demand	
12	amounts	
13	official status of having no money to repay debts	

**Exercise 2.** Decide whether these statements are true (T) or false (F) according to the text.

- 1 The article is aimed at middle-aged people. \_\_\_\_\_
- 2 Stores usually offer competitive interest rates. \_\_\_\_\_
- 3 Shopping can make you feel good. \_\_\_\_\_
- 4 It's important to pay what you owe on store cards promptly. \_\_\_\_\_
- 5 Setting up a comfortable first home can easily be a financial mistake. \_\_\_\_\_
- 6 There are three main ways of losing money on a new car. \_\_\_\_\_

- 7 People should be clear about their financial resources. \_\_\_\_\_
- 8 People who buy new cars are foolish. \_\_\_\_\_
- 9 Advice about exciting new investment opportunities is always worth \_\_\_\_\_  
listening to.
- 10 Get-rich-quick schemes can be very risky. \_\_\_\_\_

**Exercise 3.** Complete the sentences using the words from the box below.

<i>interest</i>	<i>investments</i>	<i>clear their accounts</i>	<i>risky</i>
<i>borrowing</i>	<i>in debt</i>	<i>in value</i>	<i>negotiate</i>

- Stores may charge higher than normal *interest* if people don't *clear their accounts* before the end of the month.
- Be realistic about your finance or stores can leave you *in debt* for years.
- Try to *negotiate* a low interest or no interest on a loan; otherwise you may end up by paying double.
- New cars decrease *in value* considerably in the first two years.
- Don't rush for "hot tips" as the best *investments*.
- Avoid *borrowing* huge sums to invest in *risky* projects.

**Exercise 4.** Choose the correct alternatives to complete the letter. Where necessary, use a dictionary to help you.

Peter Cranshaw Frog Pond Inn Nr. Cheltenham	<b>DEKADENS SUPPLIES LTD</b> 3 The Moors, Plymouth, PL6 7HY	30 December 20__
Dear Mr Cranshaw		
Re/cc: Invoice 66732		
I am writing to <i>asking/ask</i> why you have still not <i>balanced/settled</i> your account. I have already written to <i>request/require</i> payment on two occasions, 1 November and 1 December. According to our records we have not received a reply from you and <i>debt/payment</i> for the above-mentioned invoice is still <i>outstanding/missing</i> .		
You <i>expected/undertook</i> to pay within thirty days of receiving goods when we agreed the <i>words / terms</i> of the contract but the payment of this invoice is now three months <i>due/overdue</i> . I am extremely disappointed that you have not at least contacted us with an explanation as to why you have failed to <i>clean/clear</i> your account. As a small businessperson yourself, you are surely aware of the effects that late payments have on our <i>cash flow/bank</i> .		
I am <i>preparing/prepared</i> to give you a further seven days to send your <i>remittance/invoice</i> . If I do not receive payment within that period, you will leave me no <i>instruction/alternative</i> but to take legal action.		
Yours sincerely		
<i>Jane Dekker</i>		
Jane Dekker		
Finance Department		

**Find words in the letter which mean the same as the following:**

1	pay	_____
2	payment	_____
3	late	_____
4	have still not	_____

**(OPTIONAL) Exercise 5.** Mary Jones, who owns an antique shop, is talking to Tony Grey. Tony's boss has a new office and has asked Tony to buy a handsome antique desk for him. Complete the conversation using the words and expressions from the box below.

<i>bargain</i>	<i>Take it or leave it</i>
<i>hear what you're saying</i>	<i>To be honest</i>
<i>I'd find something</i>	<i>you've got the deal</i>
<i>prepared</i>	<i>change my mind</i>
<i>workmanship</i>	<i>If I said</i>
<i>need to do better</i>	<i>supposing</i>
<i>does that sound</i>	<i>my best and final offer</i>
<i>provided</i>	<i>I tell you what then</i>

MARY:	Well, the price on this one is £2,500, but for trade I can sell it for £2,000.
TONY:	My boss's not _____ to pay £2,000. _____, Mary, I don't think it's worth it.
MARY:	But just look at this _____ - it really is exceptional.
TONY:	Mm, I _____, Mary, but if I looked around _____ just as nice.
MARY:	Yes, but think of all the time you would waste.
TONY:	That's true. OK, _____ 1,500, would you take it?
MARY:	£1,500! I've already had a much better offer than that.
TONY:	_____ - how about £1,600?

