ENG HUB

SAVING AND SPENDING

TOP-5 QUIZ

The game can be played individually or in groups.

You will see a question. Your task is to try to give the most common answer. If you play in a group, wait until everybody is ready to give their answers, then type yours in the chat (Zoom, Skype, etc.) and send the message with the answer at the same time as everyone else. If you have an individual lesson, play with the teacher.
Check the next slide to see how many points you get for your answer and write them down.

Have fun playing!

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TOP-5 QUIZ

What do people spend extra money on the most?

39

18

17

15

11

Get your points

TOP-5 QUIZ

What do people spend extra money on the most?

eating out/restaurants	39
fun	18
clothing	17
travelling/vacations	15
electronics/gadgets	11

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TOP-5 QUIZ

What is the most popular currency* used worldwide?

39

18

17

15

11

Get your points

*currency - the money that is used in a particular country at a particular time..

TOP-5 QUIZ

What is the most popular currency used worldwide?

US Dollar (USD)	39
Euro (EUR)	18
British Pound (GBP)	17
Japanese Yen (JPY)	15
Chinese Yuan (CNY)	11

*currency - the money that is used in a particular country at a particular time..

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TOP-5 QUIZ

What is the most common reason people start saving money?

39

18

17

15

11

Get your points

TOP-5 QUIZ

What is the most common reason people start saving money?

unexpected problems	39
for when they stop working	18
buying a home	17
vacation	15
education/college fund	11

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TOP-5 QUIZ

What is the most common way people earn extra money?

39

18

17

15

11

Get your points

TOP-5 QUIZ

What is the most common way people earn extra money?

freelancing	39
part-time job	18
selling items online	17
investing	15
renting out your home	11

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TOP-5 QUIZ

What is the most common household expense?

39

18

17

15

11

Get your points

TOP-5 QUIZ

What is the most common household expense?

rent	39
bills (water, gas, electricity)	18
groceries	17
transportation	15
internet/phone	11

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TOP-5 QUIZ

What is the most popular way to spend money on vacation?

39

18

17

15

11

Get your points

TOP-5 QUIZ

What is the most popular way to spend money on vacation?

hotel/flat	39
food/restaurants	18
attractions/activities	17
shopping/souvenirs	15
transportation	11

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TOP-5 QUIZ

What is the first thing people do when they get paid?

39

18

17

15

11

Get your points

TOP-5 QUIZ

What is the first thing people do when they get paid?

pay bills	39
put into savings	18
do something nice for themselves	17
make a budget for the month	15
pay off debt	11

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TOP-5 QUIZ

What is the most common way people give to charity?

39

18

17

15

11

Get your points

TOP-5 QUIZ

What is the most common way people give to charity?

donating money	39
donating items (clothes/food)	18
volunteering time	17
joining events to raise money	15
donating online	11

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TOP-5 QUIZ

What is the most common way people waste money?

39

18

17

15

11

Get your points

TOP-5 QUIZ

What is the most common way people waste money?

eating out too often	39
unused subscriptions	18
impulse buying	17
paying late fees*	15
buying name brands	11

late fee - an extra amount of money that must be paid if a payment is made after a certain date or time limit.

TOP-5 QUIZ

COUNT YOUR POINTS!

LET'S TALK

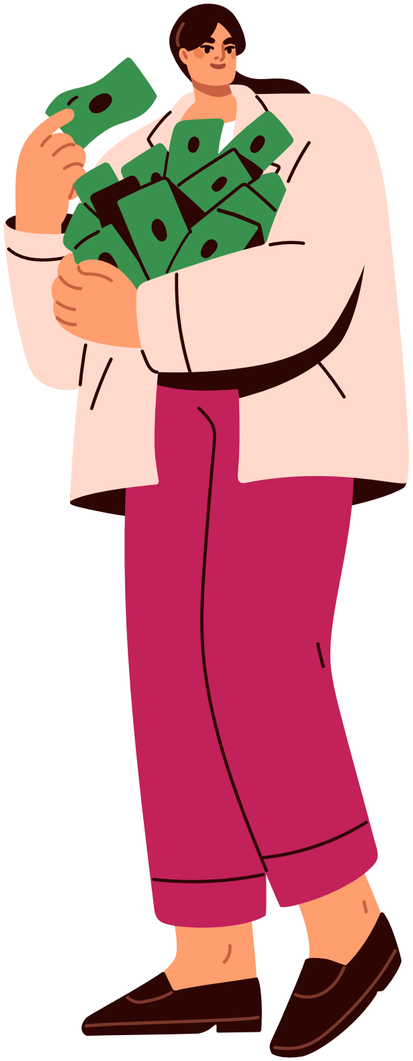
Discuss the questions in pairs or mini-groups.

