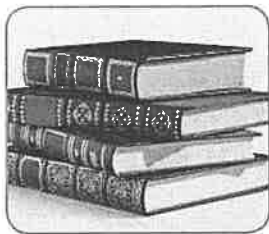


INTRODUCING THE TOPIC

Name: _____

1 What did you spend money on in the past month? Tell your partner. Use the ideas below or others.



1. books



2. clothing



3. eating out



4. groceries



5. presents



6. makeup



7. movies



8. a haircut



9. shoes



10. medicine

I bought clothing.

I spent money on groceries.

2a Imagine you got a birthday gift of \$50. Decide what you would buy with the money.
Make a list.

2b In pairs, tell each other how you would spend the money.

I'd spend \$10 eating out.

3 Think about how much money you usually spend in a month. Which sentences are true about you?

- ☐ 1. I sometimes have money left at the end of the month.
- ☐ 2. I really should try to spend less money.
- ☐ 3. I never have any money left at the end of the month.
- ☐ 4. I'm OK with what I spend.
- ☐ 5. I always have money left at the end of the month.

VOCABULARY 1

Name: _____

1 Circle the correct answers.

1. I make \$2,200 a month, but I bring home only \$2,000. \$2,000 is my _____.
☐ a. salary
☐ b. take-home pay
☐ c. subtotal
2. Our biggest _____ every month is electricity.
☐ a. expense
☐ b. income
☐ c. total
3. I live in a big apartment, so I spend a lot on _____.
☐ a. rent
☐ b. groceries
☐ c. health insurance
4. I spent a total of \$300 on _____ in August – gas, electricity, and water.
☐ a. health
☐ b. rent
☐ c. utilities
5. We have to make a _____ so we can see how much money we spend each month.
☐ a. budget
☐ b. subtotal
☐ c. total

2 Fill in the correct words.

rent • electricity • health insurance • cable • groceries

1. When people shop for food, they have to pay for _____.
2. People have _____ in case they're sick and need a doctor.
3. People who live in big apartments sometimes have to pay a high _____.
4. People pay for _____ because they love to watch TV.
5. People who have air conditioning on all the time use a lot of _____.

3 Circle the correct choice and complete the sentences about yourself. Use the sentences in Exercise 2 to help you.

1. I pay a ☐ high ☐ low rent because _____.
2. I ☐ pay ☐ don't pay for cable because _____.
3. I ☐ use ☐ don't use a lot of electricity because _____.
4. I pay a ☐ lot ☐ a little for groceries because _____.

1 Match A to B to form words. Then write the word.

A

1. entertain
2. transport
3. cloth
4. person

B

- ___ a. ing
- 1 b. ment
- ___ c. al
- ___ d. ation

1. entertainment
2. _____
3. _____
4. _____

2 Circle the correct answers.

1. Beatrice loves to go to the movies.
She spends a lot on ☐ personal items ☒ entertainment ☐ transportation.
2. Jeremy has a car and he drives it to work every day.
He spends a lot on ☒ transportation ☐ finances ☐ savings.
3. Jonas didn't have a monthly budget.
That's why he doesn't have any ☐ bank fees ☐ savings ☒ personal items left in the bank.
4. Where do you put "bank fees" when you make a budget?
You put it under ☒ Finance ☐ Transportation ☐ Clothing.

3 Cross out the word that doesn't belong.

1. entertainment

- a. movies
- b. eating out
- c. presents
- d. ~~electricity~~

2. public transportation

- ☒ a. bus
- ☒ b. subway
- ☐ c. car
- ☐ d. train

3. finance

- ☐ a. bank fee
- ☐ b. clothing
- ☐ c. savings
- ☐ d. budget

4. personal items

- ☐ a. make up
- ☐ b. rent
- ☐ c. clothing
- ☐ d. shoes

Presentation

1 Look at some numbers and the way we say them.

147: one hundred and forty-seven

689: six hundred and eighty-nine

1,462: one thousand, four hundred and sixty-two

3,063: three thousand and sixty-three

Practice

2 Match the numbers to the way we say them.

- | | |
|----------|--|
| 1. 737 | ___ a. two thousand, nine hundred and forty-six |
| 2. 420 | <u>1</u> b. seven hundred and thirty-seven |
| 3. 1,358 | ___ c. one hundred and sixteen |
| 4. 6,991 | ___ d. one thousand, three hundred and fifty-eight |
| 5. 2,946 | ___ e. four hundred and twenty |
| 6. 116 | ___ f. six thousand, nine hundred and ninety-one |

3 Write the following numbers.

- seven thousand, one hundred and six 7,106
- eight hundred and fifty-three _____
- one thousand, two hundred and seventy-seven _____
- six hundred and thirty-one _____
- two thousand, five hundred and ninety _____
- four thousand, one hundred and forty-four _____

4 Play a game with a partner. Choose a number in each row and say it out loud. Your partner points to it.

four hundred and forty-one

There it is!

114	1,441	<u>441</u>	4,141	141	1,414	144
772	7,227	227	2,727	727	7,272	722
335	3,553	553	5,353	353	3,535	355
669	6,996	996	9,696	696	6,969	699

5a Write six numbers from 100 to 9,999. Don't show your partner!

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

5b Say the numbers you wrote out loud while your partner writes them down. Then check what your partner wrote.

WRITING

Name: _____

Fill out a monthly budget for yourself.

