



English

Year **11**

#займы
#кредиты
#English
#11 класс

Lesson Topic: Which Credit Card?

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Teacher's comments: In this lesson, students watch a video on when to use a debit or a credit card, then study two brochures issued by different banks advertising credit cards, choose a credit card and speak about why they have chosen it and what they are and aren't going to do with it.

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

1. **English:** learn new vocabulary about the principles of using a credit card; practice reading for detail; practice new vocabulary through a free speaking activity.
2. **Cross-subject:** calculate and evaluate percentages, perform operations such as division for the practical purpose of determining minimum credit payments, card balance and purchasing.
3. **Financial Literacy:** understand the main principle of banking, interest, credit and advantages and disadvantages of using debit and credit cards.

Key vocabulary and structures: to store, to earn, to pay, to borrow, to afford, to purchase, a purchase, interest, to pay back, higher interest, a loan, fees, to charge interest, the minimum payment/amount, the balance, a debit card, a credit card, APR.

When to teach: *Passive skills.* To benefit from the lesson, students should be able to understand definitions of basic vocabulary about credit cards, as well as read and understand authentic special purpose texts. *Active skills:* Students should be able to use basic language for giving and supporting opinion.

Time: 40 minutes.

Resources: Whiteboard, markers, OHP and screen / computer and loudspeakers, handouts (see Teacher's Materials file), videos, When to Use Debit or Credit, and Citibank Thankyou card commercial (see Materials folder) paper, pens.

Lesson procedure

Timings	Activities	Goals
Warm up 5 min	Begin by telling your students they are going to see a commercial (a video advertisement). They need to tell you what is advertised and which aspects of the product the advertiser is highlighting. Play the video and check answers (A credit card; rewards points that can be used for travelling). Then ask your students if they know any other type of cards apart from credit ones. Elicit debit cards.	To activate schemata of credit cards, present new ideas and vocabulary, get the students' interest.
Listening 10 min	Now tell your students they are going to watch a video about using debit and credit cards. Tell them to note down main differences. After the video, divide the whiteboard into two parts: debit card and credit card. Students say what differences they have heard, write down key words on the whiteboard.	To teach and practice key vocabulary about using credit cards, to practice listening for detail and note-taking.
Reading 10 min	Tell your students they are now going to read brochures advertising credit cards and decide <ul style="list-style-type: none">• which one they would choose,• what they are and• what they aren't going to use it for. Set a time limit of 5 minutes. While they read, walk around the classroom helping with new vocabulary or concepts. After 5 minutes, quickly ask them which credit card they have chosen. Vote for the most popular credit card.	To practice reading for detail; to test understanding of new vocabulary; to give students a more detailed knowledge of various credit card types.
Speaking 5 min	Invite several students to speak about the cards they have chosen. Note down most serious mistakes as well as examples of good usage.	To practice speaking; to consolidate new knowledge.
Closure 5 min	Do a brief feedback on good usage and mistakes. Congratulate everybody on their new financial powers and finish the lesson.	To consolidate new vocabulary, to give feedback; to give closure to the lesson.

Potential problems and solutions

There will be a lot of new vocabulary in the topic. In order to avoid overloading your students with new words, keep to the most basic concepts of banking / interest rates / using credit cards. Keep a list of the most problematic vocabulary throughout the lesson to go over it again in the final stage.

References

1. Citibank Thankyou card commercial: https://www.youtube.com/watch?v=Gj_Ab4sxTDo
2. When to Use Credit or Debit: <https://www.youtube.com/watch?v=vNL5Kz-AK9M>
3. Lloyds Bank. Credit cards: <https://www.lloydsbank.com/credit-cards.asp?#all>
4. Post Office Money. Credit cards: <http://www.postoffice.co.uk/credit-card>