MARY: That's still too low. Look; I can let you have it for £1,800 \_\_\_\_\_ you organize delivery.

TONY: Is this really your best price? You \_\_\_\_\_ than that!

MARY: Well, \_\_\_\_\_ I include this lovely desk lamp, how \_\_\_\_\_?

TONY: Mm. I'm not sure; it goes well with the desk but it's still rather expensive.

MARY: Well, that's \_\_\_\_\_, I'm afraid. \_\_\_\_\_

TONY: So, £1,800 with the lamp, I organize delivery. OK, \_\_\_\_\_.

MARY: And you've got a \_\_\_\_\_. You'd better pay me before 1 \_\_\_\_\_!

**Exercise 6.** Put in appropriate prepositions.

1. According to our information we have received neither a reply *from* you nor payment *for* our invoice.
2. You have not contacted \_\_\_\_\_ us with any explanation why we haven't got our invoice paid.
3. If we do not receive payment *within* seven days period, we will take legal action.
4. People should be clear *about* their financial resources.
5. Advice *about* promising new investment opportunities should not be always followed.
6. New cars always decrease *in* value in the first two years.

**Exercise 7.** Complete the text about shares in *SOFT* soft drinks using the correct form of the verbs in the box to describe the share movements. Draw a graph after completing the task.

increase	fall	rise	recover	remain steady
plummet	peak	reach	soar	

Shares in *SOFT* started the year at \$57, and they \_\_\_\_\_ through till February. In the spring they \_\_\_\_\_ gradually until they \_\_\_\_\_ \$66. In August, the announcement that they were opening new bottling plants in Vietnam made the shares \_\_\_\_\_ to \$90. They finally \_\_\_\_\_ at \$98 on 25 August. In early September *SOFT* was hit by the success of a competitor's new product so they \_\_\_\_\_ to \$55 and then \_\_\_\_\_ even further to \$46 when there were rumours that plans for the new factory had been cancelled. Over the next two-months *SOFT* shares gradually \_\_\_\_\_ to \$60 and \_\_\_\_\_ again suddenly to \$65 when its new CEO confirmed that the plants continued working.

**Exercise 8.** Change the verbs in brackets to make first or second conditional sentences.

- What \_\_\_\_\_ (you say) if I \_\_\_\_\_ (offer) you £90 for the dress?
- Hold on! If you \_\_\_\_\_ (not negotiate) the asking price, you \_\_\_\_\_ (pay) too much.
- If I \_\_\_\_\_ (can) see into the future, I \_\_\_\_\_ (be) a very rich man.
- Supposing we \_\_\_\_\_ (double) our offer; how \_\_\_\_\_ (she react)?
- If I \_\_\_\_\_ (be) you, I \_\_\_\_\_ (think) twice before buying that car.
- You \_\_\_\_\_ (trust) her more if you \_\_\_\_\_ (know) her better.
- OK. I \_\_\_\_\_ (let) you use my car provided, you \_\_\_\_\_ (drive) very carefully.
- Just imagine what we \_\_\_\_\_ (can do) if we \_\_\_\_\_ (start) our own website.
- Unless you \_\_\_\_\_ (ask) for a discount you \_\_\_\_\_ (not get) one.
- I know you don't want to, but if you \_\_\_\_\_ (put) the picture in an auction, you \_\_\_\_\_ (get) a much better price for it.

## Topic: The Best Things in Life are Free

### Aim

Understand that there are different free options that can help to enjoy life.

