

UNIT 5: MONEY MATTERS

LESSON 1: PROS AND CONS

Unit overview

- Financial vocabulary
- Analyze components of developing an argument in body paragraphs and concluding paragraph
- Defining relative clauses
- Make improvements to an essay
- Write a four-paragraph essay

Lesson aims:

- Use vocabulary connected to financial activities
- Use a variety of linking words and phrases to create cohesion in an essay
- Recognize the ways of developing arguments in body paragraphs of an essay
- Discuss advantages and disadvantages and give an opinion

Lead-in

Work in pairs or small groups. Answer the questions.

 Can you think of...? • five things you can do with money • two places where you can keep money	
What's the difference between...?  • lend / borrow • win / earn • a credit card / debit card	What do you call...?  • the money you borrow from the bank • the money you get from a job • the money you pay the government

Reading & Writing

1. *Work with a partner. Take notes about the advantages and disadvantages of having a credit card.*

Pros	Cons

2. Read the essay below. Don't worry about the gaps. Does it mention any of the advantages or disadvantages that you wrote down in the previous exercise?

Do you think using credit cards is more positive or negative for young people?

Credit cards are becoming very common for young people today. Many students use them because they are easy and fast. (1) _____, there are both advantages and disadvantages when young people use credit cards.

One clear advantage is convenience. With a credit card, you do not need to carry cash, (2) _____ you can pay for things very quickly. (3) _____ benefit is that it can help in emergencies. (4) _____, if a student has a medical problem or needs to buy something important, a credit card can be very useful. (5) _____, credit cards can help build a financial history, which is important for getting loans in the future.

(6) _____, there are also disadvantages. The biggest problem is debt. Many young people spend more money than they can pay back. This can create stress and financial problems. Another disadvantage is high interest rates. If a person does not pay on time, the debt becomes even bigger. (7) _____, some young people are not responsible with money, and they may use the card too often.

(8) _____, credit cards can be positive if they are used carefully. However, without control, they can be dangerous for young people.

3. Put the words/phrases (a – h) into the gaps in the essay.

- | | |
|------------------|----------------------|
| a. another | e. and |
| b. finally | f. on the other hand |
| c. however | g. for example |
| d. in conclusion | h. in addition |

Cohesion – Types of linking words and phrases

4. Look again at the essay. Put the (8) words from the previous exercise into the categories below.

Contrasting (2): *However*

Adding (3):

Sequence (1):

Example (1):

Concluding (1):

5. Add more words and phrases to each category.

Body paragraphs: ordering supporting arguments

6. Look at the two body paragraphs in the reading exercise. Take notes in the table about the arguments and extension of each argument for each body paragraph.

Paragraph	Argument	Extension: details, explanation, or example
Body paragraph 1	1. Convenience	1. don't need cash, pay quickly
Body paragraph 2	1. debt	1. spend too much, stressful & problems

Final Lesson Task

Situation:

There is a 200m² area on the university campus that is not being used. The university has four proposals on how to use this space. They want to know the students' opinions about the proposals.

Instructions	Useful language
- Read the proposals. - Which one do you prefer? Why? - What modifications would you propose? - In small groups discuss ideas about the proposals. - Take notes on the positive and negative aspects of each proposal. - Suggest modifications - Come to a consensus about which is the best proposal. - Give your opinion. - Agree or disagree with your partners' ideas.	<u>Explaining advantages / disadvantages</u> - If the university creates / builds ... - it will / won't be good for everybody. - we will... - The most important thing is... <u>Discussing / Presenting your opinions</u> - We should definitely... - I don't think... - What do you think? <u>Agreeing / Disagreeing</u> - I (don't) agree - Yes, but what about...?

Proposals

	Innovation hub (\$\$\$) This proposal envisions a covered workshop with flexible workstations, 3D printers, and digital design tools. The space would host hackathons, design challenges, and group projects, encouraging students to prototype real-world solutions. Solar panels on the roof would make it energy-efficient and educational.
Performance square (\$\$\$) This proposal provides space for outdoor performance, with an open-air stage surrounded by a small amphitheater that seats around 100 people. The venue could host music, theatre, poetry readings, and cultural festivals. Portable lighting and sound systems would make it adaptable for day or night events, giving students more opportunities to perform and share creativity.	
	Campus market (\$) A campus market would consist of a modular market space with kiosks for selling handmade products, sustainable food, and art. The market could be open once a week, allowing business students to practice management skills and design majors to showcase their work. It would also strengthen the connection between the university and local community.
The green haven (\$\$) A green area with a garden with native plants, solar-powered lights, and shaded seating. It would include a small pond to attract birds and pollinators, and an outdoor classroom zone. The garden could also serve as a living lab where students measure biodiversity and learn about local ecosystems.	

* \$\$\$ = expensive, \$\$ = relatively expensive, \$ = economical

Exit Ticket

Can you do these things?

☐	I can use vocabulary connected to financial activities.
☐	I can use a variety of linking words and phrases to create cohesion in an essay.
☐	I can recognize the ways of developing arguments in body paragraphs of an essay.
☐	I can discuss advantages and disadvantages and give my opinion.
☐	

My Top 5 Words from this lesson:

1	
2	
3	
4	
5	

Homework: Self-study

[90 minutes per week]

Listening - [Listen to a meeting in which colleagues make a decision.](#)