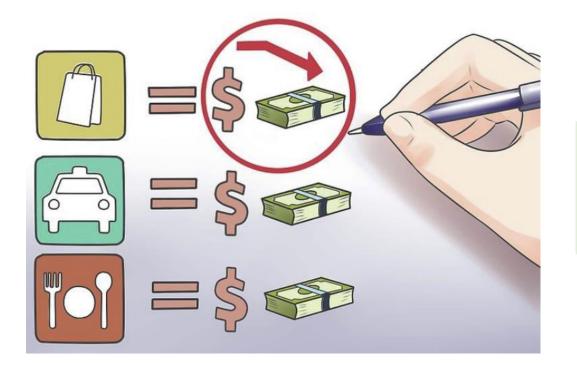




Warm Up



How much money do you spend everyday?

Introduction



MONEY is ...

- ➤ anything of value that serves as a generally accepted medium of financial exchange.
- ➤ something (such as coins or bills) used as a way to pay for goods and services and to pay people for their work

Which is more fun: spending money or saving money? Why?

Vocabulary

5

Matching Exercise: Match the pictures with the words.







145 3	1000	
08/08/12	co	
25/06/12	IN	
30/09/12	PT	
25/12/12	PI	++++++3,390.68++++++7,390.49 CONDI
25/12/12	TN	
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	21	+++++++1.257.53++++++9.917.28 5001
08/03/13	XI	*******1.257.53******11,178.81 5001
08/03/13		+++++++1,257,53++++++12,432.34 5001
00/03/13	X1	
08/06/13	X1	*******1,713.97******15,860.28 5001
08/06/13	ж1	
00/06/13	*1	*******1,713.07******17,574.25 500
25/06/13	TN	**************************************
08/07/13		
00/07/13		
08/07/13		
100/02/13	1 12.5	*******1,016.64******26.595.57









Modes of Payment

Identify the ways of paying



Which mode of payment do you prefer? Why?

Vocabulary Build Up

Put the words/phrases in their correct categories.

PAY	BANKS	CASH	SLIPS OF PAPER	FOREIGN CURRENCY	VERBS

- 1. Receipt
- 2. By cheque
- 3. A credit card
- 4. Pin number
- 5. Waste

- Dollars
 Exchange
- 8. A bank account
- 9. A ticket
- 10. Invoice

- 11.Coins
 12.Change
 13.Pound
 14.Bill
 15.By credit card
- 16.Tab 17.Lend 18.Coins 19.ATM 20.Withdraw

Vocabulary Build Up

Match the words to the definitions.

Bank	Purse	Bill	Cheque	Wallet
Clerk	Note	Credit card	Coins	Check out

- 1. _____ A form of money that is made out of paper.
- 2. _____ The paper form you complete and sign when you want to pay for something but you don't have any cash.
- 3. _____ The person who works in a bank and helps you open an account.
- 4. _____ The large building that keeps your money safe.
- 5. _____ A form of money that is made out of small metal circles.
- 6. _____ The thing that women use to keep cash and cards.
- 7. _____ The thing that men use to keep cash and cards.
- 8. _____ The place in a shop where you have to pay for things you want to buy.
- 9. _____ The plastic card you use when you want to pay for something but you don't have any cash.
- 10. _____The paper you receive that tells you how much you have to pay. It can be for the electricity you use or for the meal you eat in a restaurant.

Grammar Focus

When we want to know the quantity or amount of something, we ask questions starting with *How much* and *How many*.

HOW MUCH...?

We use it to know the QUANTITY or AMOUNT
 How much time do we have to finish the test?
 How much money did you spend?
 How much sugar would you like in your coffee?

HOW MUCH + UNCOUNTABLE NOUN

We use it to know the PRICE
 How much is that painting?
 How much are those shoes?

IN THIS CASE, WE CAN USE HOW MUCH WITH COUNTABLE NOUNS (BOTH SINGULAR AND PLURAL NOUNS).

HOW MANY ...?

We use it to know the QUANTITY OF something
 How many days are there in January?
 How many people work in your company?
 How many cousins do you have?
 How many books did you buy?
 How many countries are there in the world?
 How many students are in the class right now?
 How many chairs are there in this room?
 How many pieces of chocolate would you like?

