

9 Spend or save?

Unit profile

Vocabulary: Money

Reading: *Money matters*

Grammar: Future (2): predictions

Vocabulary: *a / the number of*

Writing: An article


Warmer

- Put students into pairs – half the pairs are A and half the pairs are B. Tell the A pairs that they have to plan a holiday spending as little money as possible, and the B pairs that they can spend whatever they want on their holiday. Ask students to brainstorm different types of holiday and holiday activity. Elicit some ideas and write them on the board, e.g. *go trekking, try out, get a tan, socialise, chill out, cruise on a yacht, hire a jet ski, sign up for an organised tour, stay up all night, wander around, photograph the sights*. Give students a few minutes to plan their holiday.
- Form groups of four by putting A and B pairs together. Students should compare their holidays and then choose one of them. Ask each group to tell the class which holiday they chose, and why. Find out if students prefer the cheaper or the more expensive holidays.

Your profile

Discuss the first question as a class and write ideas on the board. Once you have five to ten ideas, ask students to write down the three things they spend most money on. Tell students to compare their list with a partner before looking at the second question. They should share ideas about the things they most often waste money on.

VOCABULARY Money

- Put students into pairs to describe the cartoons. Then ask students to do the matching exercise individually. Check answers and clarify the meaning of any phrases students are not sure about, e.g. *PIN (personal identification number)*. Do not confirm the answers until exercise 2.
-  **1.26** Play the recording, pausing after each extract to confirm answers.

Answers

1 c 2 d 3 b 4 a

Audioscript

1

Man: Can you pay me back the cash I lent you?

Woman: There's a bit of a problem. I went to the cashpoint to take out some money, but I used the wrong PIN and the machine ate my debit card. Now I can't even check my balance!

Man: Maybe your PIN was correct, but your account's empty?

Woman: Hmmm!

2

Girl: It's not fair! All these toys, and I can't afford any of them.

Boy: Same here. I'm always on a tight budget. I can't live on the allowance my parents give me and I haven't got any savings.

Girl: I haven't got any savings either. And my pocket money's a joke.

Boy: Yeah. Parents just don't realise the price of toys these days!

3

Woman: How are your finances these days?

Man: Well, I'm not exactly wealthy but I'm never short of cash. My jobs keep me financially independent!

Woman: Your jobs, plural?

Man: Yes, I'm doing four jobs at the moment!

4

Girl 1: Sally? I almost didn't recognise you underneath all this shopping!

Girl 2: You know me – I can't resist a bargain!

Girl 1: But you must have some sort of shopping addiction!

Girl 2: No, I don't have a shopping problem. I just have a problem paying off my credit card bills!

- Monitor as students complete the sentences, and allow them to compare their answers with a partner before checking as a class. Put students into pairs to discuss the questions. Elicit one or two responses for each question from the class. Who has found the best bargain recently?

Mixed ability

Give weaker students the correct form of the words they need, so that they are focusing only on meaning.

Fast finishers

Ask fast finishers to use the expressions not needed to write other questions about money. After checking answers to exercise 3, elicit their questions and see if other students can answer them.

Extension activity

- 1 Put students into groups of four and tell each group to divide itself into two teams: A and B.
- 2 One member of team A must choose five words, and one member of team B five different words from exercise 1. The two students choosing the words must not tell the others the words they have chosen.
- 3 The person who chose the words must describe them, without mentioning them, to their partner, who must guess the words. Each team has one minute to describe and guess as many of the words as possible. The winning team is the one to describe and guess the most words.
- 4 Find out if any pair managed to guess all five correctly in one minute.

Answers

- 1 debit card
- 2 taking out; cash
- 3 live on
- 4 PIN
- 5 bargains
- 6 short of cash

READING

- 1 Hold a brief class discussion to find out if students are good at managing money, what they do to make money and how they budget. Tell them to look at the headings and to predict what they think the article will be about, before asking them to discuss the questions in small groups. Monitor and join in, giving positive feedback for interesting comments. Elicit some ideas for each question before asking students to check their ideas against the article. Check answers, and find out whether students agree with the ideas in the article or not, and why.

Answers

- 1 They are financially dependent on their parents.
 - 2 You might be more careful with your earnings than with money that you've been given.
 - 3 Sell things from a stall, or use auction websites.
 - 4 Compare prices, wait for the sales and use special offers and multi-buy discounts.
 - 5 Work out how much you can save every week. Divide the price of the special purchase by the amount you can save. Put that amount in a pot each week until you have the full amount.
- 2 After students have done the matching exercise, you could get them to write their own sentences using the words in the box. Elicit an example for each one as you check answers.

Fast finishers

Ask fast finishers to choose three of the words and to write sentences about their own attitude to getting and managing money. They can share their ideas after feedback to exercise 2.

