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UNIT 5: MONEY MATTERS
LESSON 3: WE CONCLUDE

Lesson aims:

- Use vocabulary to talk about financial situations
- Use defining relative pronouns to define things
- Listen for general understanding and for details
- Talk about spending habits
- Write a concluding paragraph for an essay

Lead-in

1. *Write down the price of these things.*
   - a ride on the metro or bus
   - a cup of coffee or other drink
   - a ticket to the cinema
   - an empanada
2. *Compare your answers. Do you think the price is high, reasonable, cheap?*

Vocabulary

Put words/phrases from the box into the gaps in the sentences. There are four extra words/phrases.

budget · loan · salary · ~~bank~~ · discount · debt · coins · receipt · credit card · savings account

Example: A bank is a place **where** people keep their money safe.

a. A person **who** manages their money carefully usually has a good _____.
b. The document **that** shows information about what you bought is a ______.
c. A card **which** you use to pay without cash is a _______.
d. Students **who** need help paying for university often take a _______.
e. A _______ is money **that** you owe to another person or company.

Grammar: relative pronouns

1. *Look at the words in* ***bold*** *in the last exercise. These are relative pronouns. We use them to define people, places, or things.*

   - who / that → for people
   - which / that → for things
   - where → for places
   - when → for time
   - whose → for possession

GRAMMAR SUPPLEMENT: RELATIVE PRONOUNS

2. *Choose the best relative pronoun for each sentence.*

Example: A person (*that* / ~~*whose*~~) saves money regularly can avoid financial problems.

a. The customer _______ (*whose / when*) credit card was stolen called the bank immediately.
b. A sale is a time _______ (*where / when*) shops offer big discounts.
c. The website _______ (*who / where*) I usually shop has great discounts.
d. People _______ (*who / which*) spend more than they earn often get into debt.

3. *Write sentences using relative pronouns about the words/phrases from the vocabulary exercise that were not used.*

a. ____.
b. ____.
c. ____.
d. ____.

Listening

Are you good at saving money?

1. *Listen to 2 people (Resse and Tlotlo) from Botswana talk about their answers to that question.*

https://www.elllo.org/video/M001/M022Savings.htm

Who is good at saving money? Resse, Tlotlo, or both of them

2. *Listen again and answer the questions on the quiz and the vocabulary.*

A. Resse stopped saving money because…
   - he cannot resist spending money.
   - he bought a car.

B. How much of Tlotlo's allowance is saved?
   - Twenty per cent
   - Ten per cent

C. Why is Tlotlo good at saving money?
   - She wants to be rich.
   - It's a habit she grew up with.

Speaking

1. *Put the words in order to make questions.*

   Example: saving / at / good / you / are / money ?

   Are you good at saving money?

   a. you / much money / spend / do / every day / how / ?

   ____

   b. lent / ever / you / someone / money / have ?

   ____

   c. buy things / do / you / need / ever / don't / you ?

   ____

   d. you / if / won / would / what / the lottery / do / you ?

   ____

2. *Discuss the questions in pairs or small groups.*

Final Lesson Task:

Read the essay. Then write a two-sentence concluding paragraph. The conclusion should have at least two sentences to ***restate the thesis statement*** *and* ***finish with a closing thought****.*

What are the advantages and disadvantages of saving money?

Have you ever wondered why some people always seem to have money for emergencies while others struggle to pay their bills? Saving money is something many people try to do, especially students who do not have a regular income. It can be difficult, but it also brings many benefits. Learning to save money is an important skill for the future because it helps people become more responsible and independent.

One advantage of saving money is that it gives you financial security. If you have savings, you can deal with emergencies like a broken computer or unexpected travel costs. Saving also helps you plan for bigger goals, such as buying a car, paying for university, or traveling abroad. When you save regularly, you feel more confident and less stressed about money problems.

However, saving money also has some disadvantages. One problem is that it can be hard to save when you have many expenses, especially as a student. You might need to say no to social activities or things you enjoy, like going out with friends or buying new clothes. Also, if you only save money and never spend it, you might miss opportunities or experiences that make life enjoyable.

In conclusion,

Exit Ticket *Can you do these things?*		**My Top 5 Words from this lesson:**	
	I can use vocabulary to talk about financial situations.	**1**	
	I can use defining relative pronouns to define things.	**2**	
	I can listen for general understanding and details.	**3**	
	I can talk about my spending habits.	**4**	
	I can write a concluding paragraph for an essay.	**5**	

Homework: Self-study [90 minutes per week]

Grammar Supplement: Relative pronouns