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Сборник специальных модулей по финансовой грамотности для УМК по английскому языку

5 - 9 классы

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# Концепция формирования финансовой грамотности в курсе английского языка 5-9 классов

**общеобразовательной организации**

## Цели и задачи формирования финансовой грамотности в курсе английского языка 5-9 классов общеобразовательной организации

Современный финансовый рынок предоставляет населению страны гораздо более широкий ассортимент возможностей для управления собственными средствами, чем 5—10 лет назад. Сегодня такие термины как дебетовая и кредитная карточка, потребительский кредит, ипотечный кредит, банковский депозит и т.д. прочно вошли в нашу повседневную жизнь. В настоящее время быть финансово грамотным необходимо, так как правильное распоряжение финансами — верный путь к улучшению благосостояния населения в частности, и залог здорового развития экономики России в целом. Недостаток финансовых знаний у населения приводит к неэффективному распределению личных сбережений, увеличению финансовых злоупотреблений, к накоплению избыточных кредитов, которые впоследствии очень сложно погасить, и многим другим серьезным проблемам. Соответственно, полученные еще в школе знания в сфере финансов помогут свести к минимуму количество ошибок, связанных, в частности, с распределением денежных средств по мере взросления и приобретения самостоятельности у населения, а также составят основу финансовой безопасности и благополучия в будущем.

Финансово образованные люди смогут эффективно планировать и использовать личный бюджет, принимать эффективные решения в области личного капитала, исходя из своих интересов и желаний, избегать излишних трат, ориентироваться в услугах и продуктах, предлагаемых банками и другими финансовыми институтами, снижать риски мошенничества.

Сегодняшние учащиеся школы через несколько лет станут активными участниками финансового рынка, поэтому очень важно заложить на ранней стадии взросления основы финансовой грамотности, чтобы они могли разбираться с налоговыми декларациями, выбирать себе пенсионные планы, сберегать свои накопления, правильно принимать инвестиционные и иные финансовые решения и др.

В Национальной программе повышения уровня финансовой грамотности населения Российской Федерации отмечается, что существенно усложнившаяся финансовая система, ускорение процесса глобализации и появление широкого спектра новых сложных финансовых продуктов и услуг сегодня ставят перед людьми непростые задачи, к решению которых они зачастую оказываются неподготовленными.

Для обеспечения населения достаточными знаниями по финансовым вопросам необходимо создать и ввести в действие систему финансового образования для разных категорий граждан, начиная со школы. Курс финансовой грамотности может быть логично встроен и в учебную программу предмета «Английский язык» с 5 по 9 классы. В рамках этого предмета школьники могут получить навыки планирования личных финансов (карманные деньги, временная работа и т.д.) и бюджета семьи, оптимизации соотношения сбережений и потребления, оценки рисков и принятия продуманных решений при инвестировании личных средств и т.д..

Основные направления деятельности, направленные на повышение уровня финансовой грамотности населения, определяет понятие финансовой грамотности как способность граждан России:

* эффективно управлять личными финансами;
* осуществлять учет расходов и доходов домохозяйства и осуществлять краткосрочное и долгосрочное финансовое планирование;
* оптимизировать соотношение между сбережениями и потреблением;
* разбираться в особенностях различных финансовых продуктов и услуг (в том числе инструментов рынка ценных бумаг и коллективных инвестиций), иметь актуальную информацию о ситуации на финансовых рынках;
* принимать обоснованные решения в отношении финансовых продуктов и услуг и осознанно нести ответственность за такие решения;
* компетентно планировать и осуществлять пенсионные накопления.

Безусловно, не все из выше перечисленных аспектов финансовой грамотности могут быть детально разобраны на занятиях по английскому языку в основной школе в силу возрастных и социальных особенностей школьников, но познакомить учащихся с такими понятиями, как, например,

«деньги» и «семейный бюджет», осветить такие темы, как финансовые риски и способы защиты от них, механизмы взаимодействия семьи и государства и др., вполне реальная задача, которая может быть решена учителем английского языка. При интегрировании курса финансовой грамотности в предмет педагогу необходимо подбирать учебные материалы и задания с учетом возрастных и индивидуальных особенностей школьников, способствующие развитию интереса и мотивации к изучению данного материала.

