

Lesson 6 – Money & Shopping

Lesson 6. Money & Shopping

Learning Objectives

After this lesson, students will be able to:

1. Arrange financial priorities.
2. Conclude what kind of shopper they are based on a reflective quiz.
3. Infer relevant information from the provided text.
4. Explore a narrative about grocery shopping routine.
5. Evaluate the reasons why one goes online shopping.
6. Explain how the word “thrift” had been defined throughout history.
7. Employ past simple and present perfect simple in sentences correctly.
8. Match phrasal verbs on money and shopping with their correct definition.
9. Contrast the pronunciation of similar sounding words.

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According to [U.S.News.com](https://www.UsNews.com), these are the 7 proper ways of managing your money/your financial situation. Rank the ways from 1-7. Place the most important at the top. Try relating it with your own sense of priority.

1

2

3

4

5

6

7

- ❖ Schedule regular progress reports.
- ❖ Set personal priorities and finance goals.
- ❖ Create and stick to a budget.
- ❖ Understand your current financial situation.
- ❖ Establish an emergency fund.
- ❖ Save for retirement.
- ❖ Pay off debt.

Support Your Reasons

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In A Nutshell

Money and shopping are inseparable because evidently we need money if we want to shop and funnily enough, shopping is also an activity that can generate money.

- Shopping is the process of browsing and / or purchasing items in exchange for money.
- Money is the material we use to purchase the things we want and need. They are usually paper bills or coins. Valuable things such as gold and silver are also used to acquire goods and services.

Ponder this!

How much shopping do you do and how much do you usually spend?



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Types of Shoppers

- **Loyal Customers:**

They represent no more than 20% of the customer base but make up more than 50% of the sales.

- **Discount Customers:**

They shop the store frequently but make their decisions based on the size of the markdowns.

- **Impulse Customers:**

They do not have buying jewelry at the top of their “To Do” list but come into the store on a whim. They will purchase what seems good at the time.

- **Need-Based Customers:**

They have a specific intention to buy a particular type of jewelry.

- **Wandering Customers:**

They have no specific need or desire in mind when they come into the store. Rather, they want a sense of experience and/or community.

What kind of shopper are you?
Click the link, take the quiz, and let's figure it out!

<https://www.proprofs.com/quiz-school/story.php?title=what-kind-of-a-shopper-are-you>

What Kind Of A Shopper Are You?

Start →



Are you a shopping miser, passive shopper, or an impulsive shopper? Find out with this quiz. Don't try to pick the right answer -- being honest with yourself is the first step to pinpointing a problem. And if you're not quite the model of perfection, don't fret. At the end of the quiz, Shopaholic hopes to bring yourself closer to the ideal.

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Match each word on the right side with its correct definition on the left side

1. Money paid for borrowing money, or money that a bank or building society pays a customer for putting money into their bank.
 2. A shop that sells valuable old items and collectibles.
 3. Having completely run out of money.
 4. Fake money made in order to deceive.
 5. A shop that sells jewelry and watches.
 6. The act of taking out money.
 7. A shop that sells meat.
 8. A place where you can wash your clothes and have things dry cleaned.
 9. Money lent by a bank etc. and that must be repaid with interest.
 10. A shop that sells rolls, cakes, baguettes and pies
 11. A very big shop that sells lots of different things.
 12. The state of owing something (especially money).
- a) **debt**
 - b) **interest**
 - c) **withdrawal**
 - d) **loan**
 - e) **counterfeit**
 - f) **broke**
 - g) **jeweler**
 - h) **laundrette**
 - i) **antique shop**
 - j) **butcher**
 - k) **department store**
 - l) **bakery**

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Read this text below and study the highlighted words.

Once a week, Neil went **grocery shopping**. He always made a list, but he always forgot to put one or more items on the list. This used to **anger** him, but now he just accepted it. You're not **as sharp as you used to be**, he told himself.

It was Friday—shopping day. He went to the 99 Cents store. Sometimes they had a lot of **fresh produce**, sometimes they didn't. He got lucky. There were fresh packaged broccoli, celery, eggplant, and squash. Also, packages of peaches, plums, and apples. He easily had enough produce to last all week, if it didn't **rot** first. The produce alone filled up four plastic bags. Four other bags contained other items that were on Neil's list.