### Lesson objectives

- Introduce the concept of entertaining without money;
- Consider alternative ways to arrange free types of entertainment.

**Student activity:** *Individually, in pairs or in groups students brainstorm, discuss and write down enjoyable activities that cost low to no money. Then they take turns sharing their ideas.*

### Discussion

The teacher says: We all spend money to feel good. Some of us are able to keep our spending under control while others simply throw their entire budget off.

What are some items or services you purchase to feel good about yourself?

If you try to build up your personal fund and meet specific financial goals, it is hard to go long periods of time without spending on “treats.” One way to help with temptation is to teach yourself that the best things in life are free.

Please, find a way to feel good that does not involve spending money. Then you give some ideas to the students:

- Enjoy nature (beaches, parks, nature walks);
- Socialize with friends (but not go out to eat);
- Visit the library, take out books or rent movies;
- Trade services with friends, instead of paying for them (hair, nail care, babysitting)
- Cultivate a handicraft or other hobby that does not involve spending money

### Brainstorming Exercise

Each person should spend 5 minutes brainstorming enjoyable activities that cost low to no money. Then we'll take turns sharing our ideas.



**Тема №9 Ожидаемые результаты освоения элементов финансовой грамотности в курсе английского языка в 9 классе**

**9 класс**

- усвоить и эффективно оперировать базовыми понятиями и терминами, используемыми в финансовой сфере на английском языке;
- развить навыки принятия самостоятельных финансово обоснованных решений;
- вырабатывать аргументированные суждения для оценки возможных последствий принимаемых решений по финансовым вопросам;
- уметь отбирать информацию и работать с ней на различных носителях, понимать роль информации в деятельности человека на финансовом рынке;
- понимать, что главные нравственные и моральные ценности не имеют цены.

## Приложение 1

### Основные понятия и термины по финансовой грамотности

1. **ATM (Automatic Teller Machine)** – банкомат
2. **Balance sheet** [bæləns ʃi:t] – балансовая ведомость, балансовый отчет
3. **Build up funds / savings** – накопить деньги, наращивать капитал
4. **Budget** [bʌdʒɪt] – бюджет, финансовая смета
5. **Business plan** [biznəs plæn] – план развития производства, бизнес-план
6. **Cash** [kæʃ] – наличные деньги
7. **Commission** [kə'mɪʃn] – комиссия
8. **Currency market** [kɜːrənsi mɑːrki:t] – валютный рынок
9. **Checking account** [tʃeɪkɪŋ ə'kaʊnt] – текущий счет
10. **Closing costs** [kloʊzɪŋ kɑːsts] – закрытие затрат, расходы, связанные с передачей недвижимости от продавца к покупателю
11. **Ergonomic** [zːrgə'na:mɪk] – эргономический
12. **Earn money/ a fortune** – зарабатывать деньги, зарабатывать состояние (много денег)
13. **Early payoff** [zːrli peɪ,ɔf] – досрочное погашение задолженности
14. **Expenditure** [ɪk'spendɪtʃər] – расход, потребление, затраты
15. **Fee** [fi:] – денежный сбор, вознаграждение за услуги
16. **Financial advisor** [faɪ'nænʃl æd'vaɪzər] – финансовый консультант, советник, эксперт
17. **Fixed assets** [fɪkst æ'sets] – основные, фиксированные средства, активы
18. **Flow** [floʊ] — операции, сделки, средства, прилив (вложений)
19. **Get/receive a legacy** – получить наследство
20. **Get/receive/draw/collect a pension** – получать, копить пенсию
21. **Insurance policy** [ɪn'ʃʊərəns pɑːləsi] – страховой полис
22. **Income** [ɪnklʌm] – прибыль, доход
23. **Inquire** [ɪn'kwair] – спрашивать, наводить справки, узнавать
24. **Intangible assets** [ɪn'tændʒəbl æ'sets] – нематериальные активы
25. **Interest rate** [ɪntrəst reɪt] – процентная ставка

