

Teacher's Guide

Financial Wellbeing – Intermediate (B1-B2)

Canva Presentation Link: https://www.canva.com/design/DAGuC9kSVK0/L-Y-dj2_fgE4Zmw6nn4J2A/view?utm_content=DAGuC9kSVK0&utm_campaign=designshare&utm_medium=link2&utm_source=uniqueLinks&utlId=hf2437ebdf5



Editable Presentation Link:

https://www.canva.com/design/DAGuC9kSVK0/ar5SzXo26PIA600UujlDdg/view?utm_content=DAGuC9kSVK0&utm_campaign=designshare&utm_medium=link&utm_source=publishsharelink&mode=preview

Editable Worksheet Link: https://www.canva.com/design/DAGuC5b-sj8/KIXkTaFej8FhCp5RV05FWg/view?utm_content=DAGuC5b-sj8&utm_campaign=designshare&utm_medium=link&utm_source=publishsharelink&mode=preview

https://www.canva.com/design/DAGuC5b-sj8/KIXkTaFej8FhCp5RV05FWg/view?utm_content=DAGuC5b-sj8&utm_campaign=designshare&utm_medium=link&utm_source=publishsharelink&mode=preview

Part 1. Students look at the categories and discuss which two they spend the most money on in a typical month. Encourage students to give more details.

Part 2. Students discuss the questions.

Part 3. Students read the descriptions and choose which one sounds most like them. Encourage students to give more details.

Part 4. Students choose one option in each pair, giving a reason or example.

Part 5. Students read the situations and match each situation to the most suitable financial word.

Answer key:

1. Income
2. Loan
3. Budget
4. Investment
5. Debt
6. Expense
7. Spending habits
8. Savings

Part 6. Students discuss what they would do in each situation.

Part 7. Students read the short situations and try to guess the meaning of the phrasal verbs from context. Then, students answer the question.

Save up – collect money gradually

Fork out – pay a large amount unwillingly

Cut back on – spend less on something

Pay off – completely repay a debt

Splash out – spend a lot on a treat

Set aside – keep money for a specific purpose

Run up – accumulate a large bill or debt

Part 8. Students complete each statement with the correct idiom. Then, students decide whether they agree or disagree with the statement and explain why.

Answer Key:

1. **Throwing money down the drain** (*wasting money on something unnecessary or useless*)
2. **Tighten your belt** (*reduce spending because you have less money*)
3. **On a shoestring budget** (*with very little money*)
4. **Live within your means** (*spend only what you can afford*)
5. **Cost an arm and a leg** (*be extremely expensive*)
6. **Make ends meet** (*have just enough money to cover basic expenses*)

Part 9. Students read the situation and discuss the questions.

Reflection

Students complete the sentences with their own ideas.