## Методологические основы формирования финансовой грамотности школьников 5-9 классов в курсе английского языка общеобразовательной организации

Всемирный банк определяет финансовую грамотность как «способность человека принимать обоснованные решения по использованию и управлению своими деньгами»1. Умение управлять финансовыми потоками не является врожденной способностью человека, оно может быть получено в ходе образовательного процесса. Молодежь, получая представление о финансах, вырабатывает навыки планирования бюджета, аккумулирует средства для финансирования дальнейшего образования и покупки жилья. Следовательно, исходя из современных реалий, можно сделать вывод: уроки финансовой

1 Всемирный Банк [Электронный ресурс] // Режим доступа: [www.worldbank.org](http://www.worldbank.org/)

грамотности в программе современной российской школы занимают очень важное место, их актуальность очевидна, так как именно на этих занятиях школьники

* начинают осознавать себя в качестве члена семьи, общества и государства,
* понимать причины экономических проблем семьи,
* сопоставлять доходы и расходы,
* рассуждать о доходности или убыточности вложений на простых примерах,
* адаптироваться в мире финансовых отношений человека с финансовыми институтами.

В настоящий период финансовая образованность является необходимым элементом общей культуры современного молодого человека, так как российские школьники уже с достаточно раннего возраста становятся потребителями: покупают товары, пользуются мобильными приложениями, расплачиваются пластиковыми картами. Соответственно, данные занятия научат их уважать деньги и правильно ими пользоваться, понимать свои реальные потребности и отличать их от сиюминутных желаний, возникающих под влиянием рекламы, задумываться об инвестициях и т.д.

Элементы курса финансовой грамотности могут и должны войти в программу предмета «Английский язык» в основной школе, так как при правильном подборе, распределении и работе с соответствующим данной тематике материалом (в ходе прочтения текстов, прослушивания аудиоматериалов, обсуждения, ролевых игр, презентаций, проектной деятельности и) учащиеся смогут освоить базовую финансовую терминологию и расширить свои представления о финансовой стороне жизни (планирование личного бюджета, формировании представления о необходимых тратах, умение откладывать деньги для определенных целей и соизмерять свои сбережения со стоимостью покупок и их необходимостью).

Концепция преподавания основ финансовой грамотности в рамках предмета «Английский язык» остается такой же, как в преподавании других школьных предметов. Ряд актуальных вопросов с финансовой составляющей может быть органично встроен в обязательный перечень изучаемых в школе тем в курсе английского языка основной школы. Темы возникновения денег, карманных денег, личного бюджета, учета и планирования своих доходов и расходов, соотношения цены и качества являются важными и интересными для школьников 5-9 классов. Им также будет полезно познакомиться и научиться оперировать экономическими терминами, получить актуальные сведения об экономической ситуации в своей стране и за рубежом. Эти знания и умения подготовят учащихся к более серьезному и углубленному рассмотрению финансовой тематики и повышению уровня их финансовой грамотности на уроках английского языка в 10–11 классах.

Для формирования финансовой грамотности на уроках английского языка в 5-9 классах предлагается применять следующие методологические подходы: компетентностный, личностно-деятельностный, контекстный, практико-ориентированный, интегративный, субъектный.

*Компетентностный* подход позволяет определить содержание и место финансовой грамотности в системе компетенций выпускника общеобразовательной школы. Применяя *личностно-деятельностный* подход в обучении финансовой грамотности в рамках английского языка, учитель ставит в центр обучения ученика с учетом его мировоззрения, жизненных целей, возрастных особенностей. Исходя из интересов обучающегося, уровня его знаний и умений, учитель определяет учебную цель занятия, а затем формирует, направляет и корректирует весь образовательный процесс в целях развития как личности отдельного обучающегося, так и всего класса в целом. *Контекстный и практико-ориентированный* подходы предполагают сближение учебного процесса с реальной жизнью, т.е. возможность применения полученных финансовых знаний в повседневных ситуациях. Благодаря *интегративному* подходу обеспечивается логическая

межпредметная связь аспекта финансовая грамотность и дисциплины английский язык. *Субъектный* подход обеспечивает условия для личностного развития школьников, выражающегося в способности успешно адаптироваться в постоянно меняющемся образовательном и социокультурном пространстве, в потребности и готовности дальнейшего развития. *Субъектный* подход также предполагает готовность и способность обучающихся управлять своими действиями, планировать способы своей деятельности, реализовывать намеченные планы, контролировать ход и адекватно оценивать результаты своих действий.