26. **Inventory** [ɪnvəntɔːrɪ] – опись, товарная наличность, инвентарная ведомость
27. **Invest** [ɪnˈvest] – инвестировать, вкладывать денежные средства
28. **Leave an inheritance** – оставить в наследство
29. **Live on a low wage** – жить на маленькую (низкую) зарплату
30. **Live on a fixed income/a pension** – жить на фиксированный заработок, на пенсию
31. **Legal tender** [liːgl tendər] – законное средство платежа
32. **Liabilities** [laɪəˈbɪlətɪz] – обязательства, долги, кредиторская задолженность
33. **LLC (limited liability company)** [ˈlɪmɪtɪd laɪəˈbɪlətɪ kʌmpəni] – акционерное товарищество с ограниченной ответственностью, ООО
34. **Make money / a fortune** – разбогатеть, нажить состояние
35. **Mortgage** [mɔːrɡɪdʒ] – залог, ипотека, ссуда под залог недвижимости
36. **Partnership** [pɑːtnərʃɪp] – партнерство
37. **Personal loan** [pɜːrsənəl loun] – личный кредит, ссуда частному лицу
38. **Profit** [ˈprɑːfɪt] – чистая прибыль, доход, польза, извлекать выгоду
39. **Rate** [reɪt] – оценка, тариф
40. **Real estate** [riːəl ɪˈsteɪt] – недвижимое имущество, недвижимость
41. **Retail bank** [riːteɪl bæŋk] – банк, занимающийся обслуживанием мелкой клиентуры, розничный банк
42. **Shareholder** [ʃerhoʊldər] – акционер, держатель акций
43. **Sole proprietor** [soul prəˈpraɪətər] – единоличный собственник, единственный владелец
44. **Total costs** [toʊtl kɑːsts] – суммарные, совокупные издержки
45. **Transfer** [trænsˈfɜːr] – передача репарационных сумм, перечисление денег
46. **Variable costs** [veriəbl kɑːsts] – переменные издержки на единицу продукции, переменные затраты
47. **Withdrawal** [wɪðˈdrɔːəl] – снятие денег со счета, выплата, вывод денег

## Денежные выплаты

1. **Cash benefits** [kæʃ 'benə, fɪts] – денежное пособие, денежные выплаты
2. **Earnings** ['zɜːnɪŋz] – заработок, трудовой доход, прибыль (общая, годовая)
3. **Fringe benefits** [frɪndʒ 'benə, fɪts] – дополнительные льготы
4. **Income** ['ɪŋkʌm] – доход, прибыль
5. **Pay** [peɪ] – выплата, зарплата, жалованье
6. **Pension benefit** ['penʃn 'benə, fɪts] – пенсионное пособие, пенсия
7. **Remuneration** [rɪ, mjuːnə'reɪʃn] – оплата, компенсация, вознаграждение
8. **Salary** ['sæləri] – оклад, ежемесячная заработная плата служащего
9. **Wage** [weɪdʒ] – зарплата рабочих (обычно для работников заводов, продавцов магазинов), выплата (еженедельная)

## Деньги-финансы

1. **Banknote** ['bæŋknəʊt] – банкнота, купюра
2. **Borrow** ['bɔːrəʊ] – одалживать, занимать
3. **Budget** ['bʌdʒɪt] – бюджет, финансовая смета
4. **Cashier** [kæ'ʃɪr] – кассир
5. **Currency** ['kʌrənsɪ] – валюта, деньги
6. **Lend** [lend] – давать займы
7. **Loan** [ləʊn] – заём, ссуда, кредит
8. **Petty cash** ['petɪ kæʃ] – карманные деньги, деньги на мелкие расходы

## Расходы и финансовые трудности

1. **Accept a cheque (check)** – принимать чек для оплаты
2. **Accumulate debts** – войти в долги, накапливать долги
3. **Change/exchange money/currency** – менять деньги, валюту
4. **Get into debt/financial difficulties** – влезть в долги, иметь финансовые трудности
5. **Give/pay/leave a deposit** – вносить, оставлять задаток
6. **Invest/put your savings in ...** – инвестировать, вкладывать свои сбережения
7. **Make out/write a check** – выписывать чек
8. **Pay by check** – расплатиться чеком