Answers

- 1 earnings; income
- 2 discounts
- 3 fees
- 4 earn a living
- 5 expenses

- 3 Tell students to answer the questions individually before comparing their answers with a partner. After checking answers as a whole class, ask students to discuss which person they think has the best strategy for making money and why.

Answers

- 1 The children rarely wake up, so he is paid to watch TV, but he doesn't make much money.
- 2 He sold to local buyers.
- 3 She showed them a cheaper online price and was refunded the difference.
- 4 She bought two dozen packets of fruit bars at the supermarket, rather than individual ones from a machine.

- 4 Explain the meaning of *keep an eye on* (watch carefully) to students and the concept of *financial independence* (not depending on anyone else for money). Nominate three stronger students to give detailed answers to one question each, before putting students into small groups to discuss the questions. Share ideas as a class and see if you can reach a class agreement on the age for financial independence.

Extension activity

Tell students that Steven Duggan is a party planner for the rich and famous, and that one of his clients recently spent £70,000 (£85,000) on their child's first birthday party. Ask students to discuss these questions:

- 1 *Is it right to spend so much on a birthday party? Why / Why not?*
- 2 *If they had £70,000, what would they spend it on? A party or something else?*

Talking points

Put students into small groups to discuss the questions. Ask them to think of other suggestions for managing money and talk about things they think are more important than money. Monitor and join in with the discussions, giving positive feedback for good or interesting ideas.

EP Word profile

Books closed. Write *account* on the board and elicit possible meanings. Books open. Ask students to compare their ideas with the sentences, and to identify any with a similar meaning and use. Set the exercises on page 124. Check answers.

Answers

- 1
1 on account of something 2 take account of / take into account
3 an account 4 bank account
2
1 on account of 2 bank/savings account
3 take into account / take account of 4 an account

Cooler

- 1 Tell students to write down these idioms (without their explanations):
- 1 *to be born with a silver spoon in your mouth* (to have a high social position and be rich from birth)
 - 2 *money doesn't grow on trees* (said to warn someone to be careful about how much money they spend, because there is only a limited amount)
 - 3 *rags-to-riches* (describes what happens to a person who was poor but becomes rich)
 - 4 *have money to burn* (to spend a lot of money on things that are not necessary)
- 2 Ask students to discuss what they think the idioms mean (see explanations in brackets) and elicit ideas from different groups. Confirm the meanings and get students to come up with an example sentence for each idiom.

GRAMMAR Future (2): predictions

- 1 Books closed. Ask students to write down three predictions about their own life. Model the activity by giving your own predictions, e.g. *I'm going to meet my friends on Saturday, We might go to the cinema and I'll be working in the UK this summer*. Books open. Tell students to look at the forms they have used and to see which ones they have used from the book. Ask students to read the examples and complete the rules. Check answers and find out if students need to change the form of any of their three predictions.

Possible answers

- 1 will 2 be going to 3 be

- 2 Tell students to complete the exercise individually. Allow them to compare answers with a partner before checking as a class. Extend the exercise by asking students to decide which of the sentences are probably true for them and to change any they think will be different. Share ideas as a class.

Answers

- 1 will definitely open 2 will not be living; will be studying
3 will not get; will only borrow 4 will stay; will be spending

- 3 Books closed. Write the word *will* on the board and ask students which other words can be used when we are not certain about the predictions we are making. Elicit *might*, *may* and *could*, and remind students that *could* cannot be used to make negative predictions. Books open. Complete the rules as a class.

→ Grammar reference Student's Book page 146

Answers

- 1 may 2 be

- 4 Ask students to read the article and find one way in which tablets will change in the next 20 years (e.g. they'll have better screens and longer-lasting batteries, and will be cheaper). Then tell them to choose the correct words and to compare their ideas with a partner. Check answers. Put students into pairs to discuss which predictions in the article they think are true. Encourage them to add one or two more predictions to the article. Share ideas as a class.

Answers

- 1 aren't going to disappear 2 may still be using
3 could well have 4 will definitely last
5 may even replace 6 may not be

- 5 Tell students to use at least three different structures and monitor and help as they make their predictions. Ask students to write them on a piece of paper without their name on. Collect the predictions in and redistribute them around the class. Students should read the predictions and guess who wrote them.

Corpus challenge

Ask students to think about something they will be doing at the end of the month. Elicit one or two sentences and check the tense use. Set the task in the book. We need to use *will be working* for a future point in time.

Answer

I would like to go on holiday in July because I think I will be working in September.

VOCABULARY *a / the number of*

- 1 Books closed. Write these sentences on the board: *A number of people have passed the exam. The number of people passing the exam has fallen.* Underline *a number of* and *the number of* and ask students to explain the difference in meaning. Books open. Repeat the exercise with the example sentences in the Student's Book.

Answer

The number of refers to an actual amount. *A number of* means some.

- 2 Put students into pairs to write the words in the correct column. Check answers. Make this more challenging by nominating individuals to put the words into a sentence as they give you their answers.

