



English

Year **5**

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

Lesson Topic: Budgeting with Michaela

Lesson created by Maria Garder

Teacher's comments: In this lesson, students watch a video about a girl, Michaela, who describes her budget and financial goal, and do a group task to offer a financial plan for her. They speak about budgeting, financial planning and strategies of saving.

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

1. **English** : listen to a native speaker talking about their budgeting and goals, understand key terms related to personal finance, speak about budgeting using numbers and personal finance terms.
2. **Cross-subject:** use numbers to calculate income, spendings and savings.
3. **Financial Literacy:** understand the importance of knowing their income, spendings and savings, calculate a weekly budget, rationalise savings and perform financial planning.

Key vocabulary and structures: money, income, to spend, spendings, to save, savings, broke, budget, to earn, to cut down on sth, How much?

When to teach: *Passive skills.* To benefit from the lesson, students should be familiar with vocabulary related to everyday activities, such as going to the cinema, walking the neighbours' dog, getting money from parents, buying clothes etc., as well as understand, with the help of subtitles, a native speaker describing her budget. *Active skills:* Students should be able to give recommendations using basic clichés such as 'I think she can...', 'I think it's a good/bad idea to...' etc, as well as word arithmetic calculations and use basic mathematical clichés (such as '6 minus 5 is 1', '5 plus 5 is 10' or '2 times 5 is 10') and use logical linking such as so, and, because.

Time: 40 minutes.

Resources: Whiteboard, markers, OHP and screen / computer and loudspeakers, paper,

pens, calculators (optional).

Lesson procedure

Timings	Activities	Goals
Starter 5 min	Begin by writing these sums on the whiteboard: '5 + 5 = 10', '7 - 3 = 4', '2 x 5 = 10'. Ask your students how to read those in English. Elicit: '5 plus 5 is 10', '7 minus 3 is 4', and '2 times 5 is 10'. Ask them to imagine they are in a shop. Hand out pieces of paper with tasks (see Teacher's Materials file) and give them 30 seconds to solve the problem and tell it to the class in English.	Activate finance and counting-related schemata, present new vocabulary.
Initial practice 5 min	Hand out papers with the nest exercise, Practice new vocabulary. Tell your students to read the sentences and guess the meaning of the new vocabulary from the context. Make sure students understand the meanings of new words, do a choral repetition to help students with pronunciation.	Stimulate initial practice of new vocabulary
Group task: video case study 15 min	Tell the students they are going to watch a video and answers your questions. Write the questions on the whiteboard: Where does Michaela get her money from? What does she spend her money on? What does she want to buy? Play the first part of the video (the first minute). Feedback answers. Explain that the students, in groups, are going to decide how Michaela could save by completing a budget. Hand out worksheets with weekly budgets and talk through them, column by column. The students first complete the income section, then the 'current budget' section (have figures ready for demonstration on screen/whiteboard in case students need help). Divide students into groups of three-four. Give them three minutes to decide, in groups, what they are going to cut down on and complete the 'our budget' section. Finally, ask the students to calculate how many weeks it will take them to save enough for a bag.	Practice listening for specific information, recognising numbers, key financial concepts and terms. Practice speaking about financial planning using numbers and key financial terms.
Feedback 10 min	Gather feedback from the class. Draw out themes such as cutting down, buying cheaper alternatives, reducing frequency or amount of spending, needs versus wants. Compare how long it took groups to save up £60 each. Highlight there is no 'right and wrong' answer. Feedback questions could include: I. What spending did you cut down on most?	Further practice listening and speaking about budgeting. Help students share ideas about financial planning and saving strategies.

	<p>II. How can we spend less and not stop spending on something completely (watching DVDs, packed lunches, changing phone tariff etc.)</p> <p>III. Share class tips for making savings</p> <p>Watch the second part of the 'Budgeting with Michaela' video to show the students what she decided on.</p>	
Closure 5 min	Draw out key achievements of the lesson: ideas and vocabulary, congratulate them on their work and encourage them to look after their money from then on.	Consolidate new vocabulary and skills

Potential problems and solutions

1. After watching the first part of the video, students may not remember all the figures so it's a good idea to have them ready on stills from the video, or you can simply dictate the figures if you wish to enhance your students' listening skills and review numbers.
2. Since this is likely to be the first time the students will have used financial vocabulary and at the same time speaking on a challenging topic in a foreign language, they may want to lapse into mother tongue during the group discussion. To minimise L1 usage and maximise productivity make sure you give clear simple models at the Starter stage and provide plenty of practice. Discourage any L1 usage at the Feedback stage.

References

1. Finance – Budget with MyBnk: <http://mybnk.org/financial-education-free-resources/lesson-plans-2/>

Выводы по итогам апробации в Пироговской школе

Наибольший интерес вызвало:

- к пятому году обучения (11 лет) школьники имеют в лучшем случае лишь начальный опыт общения с носителями языка, поэтому аутентичное (записанное не с целью обучения английскому как иностранному) видео представляет для них большой интерес, но одновременно и большую трудность;
- как наиболее привлекательную, полезную и непосредственно достижимую задачу учащиеся восприняли возможность научиться рассчитывать и рационализировать расходы и накопления.

Наибольшую трудность представляло:

- необходимость соотносить цифры с реальностью: детям не сразу стало очевидно, что полный отказ от некоторых расходов (мобильная связь, обеды) неразумен или невозможен, а цель чуть более отдаленная во времени становится тем самым более реалистичной;

- необходимость оперировать числами и вести подсчеты, одновременно рассуждая о них на английском языке, а также аудирование аутентичного текста, нацеленного на понимание и запоминание большого количества деталей.

Рекомендации:

- во время аудирования первой части необходимо оставить время для дополнительного просмотра части видео, где Микаэла говорит о своих расходах, либо предусмотреть возможность просмотра с постановкой на паузу, чтобы учащиеся имели достаточно времени внести информацию в рабочие материалы.