He drove to Albertson's which **sold milk by the gallon** and at cheaper prices than the 99 Cents store. Interestingly, the price of milk had **soared** in the last month. He used to buy 2 gallons of non-fat milk for \$3.59. Now he was paying \$4.69. Yet, the news media was silent—the same news media that reports a 2-cent increase in gasoline prices or even a 1-cent decrease. That's all over the news. Milk, he thought, just isn't sexy enough.

He parked his car in the carport and opened the trunk. Somehow he managed, as usual, to put all 10 plastic bags into his hands and **lug** them upstairs. What a **drag** shopping is, he thought. And then he **mentally slapped himself**: if you think it's a drag now, wait till you can't drive. Wait till you can't even walk up the stairs unless you use a **cane**. How are you going to get your groceries then? The older you get, he told himself, the more you'd better appreciate the fact that you can still do all these boring **chores** and **errands**.

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Find the matching synonyms of these following vocabulary.

Synonyms

To soar	Mundane
To lug	Tasks
Drag	To spike
Cane	To heave
Chores	Walking stick
Errands	Housework

Synonyms

Once a week	To madden
Grocery shopping	To decay
To anger	Precise
Sharp	Purchasing staple needs
Fresh produce	Weekly
To rot	Unprocessed food

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True or False?

1. Neil went to the grocery once a month.
2. He never forgets any item on his list.
3. There were packaged broccoli, celery, eggplant, and squash but were not fresh.
4. Packages of peaches, plums, and apples were also available.
5. He needed four bags for the groceries.
6. 99 Cents store sell more expensive milk than Albertson's.
7. There was a 1-cent increase and 2-cent decrease in gasoline.
8. He has more than 10 bags to carry upstairs.