What do you usually spend your money on? Do you prefer to save money or spend it? Why?

What is something you bought recently that made you happy?

How do you plan your spending each month?

Do you think it's important to give money to charity? Why or why not?



TO SAVE OR TO SPEND?

Read Maria's story and underline all the verbs related to money.

To Save or To Spend? An Expert's Guide.

Let's face it: we've all wondered whether we should save or spend our money. It's a decision that can be tricky, but with a little guidance, you can find the right balance.

Meet Maria, a 22-year-old student who has just started her first job. Every month, she earns £1,500. This is an exciting time for Maria—finally, she has her own money to manage! But she's also unsure. Should she spend her money on the things she loves, or should she save it for the future?

Maria enjoys buying new clothes, treating herself to a nice cup of coffee, and sometimes even going out with friends. It feels good to spend money. However, as a budget expert, I can't help but echo the wise words of Maria's mother: "You should save some money for the future". After all, those rainy days are going to come.

So, Maria decides to take control and make a budget. She plans to spend £1,000 on essentials like rent, food, and transport. Then, she saves £200 in her bank account. The remaining £300? That's her fun money—she can use it for whatever she likes without feeling guilty. Maria feels confident about her plan.

But then, her friend Alex suggests another idea. "Why not invest some of your money?" he says. Investing can be a way to earn more money, but it's not without its risks. Maria is careful—she's heard stories of people losing money in investments. However, Alex reassures her, "You don't have to take big risks. Even a small investment can grow over time."

After thinking it over, Maria decides to save most of her money and invest a small portion. She knows that if she ever needs quick access to cash, she can always withdraw it from her savings or sell her investments.

Maria also learns something from her cousin Luis. Luis always tips well when he goes to a restaurant. It's how he shows thanks for good service. Inspired by Luis, Maria decides to start leaving a small tip when she eats out.

At the end of the month, Maria checks her finances. She's excited to see that she has saved £200, earned a little extra from her investment, and hasn't needed to borrow money from anyone. She's able to afford everything she needs and still enjoy some luxuries.

The main point? It's possible to save and spend wisely at the same time. By planning ahead, making thoughtful decisions, and being mindful of your spending, you can manage your money effectively—just like Maria. So, next time you're wondering, "Should I save or spend?" remember that with a smart approach, you can do both!

*if the word repeats underline it only once.

LET'S PRACTISE

1. save	3. earn	5. buy	7. invest	9. withdraw	11. tip	13. borrow
2. spend	4. manage	6. make a budget	8. lose	10. sell	12. check ... finances	14. afford

1. Match the words with their definitions.

a) to put money into a project, or to buy property, shares in a company, etc., hoping to make a profit or get an advantage____
b) to keep something, especially money, for use in the future ____
c) to give something to someone else in return for money ____
d) to examine the money that a person or company has ____
e) to succeed in doing or dealing with something ____
f) to have something or someone taken away from you ____
g) to get or receive something from someone with the intention of giving it back ____
h) to receive money as payment for work that you do ____
i) to be able to buy or do something because you have enough money or time ____
j) to plan how much money you will spend on something ____
k) to give someone who has provided you with a service an extra amount of money to thank them ____
l) to give money as a payment for something ____
m) to get something by paying money for it ____
n) to take or move out or back, or to remove ____

2. Fill in the gaps with the correct words. Mind the grammar.

1. Maria wants to _____ £200 each month for her travels.
2. It's important to _____ your money wisely.
3. If you _____ too much, you might not have enough for important things.
4. Alex suggests Kate _____ some of her savings in a new business.
5. Before shopping, Jessica tries to _____ so she doesn't overspend.
6. If you're not careful, you might _____ money.
7. Mia needs to _____ cash from her bank to pay rent.
8. Sometimes, John _____ something he doesn't need to make extra money.
9. Jack decided to _____ a new phone because his old one broke.
10. Luis always remembers to _____ the waiter for good service.
11. Maria's friend had to _____ money from the bank to buy a car.
12. Every month, Mark _____ his _____ to see where he can save.
13. If Nora loses her job, she might not _____ her rent.
14. Her goal is to _____ enough money to buy a house.