9. **Pay (in) cash** – платить наличными
10. **Spend money/your savings/a fortune on ...** – тратить деньги, свои сбережения, целое состояние на...
11. **Use/pay by credit card/debit card** – использовать кредитку, платить кредитной/дебетовой карточкой
12. **Owe money** – быть должным деньги
13. **Tackle/reduce/settle debts** – расплатиться с долгами

## Приложение 2

### English Idioms for Talking about Money (1)

1. **Balance the book** - подводить итоги, подсчитать расходы  
Juliet was balancing the book after she was fired.
2. **Bring home the bacon** - неплохо зарабатывать для содержания семьи  
I remember Dad working late to bring home the bacon.
3. **Go Dutch** - платить за себя, разделить счет пополам  
You've paid for the dinner last Saturday! Let's go Dutch this time, okay?
4. **Gravy train** - получать деньги, не прикладывая особых усилий  
Lucky Tim! His job is a real gravy train.
5. **Nest egg** — заначка, деньги, отложенные на особый случай, на черный день.  
Yesterday I found my nest egg – what a luck!
6. **Cook the books** — нечестная бухгалтерия, когда результаты или отчетные данные специально подтасовываются, подстраиваются  
I knew she was cooking the books! It's unbelievable result for such young company.
7. **Golden handshake** - «золотое рукопожатие», означает «крупное выходное пособие», обычно платят сотруднику, которого увольняют  
The company gave a golden handshake to 50 of its workers last week.
8. **Cheapskate** - жадный человек, скряга  
He is such a cheapskate!
9. **Money doesn't grow on trees** - деньги не растут на деревьях, деньги на дороге не валяются  
Mum, I want all the iPhone, please, buy it! Calm down, Peter, money doesn't grow on trees. You don't need the mobile now!
10. **Money to burn** - денег куры не клюют  
Mr Brown has bought a new Ferrari last week. He's got money to burn.
11. **Tighten your belt** — стоит затянуть ремень потуже, жить экономно  
They have to tighten their belts for two months, unfortunately.
12. **To keep the pot boiling** - достаточно зарабатывать, чтобы прокормиться

### English Idioms for Talking about Money with Explanations in English (2)

- 1) **Penny-pinching.** This expression means to save money, or describes someone who is unwilling to spend money. For example, *I have to do some penny-pinching this month if I want to buy that coat!*
- 2) **A penny saved is a penny earned.** This means that not spending money is almost the same as earning it because it will still be in your pocket!
- 3) **The best things in life are free.** A similar saying is *Money isn't everything*, in other words money can't buy the most important things in life, like love or friendship or health.
- 4) **Saving for a rainy day** means putting away money for the future, or saving for an emergency.
- 5) **Penny wise, pound foolish.** This expression describes a person who is extremely careful about spending small amounts of money, but careless when it comes to larger sums.
- 6) **A fool and his money are soon parted.** This proverb reminds us that foolish people do not know how to hold on to their money!

- 7) ***Early to bed and early to rise, makes a man healthy, wealthy and wise.*** This is a famous saying of Benjamin Franklin, meaning if you go to sleep early and wake up early you can get rich!
- 8) ***Money doesn't grow on trees.*** This expression means that money is not easily obtained. Parents frequently tell their children this if they constantly want to buy things!
- 9) ***Money talks.*** This is a modern expression which means that money is powerful, or that money makes things happen.
- 10) ***In for a penny, in for a pound.*** This proverb has come to mean that if you start something you may as well finish it, even if you have to devote much more effort than you expected. The original meaning was that if the punishment is the same, people will commit the offence which brings the greatest profit.

**Discuss:** The lack of money is the root of all evil.

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