**MONTHLY
BUDGET**

Name

Date

INCOME			\$ _____
			\$ _____
		Total income	\$ _____
EXPENSES	Home	_____	\$ _____
	Utilities	Phone	\$ _____
		_____	\$ _____
		_____	\$ _____
		_____	\$ _____
	Health	_____	\$ _____
		_____	\$ _____
	Food	_____	\$ _____
		_____	\$ _____
	Transportation	_____	\$ _____
		_____	\$ _____
	Entertainment	_____	\$ _____
		_____	\$ _____
	Finance	Savings	\$ _____
		_____	\$ _____
	Personal items	_____	\$ _____
		_____	\$ _____
		Total expenses	\$ _____



Robert Lynch



English in America Beginners: 12. Banking: 2. Learning to Budget Your Money

Introduction

Words 1

Read 1

Words 2

Read 2

Game

1

2

3

4

5

6

7

8

9

10



Drag the words to the correct pictures.

present

books

haircut

clothing

movie

medicine

eating out

makeup

shoes

groceries





Robert Lynch



English in America Beginners: 12. Banking: 2. Learning to Budget Your Money

Introduction

Words 1

Read 1

Words 2

Read 2

Game

1

2

3

4

5

6

7

8

9

10



budget

cable

electricity

expenses

gas

groceries

health

health insurance

income

rent

spend

subtotal

Read and listen to the words and phrases. Then do the activity below.

Choose five words or phrases from the list. In your notebook, write a sentence for each leaving a blank space instead of a word or phrase. Ask a partner to complete the sentences.

For example:

Tina went to the supermarket to buy

Answer: **groceries**



Introduction

1

2

Words 1

3

4

Read 1

5

6

Words 2

7

8

Read 2

9

Game

10



Match the words to their meanings.

- 1 all the money you make from work
- 2 things you spend money on
- 3 the food that you buy
- 4 the money you pay to live in a place
- 5 a plan for how to use the money that you have
- 6 the number you get when you add everything together

- ☐ a. budget
- ☐ b. expenses
- ☐ c. groceries
- ☐ d. rent
- ☐ e. total
- ☐ f. income



Introduction

1

Words 1

2

3

4

Read 1

5

Words 2

6

7

8

Read 2

9

Game

10



Drag the words to complete the sentences.

subtotal

cable

spend

take-home pay

health insurance

utilities

1. Electricity and gas are examples of .

2. He was in the hospital for two weeks. It's a good thing he has .

3. Please add the for utilities to the other expenses.

4. How much do you on food every month?

5. She earns \$500 a week, but her is \$445.

6. I spend \$39.99 every month for TV.



Robert Lynch



English in America Beginners: 12. Banking: 2. Learning to Budget Your Money

Introduction

Words 1

Read 1

Words 2

Read 2

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*Vadim Baskov - Monthly Budget
September 1 – September 30 (part 1)*

INCOME	Take-home pay		\$2,645
		Total Income	\$2,645
EXPENSES	Home	rent	\$750
	Utilities	electricity	\$135
		water	\$40
		gas	\$36
		Internet, cable, phone	\$115
	Health	health insurance	\$85
	Food	groceries	\$290
		Subtotal Expenses (part 1)	\$1,451

Read part 1 of Vadim's budget. Then discuss the questions.

1. What month is this budget for?
2. How much does Vadim spend on rent?
3. After rent, what is Vadim's biggest expense?
4. What is Vadim's monthly income?
5. Which utility does Vadim spend the most on?
6. Does this budget show all of Vadim's monthly expenses?
How do you know?



Introduction

1

Words 1

2

3

4

Read 1

5

Words 2

7

8

Read 2

9

Game

10



bank fee

clothing

entertainment

finance

movie

personal item

public transportation

savings

transportation

Read and listen to the words and phrases. Then do the activity below.

Choose five words or phrases from the list. In your notebook, write a sentence about yourself using each word or phrase.

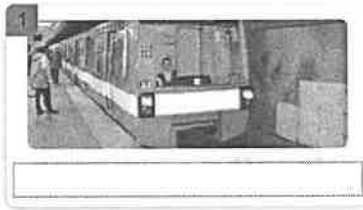
For example:

*Last night, I watched a **movie** with my friends.*



Drag the words to the correct pictures.

movie personal items clothing public transportation





Introduction

1

Words 1

2

3

4

Read 1

5

6

Words 2

7

8

Read 2

9

Game

10



Drag the words to complete the sentences.

fees

clothing

savings

transportation

entertainment

1. We can walk to work, so we don't spend a lot of money on .

2. Money that you don't spend now, but put in the bank to use later, is called .

3. I started a new job and wanted to look nice, so I spent a lot on last month.

4. Do you have to pay high bank ?

5. He went to three movies last month, so he spent a lot on .



Introduction

Words 1

Read 1

Words 2

Read 2

Game

1

2

3

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5

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10



*Vadim Baskov - Monthly Budget
September 1 – September 30 (part 2)*

EXPENSES (continued)	Transportation	car expenses	\$295
		public transportation	\$15
	Entertainment	movies	\$20
	Finance	savings	\$330
		bank fees	\$27
	Personal Items	clothing	\$85
		Subtotal Expenses (part 2)	\$772
		Total Expenses (part 1 + part 2)	\$2,223

Read part 2 of Vadim's budget. Then discuss the questions.

1. Does Vadim use public transportation more than his car? How do you know?
2. What entertainment does Vadim like?
3. What did Vadim spend \$85 on in September?
4. Part 1 of Vadim's budget shows that his income is \$2,645. Are his total expenses more or less than his income?
5. How much money did Vadim save in September? Do you think Vadim should put more money in savings? Explain.