



# English

Year **5**

#сбережения  
#накопления  
#English  
#5 класс

## Lesson Topic: Just saving my money

*Lesson created by Maria Garder*

**Teacher's comments:** In this lesson, students do a complex writing activity based on the book, Little Critter: Just saving my money. The activity starts as a dictation of the first part of the book, which introduces the students to the situation and the characters and helps them focus on the storyline. Then students invent the rest of the story themselves, helped by several scaffold questions to channel their creativity. The final stage of the lesson is a discussion about financial planning and strategies of saving.

**Disclaimer:** The book, Little Critter: Just saving my money, is used purely as an example. Teachers should feel free to change the details of the story and use any suitable picture books not bound by copyright or, indeed, create basic illustrations of their own.

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

1. **English:** practice listening and writing by doing a dictation based on a story involving dialogue; continue a story in writing with their own ideas; talk about better strategies of saving, practice vocabulary related to saving (verb collocations such as save for sth, earn/make money etc.).
2. **Cross-subject:** understand the difference in punctuating dialogue in Russian and English texts.
3. **Financial Literacy:** understand the fundamentals of banking, opening a bank account, and strategies of saving.

**Key vocabulary and structures:** to save for sth, a money jar, to do chores, to earn money, to make money, to get money, to empty the dishwasher, to feed the dog, to sell sth, a savings account, to open an account

**When to teach:** *Passive skills.* To benefit from the lesson, students should be familiar

with vocabulary related to household chores, such as emptying the dishwasher, feeding the dog, etc., as well as be aware of punctuation in dialogues in Russian texts. Active skills: Students should be able to write simple sentences using present tenses.

**Time:** 40 minutes.

**Resources:** Whiteboard, markers, OHP and screen / computer, paper, pens.

### Lesson procedure

Timings	Activities	Goals
Warm up 5 min	Begin by asking students how they save money. (Or: review money saving tips from the Michaela's bag lesson.) Accept all sorts of ideas. Encourage use of savings and other finance vocabulary. Revise, prompt and write important money vocabulary on the whiteboard.	To activate finance-related schemata, revise vocabulary.
Dictation 10 min	Show pictures from the first 6 pages of the story, Little Critter, Just Saving My Money (see Visuals folder), in a presentation, slide by slide, and dictate the text. Remind students that this is a story with some dialogue and ask them to think, as they are writing, about how they would punctuate it. After the dictation, assign pairs (if you have an odd number, you have pairs and one threesome) and ask students to check their texts together paying special attention to paragraphs and dialogue punctuation. Set a time limit of 2 minutes. Then do a whole-class check, showing the pages, this time with the text. Ask students what was caused most problems/doubts. Be ready to expand on the differences between dialogue punctuation in Russian and English texts.	To practice listening and writing, to enable students to think about how text is organised and punctuated, to prepare students for further creative writing activity, to prompt basic ideas about ways of saving.
Creative writing 10 min	Stop after page 7 (I empty the dishwasher, but dishes are too heavy), ask students to finish the story using dialogues and give them a plan: <ul style="list-style-type: none"> <li>• What else does Little Critter do to save more money?</li> <li>• Does he change his mind / give up / sets himself a different goal?</li> <li>• What happens in the end?</li> <li>• What happens then to Little Critter?</li> </ul> Set a time limit (5-7 minutes)	To practice creative writing, to practice finance-related vocabulary, to enable students to think of better strategies of saving.
Discussion 10 min	Discuss results (first in groups then as a class), then show the rest of the story as it is in the book. Discuss the savings account option, ask students: <ul style="list-style-type: none"> <li>• Why was it important that Little Critter and his Dad go to the bank together? (Because you need to be of a certain age – 14 years old in Russia – to open your own bank account yourself.)</li> <li>• What is the book that Little Critter got at the</li> </ul>	To pool the students' saving strategies together, to practice reading, to introduce the concept of a savings account.

Timings	Activities	Goals
	bank? (a savings book) <ul style="list-style-type: none"> <li>Do you think we use savings books today? (Today, your contract with the bank is the essential document for any bank account, but, instead of a savings book, we use a Mobile bank i.e. banks send us SMS messages when money is taken out or added to our accounts, and banking applications where we can see all our transactions).</li> </ul>	
Closure 5 min	Ask students if they are saving for anything. Have this lesson's ideas helped them? 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. The students may have a creative block or lack of ideas as they are writing. Walk around the class carefully helping out individual students. However, try not to dictate whole ideas or sentences, it is a better idea to prompt them with questions.
2. Other students may want to write too much so make sure you have the key scaffold questions on the whiteboard for students as they are writing and set a very clear time limit.

### **References**

1. *Just Saving My Money* by Mercer Mayer (ISBN: 978-0-06-083557-6)

### **Выводы по итогам апробации в Пироговской школе**

#### **Наибольший интерес вызвало:**

- Учащиеся уже были знакомы с другими книгами из серии о маленьком Криттере и симпатизировали персонажу. Кроме того, им была близка и понятна его цель (накопить на скейтборд), так что, работая в парах, они охотно придумывали для героя возможные способы сбережения и накопления.

#### **Наибольшую трудность представляло:**

- оформление диалогической речи по английским правилам, довольно сильно отличающимся от правил русского языка.

#### **Рекомендации:**

- Если в конце урока у вас остается около пяти минут свободного времени, можно посвятить их разбору более и менее удачных примеров в историях, дать деперсонализированную обратную связь об ошибках и исправить их в режиме фронтальной работы, а также потренировать новые словосочетания.