



# English

Year **8**

#займы  
#кредиты  
#English  
#8 класс

## Lesson Topic: Debit or Credit

*Lesson created by Maria Garder*

**Teacher's comments:** In this lesson, students watch a video about the basic principles of banking and the main features of a debit and a credit card. After this, they write down the gist of the video in form of a table.

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

1. **English:** learn new vocabulary about the advantages and disadvantages of using a debit and a credit card, practice new vocabulary by writing down main points in form of a table.
2. **Cross-subject:** calculate and evaluate percentages.
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, credit score.

**When to teach:** *Passive skills.* To benefit from the lesson, students should be able to understand a talk by a native speaker aided by pictures and key terms written down.

**Active skills:** Students should be able to take notes while listening/watching and collapse information to write down the gist.

**Time:** 40 minutes.

**Resources:** Whiteboard, markers, OHP and screen / computer, video When to Use Credit or Debit (see Materials Folder), handouts (see Teacher's Materials file), paper, pens.

## Lesson procedure

Timings	Activities	Goals
Warm up 5 min	Begin by writing <b>debit card</b> and <b>credit card</b> on the whiteboard. Ask your students whether they know what those are and how they work. Elicit ideas, but don't go into detailed explanations at this stage.	To activate schemata of finance, present new ideas and vocabulary, get the students' interest.
Listening, Language Focus 25 min	Tell your students they are going to make financial recommendations for different people. To be able to do so, they need to understand the details about using debit and credit cards. Hand out tables (See Teacher's Materials file) and ask your students to focus first on the common things field. Play the first 25 seconds of the video and allow about 2 minutes for your students to write down key points and check in pairs. Do a whole class check (see Key). Then play the second part of the video (particularly important from 1:15 to 1:45) and check together as a whole class after letting your students check in pairs first. Repeat the same routine with the next parts of the video to teach pros and cons of both types of cards.	To teach and practice key vocabulary about advantages and disadvantages of using debit and credit cards, to practice listening for detail, to practice note-taking and speaking (semi-controlled).
Writing 15 min	Tell your students they are now going to use the new knowledge they have by giving financial advice to a person in a difficult situation. Hand out tasks (See Teacher's Materials file) and ask your students to think about their cases, give recommendations and give their reasons for the advice, writing 7-10 sentences. Set a limit of five minutes. While they are writing, walk around the class helping out with vocabulary where necessary. After your students have finished writing, ask some of them to read their recommendations aloud. Ask others if they agree or what they would have done differently and why.	To practice using new vocabulary and knowledge about using debit and credit cards in writing (free).
Closure 5 min	Go through the mistakes that you think need correcting most. Ask your students to be careful with credit cards in their life and finish the lesson.	To consolidate new vocabulary, knowledge and skills.

## Potential problems and solutions

- I. This is a vocabulary-intensive lesson. Provide students with as much support as possible, including printing out lists of new vocabulary with definitions/translations for them before the lesson.

## **References**

1. Video, When to Use Credit Or Debit:  
<https://www.youtube.com/watch?v=vNL5Kz-AK9M>
2. Credit terminology: <http://www.dfi.wa.gov/financial-education/information/credit-terminology>

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

### **Наибольший интерес вызвало:**

- просмотр анимационного фильма о дебетовых и кредитных картах – несмотря на очевидную его сложность для восприятия;
- возможность самостоятельно проанализировать преимущества и недостатки использования кредитных и дебетовых карт;
- практическая направленность урока, возможность принимать взвешенные решения о своих будущих тратах и накоплениях

### **Наибольшую трудность представляло:**

- восприятие на слух аутентичного текста, созданного в первую очередь для носителей языка;
- CLIL-компонент урока (обучение предмету на языке, совмещенное с обучением собственно языку), в силу очевидной сложности обсуждения новых явлений при помощи новой же лексики.

### **Рекомендации:**

- для менее подготовленных учеников можно либо снабдить ролик субтитрами, либо подготовить и распечатать транскрипт отдельных важных моментов.