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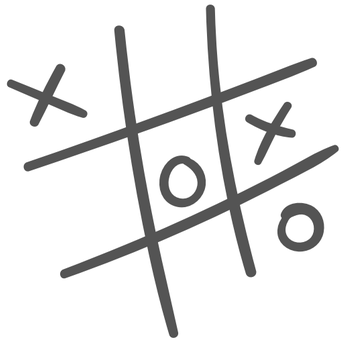
LET'S TALK

Choose a square. Answer the question. The first player to get 3 marks in a row (up, down, across, or diagonally) is the winner. Draw X or O.

Do you think it's easier to save money when you make a budget? Why or why not?	How often do you check your finances to see if you can spend money on something fun?	How do you earn your money? What do you do to manage it well?
Would you withdraw money from your savings to invest in something? Why or why not?	Have you ever had to borrow money because you couldn't afford something? How did you feel about it?	Have you ever thought about investing money? What would you do if you lost money on an investment?
Have you ever sold something to buy something new? What was it?	Do you always tip at a restaurant? How often do you check your finances to see if you can afford it?	How do you decide how much of what you earn you should spend on fun activities?



CURRENCIES

Look at the banknotes and try to match them with their countries and names.

a) Canadian Dollar, Canada ____

b) Kazakhstani Tenge, Kazakhstan ____

c) Scottish Pound, Scotland ____

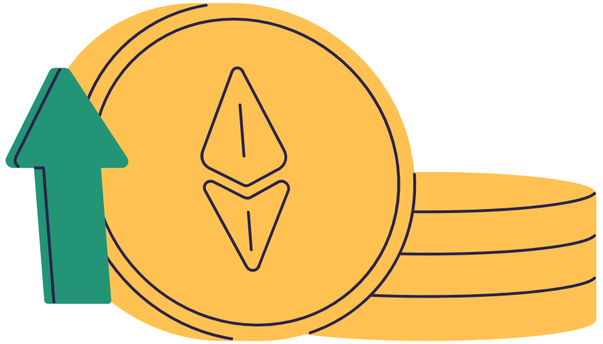
d) Bermudian Dollar, Bermuda ____

e) Norwegian Krone, Norway ____

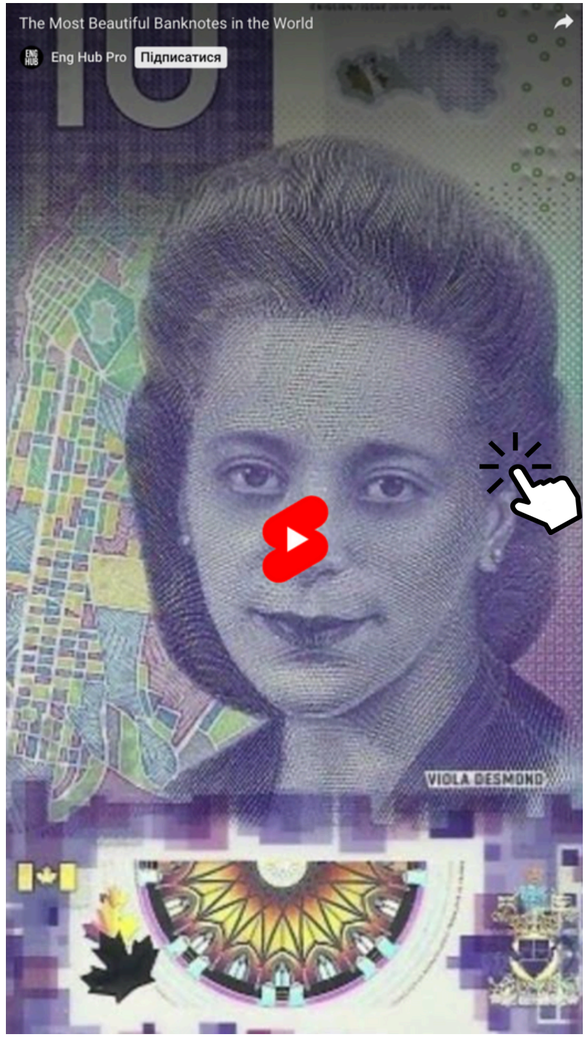
f) Comorian Franc, Comoros ____

g) Swiss Franc, Switzerland ____

h) Omani Rial, Oman ____



THE MOST BEAUTIFUL CURRENCIES



1. Watch the video and answer the questions.

- What does the National Banknote Society do every year?
- What do they look at to choose the most beautiful banknote?
- What pictures are on the Bermudian dollar?
- What do the Comorian francs look like?