Answers

a lot: a growing number of, an increasing number of,

a maximum number of, a record number of, an unlimited number of

a little: a limited number of, a minimum number of, a reduced number of

- 3 Ask students to complete the sentences individually before comparing answers with a partner. Check answers, encouraging stronger students to explain why their chosen answer is correct.

Fast finishers

Ask fast finishers to write sentences using the other words from exercise 2. Elicit some examples when checking answers to exercise 3.

Extension activity

Tell students to do a quick class survey about phones. Give them the three questions below and put them into pairs to think of three more questions using the phrases in exercise 2. Monitor and check question forms before giving students five minutes to ask their questions to as many other students as possible. In feedback, elicit any interesting things they found out.

- 1 *Who can make an unlimited number of calls without being charged extra?*
- 2 *Who has a considerable number of photos on their phone?*
- 3 *Which person has the record number of photos in the class?*

Answers

1 limited 2 increasing 3 unlimited 4 minimum 5 record 6 growing

WRITING *An article*

- 1 Put students into pairs to discuss the questions. For the first question, write the names of some popular magazines on the board and find out which ones your students most enjoy reading. For the second question, extend the discussion by asking students how they would feel if they had to give up their favourite piece of technology for a month.

- 2 Ask students to read the article. As they read, they should underline any parts that answer the first question and circle any parts that answer the second question. Tell students to compare their answers and then check as a class. Put students into pairs to discuss whether they agree with the opinions in the article or not. Elicit some ideas from different pairs.

Answer

Yes, it does.

- 3 Give students 30 seconds to read the article quickly and to choose the best title. Take a class vote to check answers. Ask students what they would expect to read about for the other titles, and share ideas as a class. Alternatively, you could ask students to suggest a title for the article before comparing their suggestions with the options given.

Answer

2 Why I love my digital media player

- 4 Explain to students that matching paragraph headings is a common style of question in many exams as they test your ability to understand the main ideas of a text. Ask them to underline key words in the first two headings before matching, e.g. 1 *Different*; do 2 *Changes*; *future*. Check answers.

Answers

1 c 2 a 3 d 4 b

- 5 Tell students to look at the highlighted words and phrases and to answer the questions. For the third question, they may suggest a wide range of ideas. Check answers, and ask students to write three sentences about tablets, using linking words.

Answers

1 What's more, On top of all that 2 though

3 Possible answers
furthermore, moreover, in addition, / on the other hand, in contrast, however

- 6 Set this as a whole-class activity, giving them just 30 seconds to find the questions. Share ideas as a class about why questions are used.

Answers

How could anyone live without a digital media player? Who knows what the next generation of media players will do? To get the reader's interest and to leave them with something to think about.

- 7 Give students a few minutes to look at the task in exercise 2 again and to plan their article. Monitor and help with suggestions and vocabulary as necessary.

Mixed ability

Encourage stronger students to work alone, but allow weaker students to plan their articles in pairs.

- 8 The task is related to *First Writing Part 2*. Give students 15 minutes to write their article. Remind them to use the information in the *Prepare* box. Ask them to swap their article with a partner and assess each other's work using the *Prepare* box as a checklist. Students could publish their articles on the class blog, if you have one.

Sample answer

MY TOTALLY AWESOME TABLET

Do you have a tablet? I was given mine for my 16th birthday last month, and it has changed my life. I cannot exist without it, even for a single day. Why is that? Let me tell you.

First of all, it holds my music, which means I can listen to my favourite songs while I'm studying. What's more, it contains all my photos, including the selfies I take day by day. My friends and I have a good laugh at those.

Then there are the fantastic apps I have on it, many of them completely free. From action games to vocabulary practice, I have everything I need in just one device. I really cannot imagine life without it.

On top of all that, the tablet is my direct route to the internet, and its speed is truly awesome. I can move between websites in an instant, just by gently touching the screen!

Who knows what the future will bring? Even faster web access, I suppose, and some new graphics features. But honestly, I love my tablet just as it is now!

Cooler

Write these future predictions for the year 2050 on the board and put students into groups to discuss which ones they think will be true.

It will be normal to live to 100.

Most people will only have one child.

Half of the world's population will be obese.

Cars won't need drivers.

Most people will work from home.

A human will have landed on Mars.

Share ideas as a class.

Project

Ask students to bring in a copy of their favourite magazine to the following class. Students who prefer online magazines could bring in their tablet, or show screenshots on PowerPoint, for example. Put them into small groups to explain why they like the magazine and to highlight particular features they enjoy. Ask students to summarise the most interesting article in their magazine to their group and explain why they like it.

Teacher's resources

Student's Book

Grammar reference and practice page 146

Vocabulary list page 132

Video

Money

Workbook

Unit 9, page 36

Go online for

- Pronunciation
- Video extra worksheet
- Corpus tasks