# Образовательные технологии

Перечисленные выше методологические подходы подразумевают практическое освоение новой финансовой информации учащимися, т.е. на занятиях должны использоваться современные формы обучения, характеризующиеся высокой коммуникативной направленностью и активным включением учащихся в учебную деятельность. Предлагаемые школьникам задания должны способствовать адаптации школьников к современным социальным условиям и обеспечивать возможность применения финансовых знаний, умений и навыков (ЗУН), полученных на занятиях, в реальных жизненных ситуациях, так как обществу нужны люди, быстро ориентирующиеся в современном мире, самостоятельные и инициативные, достигающие успеха в своей деятельности.

Поиск новых, более эффективных средств обучения приводит педагогов к пониманию того, что на занятиях по английскому языку, включающих модули по финансовой грамотности, также следует использовать весь спектр форм и методов обучения: деятельностные, групповые, игровые, ролевые, практико-ориентированные, проблемные, рефлексивные и прочие. Данные формы и методы подразумевают индивидуальную, парную, групповую, коллективную работу учащихся с учетом их возрастных особенностей и включают вопросы, тесты, практические задания, игры, эссе, проблемные ситуации, несложные кейсы,

исследования и проекты. Задания моделируют ситуации реальной жизни, в которых учащемуся необходимо высказать свою точку зрения и/или выработать совместное решение (например, в семье или в коллективе) по финансовому вопросу (планированию бюджета, взятии кредита или ипотеки, инвестированию и т. д.). В ходе учебного курса у учащихся формируются умения и навыки работы с текстами, таблицами, схемами, диаграммами, а также навыки поиска, анализа и представления важной/необходимой информации, критического мышления, умения вести дискуссию и публичные выступления.

В процессе преподавания финансовой грамотности с успехом может применяться проектная деятельность, которая на данном этапе занимает особое место в школьном образовании. В основе проектной работы лежит творческая деятельность ученика, которая в свою очередь подразумевает развитие эмоциональной и интеллектуальной сфер личности, занимающейся изучением значимой для нее проблемы, предпринимающей самостоятельные действия для ее решения и презентующей конечный продукт по завершению. В ходе обучения финансовой грамотности учащимся могут быть предложены такие актуальные и интересные темы проектов как

5-6 классы: «Зачем нужны деньги?», «Национальные валюты», «Мои карманные деньги»;

7-9 классы: «Распределение семейного бюджета», «Мои сбережения»,

«Хочу и могу», «Как заработать деньги», «Заработать и преумножить» и др.

Выполнение проекта приведет как к лучшему усвоению теоретического материала по рассматриваемому вопросу, так и к формированию конкретных практических навыков в вопросах финансовой грамотности.

1. **Основные модули финансовой грамотности в программе по английскому языку для 5-9 классов**

В программу по английскому языку для 5-9 классов общеобразовательной школы предлагается ввести модули по финансовой грамотности, основным содержанием которых будут

* Деньги, их история, виды, функции;
* Семейный бюджет;
* Экономические отношения семьи и государства;
* Семья и финансовый бизнес;
* Собственный бизнес.

