



English

Year **9**

#займы
#кредиты
#English
#9 класс

Lesson Topic: Celebrity Calamity

Lesson created by Maria Garder

Teacher's comments: In this lesson, students study some of the key vocabulary about credit and credit cards. They work with an online minimum payment calculator. After this, they play an interactive game, Celebrity Calamity, in which they help a celebrity manage her money. Students learn and practice basic vocabulary related to banking and learn about the principles of banking and using credit cards.

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 new vocabulary through making choices in an interactive game.
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 basic instructions in a game. *Active skills:* Students should be able to make basic calculations and word them in English.

Time: 40 minutes.

Resources: Whiteboard, markers, OHP and screen / computer, handouts (see Teacher's Materials file), paper, pens; for the Celebrity Calamity game: one, two or three computers

with Internet connection (optionally, a similar number of iPhones or iPads with a free Celebrity Calamity Mobile as an application).

Lesson procedure

Timings	Activities	Goals
Warm up 5 min	Begin by briefly discussing the origin of the word interest , then ask your students to quickly perform maths operations to calculate percentage, such as “How much 10% of 100?” (10) “How about 12% of 200?” (24) “How much is 6% of 50?” (3) etc. Practice using the word per cent , stress that it doesn't have a plural form.	To activate schemata of finance, present new ideas and vocabulary, get the students' interest.
Reading, Language Focus 5 min	Depending on the number of computers/smartphones with Internet connection your students have, divide them into teams and ask them to read the definitions of the terms listed on the web-page of the online credit card minimum payment calculator (see link in References). Then let them play with the figures, changing balance, APR and minimum payment parameters and how it affects the total payoff time.	To teach and practice key vocabulary about using credit cards, to practice reading for detail.
Reading 15 min	Tell your students they are now going to play an online game where their role as a celebrity's manager will be to keep their boss happy by managing her money. In small teams, let students play Celebrity Calamity Online (or Mobile, if they can download it onto their iPhones/iPads) for 10-15 minutes. Go around and help out, explaining rules and celebrities' messages.	To practice using new vocabulary and knowledge about credit cards through an interactive online/mobile game.
Closure 5 min	Go through the students' achievements in the game by asking them to analyse what happened in the game, who has been promoted/lowered/fired and what they did that caused a particular outcome.	To consolidate new vocabulary, knowledge and skills.

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. Origin of the word interest in Concise Oxford Dictionary of English Etymology:
<http://www.oxfordreference.com/view/10.1093/acref/9780192830982.001.0001/acref-9780192830982-e-7875?rskey=rm0Pwe&result=7877>
2. Online credit card minimum payment calculator:
<http://www.bankrate.com/calculators/credit-cards/credit-card-minimum-payment.aspx>
3. Celebrity Calamity online game:
<http://financialentertainment.org/play/celebritycalamity.html>