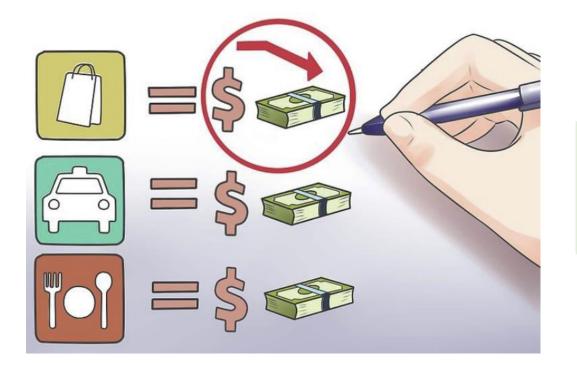




#### Warm Up



# 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
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08/03/13		+++++++1,257,53++++++12,432.34 5001
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08/06/13	X1	*******1,713.97******15,860.28 5001
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#### **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	<b>Credit</b> 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