2. Discuss the questions.

1. Would you like to start collecting money? Why/why not? What can change your mind?
2. If you could only buy one rare and beautiful banknote, would you invest in it or use your money for something else? Why?
3. Would you rather spend your money on collecting beautiful banknotes or invest in something like stocks? What would help you decide?

ROLE-PLAY

In pairs, role-play a situation where one student is a collector wanting to buy a rare banknote, and the other is the seller. The collector checks their finances to see if they can afford the banknote, while the seller tries to negotiate* the best price.

Student A: The Collector

- Background: You love collecting banknotes and have found a rare one that you really want to add to your collection.
- Goal: You need to check if you can afford this banknote. Decide if you should use money from your savings to buy it or if you should skip this purchase.
- Points to think about:

- Look at how much money you currently have saved up.
- Think about any bills or expenses you might have soon.
- Decide if buying this banknote is worth spending your money on right now.
- Try to get the best deal, but be prepared to walk away if the price is too high.

Dialogue example:

Collector (Student A): "I've heard a lot about this banknote. It's very beautiful and rare. How much are you asking for it?"

Seller (Student B): "This banknote is one of the finest examples from its time. I'm asking £500 for it. It's a great investment—you won't lose money on it."

Collector (Student A): "£500 is quite a lot. I've been trying to save money recently, and I'm not sure if I can afford to spend that much right now. Let me check my finances and see if I need to withdraw some money from my savings."

*Negotiate - to achieve, arrange, or agree to something by having formal discussions with someone.

ROLE-PLAY

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Student B: The Seller

- Background: You are a seller of rare and beautiful banknotes. You have a special banknote that you want to sell for a good price.
- Goal: Sell the banknote for the highest price you can. Convince the collector it's worth the investment, and be open to negotiation.
- Points to think about:

- Be ready to explain its history, rarity, and value.
- Know how much you want for the banknote but be willing to negotiate.
- Make the buyer feel sure that buying this banknote is a smart choice.

Dialogue example:

Collector (Student A): "I've heard a lot about this banknote. It's very beautiful and rare. How much are you asking for it?"

Seller (Student B): "This banknote is one of the finest examples from its time. I'm asking £500 for it. It's a great investment—you won't lose money on it."

Collector (Student A): "£500 is quite a lot. I've been trying to save money recently, and I'm not sure if I can afford to spend that much right now. Let me check my finances and see if I need to withdraw some money from my savings."

*Negotiate - to achieve, arrange, or agree to something by having formal discussions with someone.

EXTRA TASK

Complete the sentences with your own ideas.

1. I always try to save money because _____

2. Before spending a lot of money, I like to _____

3. One way I can earn extra money is _____

4. It's important to manage your finances carefully _____

5. If want to buy a new phone, I need to _____

6. I would like to invest in _____ because I believe it will _____

7. You might lose money if you don't _____

8. Before I withdraw money from my account, I always _____

9. I plan to sell my old _____

10. When I go to a restaurant, I always tip the waiter if _____

11. It's a good idea to check your finances regularly to _____

12. If I need money urgently, I might have to borrow it from _____

13. If you make a budget, you can _____

14. I hope I can afford to _____ next year.

EXTRA TASK

1. Read the short story below and fill in the blanks with the correct word from the list.

Anna wanted to go on a holiday, but she wasn't sure if she could 1) _____ the trip. She decided to 2) _____ her finances first to see how much money she had. Anna realised she needed to 3) _____ some extra money before she could book the holiday, so she decided to 4) _____ her old guitar.

To make sure she wouldn't overspend, Anna decided to 5) _____ a budget for the trip. She planned to 6) _____ a little money each week until she had enough. She didn't want to 7) _____ the opportunity to travel just because she hadn't planned well.

Anna also knew that if she wanted to 8) _____ in something big like this, she would have to 9) _____ her daily expenses carefully. She would 10) _____ only what was necessary and 11) _____ the rest for her trip if needed.

Finally, when Anna had enough money, she went to the bank to 12) _____ some cash for her travels. She was happy she had managed her money well and could now 13) _____ her dream holiday. As a thank for the good service, she decided to 14) _____ the travel agent who helped her plan the trip.

save	lose
spend	withdraw
earn	sell
manage	tip
buy	check
make	borrow
invest	afford

2. Create a personal budget using the target words. Decide how you will save, spend, invest, and manage your money over the next month.

_____

_____

_____

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QUIZLET

Quizlet

Revise the words for the next lesson. Use this Quizlet set. You can also play different games to practice or even test yourself in the Quizlet app or on the site.

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THANK YOU!