



English

Year **10**

#семейный
бюджет
#доходы-расходы
#English
#10 класс

Lesson Topic: Tax refund advisor

Lesson created by Maria Garder

Teacher's comments: In this lesson, students read about tax refund in Russia and the USA, think how it applies in their lives, brainstorm ideas on what could be done with their tax refund and play an online game, Refund Rush.

Aims. By the end of the lesson the students will have managed the following skills, grouped by category:

1. **English** : read special purpose texts and search for information on the same topic; learn basic vocabulary related to tax deductions, refund, and investing; demonstrate understanding new vocabulary by following instructions and making decisions in an online game.
2. **Cross-subject:** develop computer and Internet user skills.
3. **Financial Literacy:** understand the concept of tax deduction and how it might apply to them personally; think of ways of investing tax refund money.

Key vocabulary and structures: personal income, income bracket, tax, subject to a tax, to levy a tax, income tax, tax deduction, tax return, employer, pension, alimony.

When to teach: *Passive skills.* To benefit from the lesson, students should be able to read and understand short simplified special purpose (financial) texts. *Active skills.* Students should be able to use a computer mouse and keyboard and be familiar with general rules of online games.

Time: 40 minutes

Resources: Whiteboard, markers, computer with Internet access and loudspeakers, handouts (see Teacher's Materials file).

Lesson procedure

Timings	Activities	Goals
Starter 5 min	Begin by asking your students why it is that, when people in Russia talk about salary, they always mention two funny words: «чистая» and «грязная». How can salary be dirty or clean? Elicit that «грязный» in this context means gross pay, money before taxation, and «чистая» means the net pay, the take-home salary, after the tax has been applied. Ask them if they know how much personal income tax is in Russia (13%). Next ask them if they knew that sometimes you can get part of it back. Now they are going to find out how.	Activate tax-related schemata, prepare students for the lesson and get their interest.
Reading 10 min	Hand out one copy of both texts to each student and give them 3 minutes to read the texts and answer the questions. Let them check in pairs before doing a whole-class check (see the Key file for answers). Next ask your students what they think could be done with the tax refund money? Elicit ideas. Gently guide your students to the idea that, since the money has been removed from the family budget already (which means the family have agreed to count it out), it would probably be wiser to invest it rather than just spend it on food/clothes and other such things. But how to do it better? (We need to understand our financial priorities.)	To read a special purpose text for detail; to search two texts for information related to the same topic; to introduce the concept of tax deduction.
Game tutorial 5 minutes	Tell your students they are going to play a game about investing tax refund, where they will have the role of a consultant. They will need to look at people's financial goals and then make a decision on how to use the money. The happier they can make their customers the more successful they are in the game. Load the game and run game tutorial. Briefly take your students through investment options and elicit what they stand for and what priority they hold.	To check understanding of new vocabulary; to prepare students for the game.
Game 15 min	Let the students take turns to do consulting. After about 15 minutes stop them.	Practice new vocabulary and knowledge by following instructions and making choices in the game.
Closure 5 min	Ask students to give feedback on how they performed in the game and reflect on what they understood from it. Congratulate everybody on their new skills and finish the lesson.	To consolidate new knowledge; to give closure to the topic.

References

1. Refund rush, online game:
<http://financialentertainment.org/play/refundrush.html>