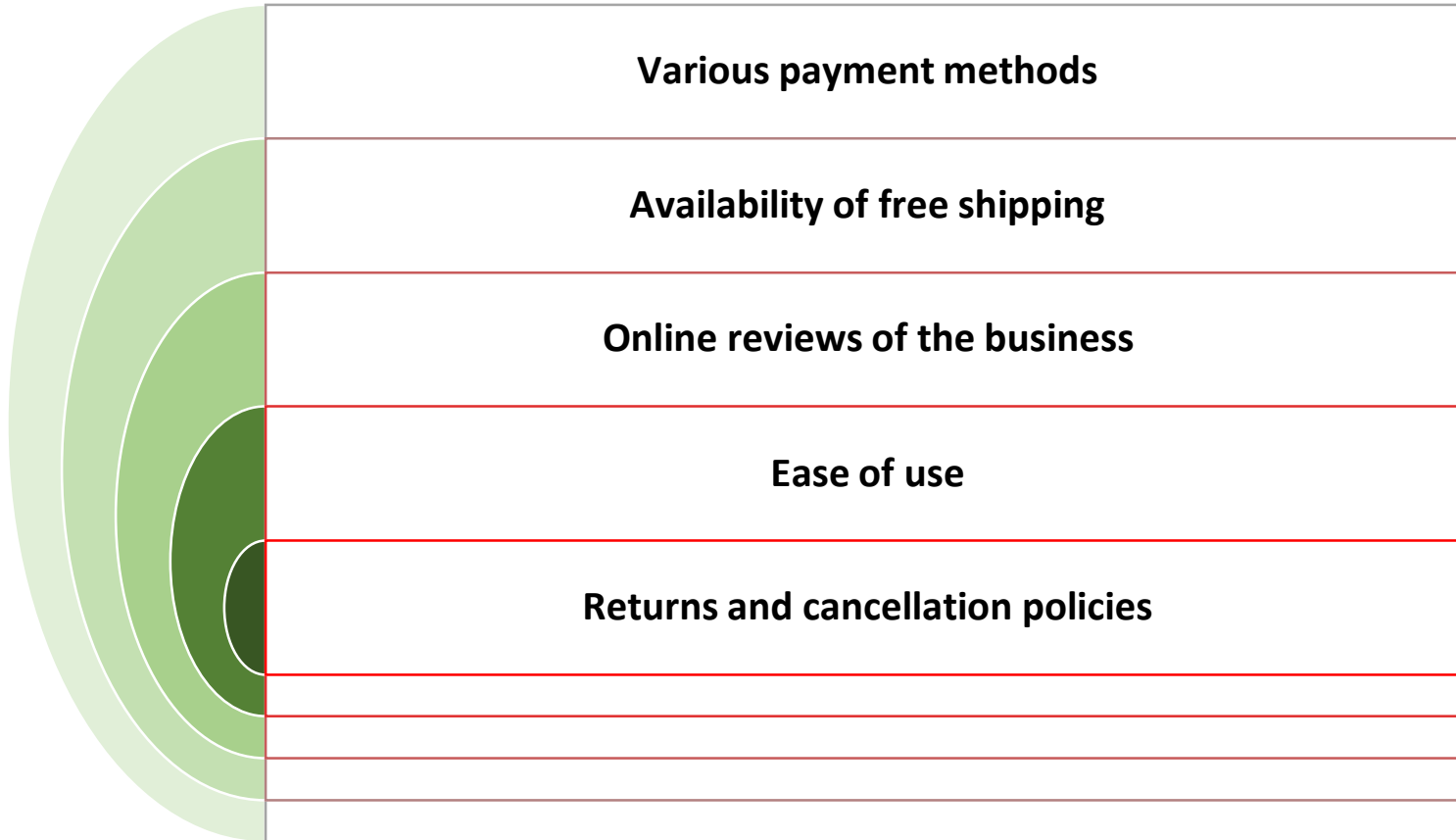


FREE RESPONSE

1. What does this following statement imply?
"The older you get, the more you'd better appreciate the fact that you can still do all these boring chores and errands"
2. How much do you enjoy grocery shopping?
3. In light of the pandemic COVID-19, is your grocery shopping routine somehow affected/changed? If yes, how has it changed?

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Why do people shop online?



Why do you shop online?
Enumerate reasons why you resort to online shopping these days.

- _____
- _____
- _____
- _____
- _____
- _____

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Listening 6.1

Listen to the recording carefully and answer these questions below

1. Why is Sam currently saving up some money?
2. What did The Victorians tell people what to do with their money?
3. What notion does the male host find hard to define?
4. What role does Allisson Hulme assume in the BBC radio program?
5. The two (2) different dictionary definitions of the word “thrift” are:
 - Older definition : Recent definition :
6. What was The Puritans’ belief on being frugal?
7. Why did the definition of the word “thrift” keep changing throughout history according to the male host?
8. How do the BBC hosts define these following words?

Agenda

Moral slide

Basic needs

Truism

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	Past Simple	Present Perfect Tense
Structure	regular verb + -d or -ed irregular verb	have or has + past participle
Timeline		
Usage	<p>We use the past simple for past events or actions which have no connection to the present.</p> <p>I lost my keys yesterday. It was terrible! (Now there is no result. I got new keys yesterday).</p>	<p>We use the present perfect for actions which started in the past and are still happening now OR for finished actions which have a connection to the present.</p> <p>I 've lost my keys! (The result is that I can't get into my house now).</p>
Signal Words	<ul style="list-style-type: none"> ▪ yesterday ▪ ... ago ▪ in 1990 ▪ the other day ▪ last ... 	<ul style="list-style-type: none"> ▪ just ▪ already ▪ up to now ▪ until now / till now ▪ ever ▪ (not) yet ▪ so far ▪ lately / recently

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Complete the text below with the correct tenses.

1. A : Is there Starbucks in the Metropolitan Mall?
B : I don't know. I (be-never) _____ to that mall.
2. Sam (buy) _____ a pearl necklace for his wife a week ago.
3. My best friend and I (be) _____ a loyal customer at this shop for many years.
4. Stinson is a generous person. He (donate) _____ plenty of his fortune to multiple charities in the last year. He really does use his money for noble purposes.
5. I (have-not) _____ this much money since I (be) _____ 23.
6. Things (change) _____ a lot at our bakery. When we first (acquire) _____ the bakery three years ago, the bakery (only-have) _____ four bakers. Since then, we (sell) _____ hundreds of thousands pastries, desserts and bread. We (make) _____ great revenue as well.
7. I (tell) _____ him to buy milk at the store near our house, but he (improvise) _____ and (go) _____ to a different store instead. So, I (have) _____ to go there because he (call) _____ me saying that he didn't have enough money for the milk.
8. Sam (have-not) _____ the chance to exchange his US dollar to Pound sterling because the exchange rate (be) _____ terrible for weeks.
9. How much money _____ you _____ (spend) today?
10. How much money _____ you _____ (spend) last week?

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What do these phrasal verbs mean? Match them with their correct definition on the right side.

