WELLBEING
ENGLISH

Financial Health Day

Upper-Intermediate (B2-C1)

WARM UP

Part 1. Discuss the questions below.

1. How would you rate your current financial health on a scale of 1–10? Why?
2. Have you ever taken dedicated time to organise your finances? What did you do?
3. What worries you most about money right now?

Part 2. Read the statements below and decide if you agree (A), disagree (D), or partially agree (P). Then, explain your reasoning.

1. Fixed expenses, like rent or loan payments, should be your first priority. ____
2. Talking about money with your partner is unnecessary if you trust each other. ____
3. Automating savings makes reaching goals easier. ____
4. You should renegotiate credit card interest rates regularly. ____
5. Scheduling a day to focus on financial health wouldn't be helpful. ____

Part 3. Match each word/phrase to its correct definition. Can you guess any before looking at the options?

To be on edge	To get on the same page	Interest rate	Devote
Fixed expenses	Renegotiate	Tedious	Pampered

1. __________ Costs that stay the same each period (e.g. rent)
2. __________ Treat with excessive care or attention
3. __________ To spend time or effort on something
4. __________ Boring because it is long or repetitive
5. __________ To revise the terms of an agreement
6. __________ To share the same understanding or opinion
7. __________ The cost of borrowing money, expressed as a percentage
8. __________ Feeling nervous or anxious

Part 4. Complete the sentences with the correct words/phrases. Pay attention to how the words fit into the context!

1. She called the lender to __________ her mortgage's terms.
2. We left the spa feeling _________ and relaxed.
3. The bank's __________ is too high for me to manage.
4. I always feel __________ when my bank statement arrives.
5. We had a long talk so that we could __________ about our budget.
6. Balancing spreadsheets can be really __________.
7. My car loan is part of my monthly __________.
8. I plan to __________ a full day this weekend to review all bills.

VIDEO ACTIVITY

Part 1. Before watching the video, discuss the following question.

1. What would you expect to be the main steps in organising your finances?

Part 2. Watch the video. As you watch, write down all ten tips the speaker gives for taking care of your financial health.

Tips

1.
2.
3.
4.
5.
6.
7
8.
9.
10.

Part 3. Watch the video again and answer the following questions.

1. Why is “time” described as the “secret ingredient”?
2. Which fixed expenses does the speaker mention?
3. What are two “boring-but-necessary” tasks?
4. How often does the speaker recommend paying off debt?
5. What kind of spending does the speaker encourage?

Part 4. Decide if each statement is true (T) or false (F) based on the video. If false, can you correct it?

1. A “financial health day” should only focus on reducing spending.
2. You should revisit your plans a few weeks later.
3. Deleting delivery apps helps you save money.
4. Life insurance and 401(k) sign-ups are optional during this day.
5. Unsubscribing from shopping newsletters is a way to redesign your online environment.

VIDEO FOLLOW-UP

Part 1. Discuss the following questions.

1. Did the speaker’s tips surprise you? Which one most?
2. How do you feel about scheduling a financial day?
3. Which tip will you implement first, and why?

Part 2. Financial Health Reflection & Goal-Setting

Step 1: Reflect on your own financial health and answer these questions:

1. What is one large fixed expense you could reconsider?
2. How could you automate your savings starting this month?

Step 2: Write/discuss a short personal action plan with 2-3 small, realistic steps you could take to reduce spending and improve your financial health.

Step 3: Discuss your action plan with your teacher. What challenges might you face? How can you stay motivated?

Part 3. Match each idiom to its correct definition. Can you guess any before looking at the options?

Made of money	Money doesn't grow on trees	Save some money for a rainy day
Spend money like water	Put your money where your mouth is	Break the bank

1. _________ To use up all your money and leave yourself with nothing
2. _________ To show by your actions and not just your words that you support or believe in something
3. _________ To live as if you have unlimited money
4. _________ To be extremely wealthy
5. _________ To set aside savings for emergencies
6. _________ A reminder that you can't get money without working for it

Part 4. Complete the sentences with the correct idioms. Pay attention to how the words fit into the context!

1. You're always buying the latest gadgets—you really ___________.
2. Remember, ____________: you can't afford to treat every weekend like a holiday.
3. He claims he cares about the environment—now's the time to ___________ and fund that recycling project.
4. She inherited a fortune; she's practically ___________.
5. I need to ___________; you never know when unexpected expenses will pop up.
6. Renovating the house won't ___________ if we shop around for good deals.

Part 5. Discuss the following questions.

1. If you were **made of money**, what would you spend your money on?
2. How do you remind yourself that **money doesn't grow on tree**s?
3. How do you **save** some money **for a rainy day**?
4. Do you know anyone who **spends money like water**?
5. When have you **put your money where your mouth is**?
6. What purchase would **break the bank** for you?

REVIEW ACTIVITY & FINAL THOUGHTS

Part 1. Use each of the words/phrases in a sentence to talk about planning a successful financial health day. Try to make your sentences as creative as possible!

To be on edge	To get on the same page	Interest rate	Devote
Fixed expenses	Renegotiate	Tedious	Pampered

Part 2. Discuss the questions below to reflect on what you've learnt during the lesson.

1. After learning these tips, do you think you'll schedule a financial health day? Why or why not?
2. The speaker suggests tackling fixed expenses first. Would this approach work for you? Why?
3. Deleting distracting apps was recommended—do you have any apps that you feel you should delete?
4. What is your biggest takeaway from this lesson?