HOW MANY + COUNTABLE NOUN

Grammar Exercise

Decide whether you have to use much or many.

- 1. Do you know _____ words in English?
- 2. He didn't eat _____ meat.
- 3. The old man hasn't got _____ hair on his head.
- 4. How ______ eggs did the hens lay?
- 5. Samantha has as _____ money as Bruce.
- 6. How ______ lessons do you have on Mondays?
- 7. There was too _____ noise in the streets.
- 8. I cannot see _____ stars in the sky tonight.
- 9. Do you have _____ friends abroad?
- 10. Too _____ cooks spoil the broth.
- 11. Hurry up. I don't have so ______ time.
- 12. We went to a dairy yesterday. I had never seen so ______ cows before.
- 13. It's also quite amazing how ______ milk these cows produce every day.
- 14. You have too ______ money. Won't you share it with me?.
- 15. How ______ of you have ever been to London?



Reading

It's Monday morning and Joan's gone to the bank.

Joan: I'd like to open a bank account, please. Bank Teller: Certainly. Do you have some form of *identification*? Joan: Yes, I bought my passport. Is that OK? Bank Teller: Yes. We also need proof of your *current address*. Do you have a *utility bill* or your driver's license with you? Joan: I've got my driver's license. Bank Teller: That's fine. What kind of *account* did you want? Joan: Well I want two, a deposit account and a savings account. Bank Teller: That's fine, we do both. Do you have *any proof of income*? Joan: Yes, I bought my *pay slips* for the last three months. Bank Teller: Good. You could also apply for a credit card at the same time, if you like. Joan: Yes, that would be great.

Bank Teller: OK. If you would just like to fill out these forms...

Discuss the underlined words.



Check Your Understanding

- 1. Where did Joan go on Monday morning?
- 2. What did she do there?
- 3. What did she bring?
- 4. What else does she need?
- 5. What does she want to open?
- 6. What else could she open?
- 7. What does she need to fill out?



Free Response

- 1. Are banks the best place to keep your money?
- 2. Are bank workers always helpful?
- 3. What banking services do you like most?
- 4. How can you open a bank account in your country?

Culture File

Major CURRENCIES in the world



US DOLLAR



EURO



POUND



YEN

Can you name the currencies in the following countries?

Country	Currency
China	
Canada	
Malaysia	
Thailand	
South Korea	
India	
Saudi Arabia	
Switzerland	
Philippines	
Your Country	

Opinions About Money

Circle the numbers that best express your opinions. Give Reasons.

Making money is fun	1 2 3 4 5
Spending money is fun.	1 2 3 4 5
Making money is easy.	1 2 3 4 5
Money is the most important thing in life.	1 2 3 4 5
You should always wash your hands after you touch money.	1 2 3 4 5
Money can buy happiness.	1 2 3 4 5
Life would be impossible without money or credit cards.	1 2 3 4 5
You should never lend money.	1 2 3 4 5
You should never borrow money.	1 2 3 4 5
If something is expensive, then it must be very good.	1 2 3 4 5
Saving money is easy.	1 2 3 4 5
In the future, credit cards will replace cash.	1 2 3 4 5

POSSIBLE ANSWERS

- 5 I agree completely
- 4 I mostly agree
- 3 I'm not sure
- 2 I mostly disagree
- 1 I disagree completely



Speaking Drill

- 1) How important is money to you?
- 2) Do you worry about money?
- 3) Have you ever lost a lot of money?
- 4) Do you remember running out of money?
- 5) What is the best way to make a lot of money?
- 6) Have you ever borrowed or lend money to someone?
- 7) Is it good to lend money to friends? Why or Why not?
- 8) How does money cause people to become evil?
- 9) Do you want to have a lot of money? Why or Why not?
- 10) How do people waste money?
- 11) Why do people save money?



Pronunciation Drills

Minimal Pairs

Minimal Pair Examples

<u>sh</u> oes	<u>ch</u> oose
true	<u>th</u> rough
doze	<u>th</u> ose
poor	<u>f</u> our
ca <u>t</u>	ca <u>n</u>
thin <u>k</u>	thing
wi <u>sh</u>	whi <u>ch</u>
a <u>rr</u> ive	alive

The End