1. It took us three years to save up enough money for a down payment on a house.
 2. I think we should set this money aside for home repairs.
 3. You should definitely shop around before buying a used car. You might find a similar car for much less money.
 4. We're saving money by cutting back on unnecessary expenses.
 5. Let's celebrate. I finally paid off all my college loans.
 6. If you pay someone back, you pay the money that you owe.
 7. It's a corrupt country to do business in. If you want to enter the market, you'll have to pay some people off.
 8. I thought this was an antique vase, but it turns out it's new. I got ripped off.
 9. Times are tough. I'm working two jobs just to get by.
 10. You should try the shoes on before you buy them.
 11. I paid good money for that sofa, so it should last.
- a. Giving money in order to buy something.
 - b. Giving someone money, often illegally, after the person has done something dishonest to help you (bribing).
 - c. Charging someone an unfair price or take advantage of someone in a financial transaction (making it more expensive than its original price).
 - d. Saving money for something specific in the future.
 - e. Wearing a piece of clothing to see if it fits.
 - f. Paying the complete amount that you owe (usually debt/loans).
 - g. Barely making enough money to pay your expenses.
 - h. Designating money for something specific in the future.
 - i. Visiting many stores to compare price, quality, etc. before making a decision.
 - j. Reducing expenses.
 - k. Paying the money that you owe.

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Who says what?

Determine who says these following statements. A **store clerk** or a **customer**?

1	As you can see, we have some lovely shirts on sale.
2	Hello. Are you looking for something in particular?
3	Here's a long-sleeved medium white shirt, and it's machine washable. Would you like to try it on?
4	I don't have a preference, but it must look business-like. And it must go with gray trousers.
5	Medium. I need a long-sleeved shirt.
6	I'll check the labels for you. What size do you wear?
7	It fits perfectly! I'll take it. Thank you for your help.
8	The changing rooms are over there.
9	The long-sleeved shirts are on this rack. Would you prefer a solid colour or a patterned shirt?
10	Yes, they are very nice shirts. I want one that is machine washable.



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Idioms related to money and shopping	Examples
<p>Pay an arm and a leg (for something)</p> <ul style="list-style-type: none">• To pay an exorbitant amount of money for something	<p>I paid an arm and a leg for my car but I am not very happy with it.</p>
<p>Like a bull in a China shop</p> <ul style="list-style-type: none">• Careless in the way that they move or behave	<p>Lester felt like a bull in a China shop; reaching for an orange, he made several elaborate pyramids of fruit tumble down.</p>
<p>Don't put all your eggs in one basket</p> <ul style="list-style-type: none">• One should not concentrate all efforts and resources in one area as one could lose everything	<p>You shouldn't invest all your money in Microsoft, it would be like putting all your eggs in one basket.</p>
<p>Window shopping</p> <ul style="list-style-type: none">• Looking at goods displayed in shop windows, especially without intending to buy anything	<p>In the evening they loved to window-shop.</p>
<p>Talk shop</p> <ul style="list-style-type: none">• Talk about your job with those you work with when not at work	<p>He is very boring, all he does all day is talk shop.</p>
<p>Drinks on me</p> <ul style="list-style-type: none">• Indicating that the speaker is going to pay for the drinks consumed (at a bar, restaurant, etc.)	<p>He was celebrating his birthday, so the drinks were on him.</p>

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Express Yourself

1. Are you good at saving money?
2. How much money did your parents give you for an allowance when you were ten years old?
3. Do you compare prices at different stores when you shop?
4. Do you haggle when you shop ?
5. Is it better to pay cash or by credit card?
6. Do you have a credit card? If so, do you have more than one?
7. Do you sometimes give money to charities?
8. Why do we read labels when we shop?
9. Why do we try on clothes even when we're not sure we're going to buy them?
10. Is it difficult for you to choose what to buy? Why?
11. Do you mind the crowd when shopping?
12. What is your favorite section to visit when shopping?
13. Are you tempted by sales easily?

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Minimal Pairs

Practice pronouncing the following words correctly.

V	Bee
Van	Ban
Veil	Bale
Vest	Best
Vat	Bat
Vet	Bet
Vole	Bowl
Vow	Bow

Sip	Zip
Sink	Zinc
Sap	Zap
Sue	Zoo
Sew	Show
Seat	Sheet
Sour	Shower
Sell	Shell

Sip	Ship
Sack	Shack
Sign	Shine
Soar	Shore
Sock	Shock
Suit	Shoot
Save	Shave
Cell	Shell

THE END