Модули могут быть одинаковыми в каждом классе, но материал и образовательные технологии должны варьироваться с учетом возрастных особенностей учащихся. Ниже предлагаются разделы, которые могут органично интегрироваться в тематику уроков программы по английскому языку для 5-9 классов:

1. Вводная беседа: Финансовая грамотность: актуальность курса, основные разделы курса и базовые понятия финансового курса.
2. Работа и деньги. (Возможные модули раздела с учетом возрастных особенностей и уровня владения языком учащихся: Азбука финансов (вводное занятие): история денег; Формы денег: монета, банкнота, пластиковая карта; Валюта разных стран; Роль денег в нашей жизни. Подарок другу).
3. Искусство ведения бюджета. (Возможные модули раздела с учетом возрастных особенностей и уровня владения языком учащихся: Понятие личных финансов; Карманные деньги. Как правильно распоряжаться личными деньгами; Личный и семейный бюджет; Личные доходы и расходы; Как и где правильно делать покупки; Моя копилка. Бережное отношение к деньгам; Желание и возможность).
4. Самостоятельная жизнь. (Возможные модули раздела с учетом возрастных

особенностей и уровня владения языком учащихся: Как начать зарабатывать. Сколько нужно человеку?; Учимся экономить. Сохранить и приумножить; Финансовая независимость и финансовое благополучие; Налоги; Инвестирование; Финансовые риски; Формы организации бизнеса; Банки и банковские продукты; Страхование; Пенсионное обеспечение. Влияние рекламы.)

1. Кредиты. (Возможные модули раздела с учетом возрастных особенностей и уровня владения языком учащихся: Что такое банк и чем он может быть вам полезен; Долг платежом красен; Виды кредитов; Ипотека)
2. Контроль. Подготовка и оформление творческих исследовательских проектов учащихся. Защита проектов.

Все темы представлены в живой и интересной для учащихся форме, так как на занятиях не только читаются тексты по финансовой тематике, но и выполняются упражнения на догадку, обсуждаются актуальные финансовые вопросы, предлагаются ролевые игры и кейсы, моделирующие поведение учащихся в различных ситуациях, связанных с финансовой составляющей. В рамках данной тематики учащиеся расширяют свой терминологический финансовый словарь, а также углубляют знания и закрепляют умения, полученные при изучении других школьных предметов по данной тематике, Таким образом, английский язык как школьный предмет вносит свой вклад в формирование финансовой грамотности учащихся.

## Описание ожидаемых результатов освоения учебного модуля по финансовой грамотности в курсе английского языка

### 5 класс

* + оперировать простейшими финансовыми понятиями и терминами на английском языке;
  + знать функции денег, валюту различных стран на английском языке;
  + уметь считать деньги;
  + рационально относиться к денежным средствам;
  + знать основные источники доходов в семье и обязательные семейные расходы;
  + принимать участие в составлении сбалансированного семейного бюджета;
  + понимать, что такое карманные деньги и как их можно эффективно использовать;
  + развивать качества, необходимые для принятия самостоятельных решений по денежным вопросам;
  + понимать сущность денег как нравственной категории, правильно соотносить духовные и материальные ценности;
  + знать основные элементы культуры обращения с деньгами.

### 6 класс

* + оперировать базовыми финансовыми понятиями и терминами на английском языке;
  + знать природу денег и культуру обращения с деньгами;
  + развивать экономическое мышление и осознавать, что финансы это многогранное понятие;
  + осознать принцип «сначала зарабатываем – потом тратим»;
  + понимать, что стоимость товара и услуг зависит от материала и сложности его производства, качества и нужности;
  + понимать, зачем нужно накопление;
  + нести ответственность за принятое финансовое решение;
  + критически относиться к «нетрудовому» доходу и богатству и положительно как результату труда человека;
  + понимать, что ваши деньги бывают объектом чужого интереса;
  + понимать, что главные ценности – жизнь, отношения, радость близких людей – за деньги не купишь.

### класс

* + расширить финансовый терминологический словарь на английском языке;
  + осознавать себя как члена семьи, общества и государства;
  + понимать основные экономические проблемы семьи и участвовать в их обсуждении;
  + понимать связь семьи и государства в финансовой области;
  + владеть начальными навыками адаптации в мире финансовых отношений: сопоставлять доходы и расходы;
  + понимать личную ответственность за свои поступки;
  + уметь планировать собственный бюджет;
  + рассматривать варианты собственного заработка;
* развивать навыки сотрудничества со взрослыми (учителем) и сверстниками в разных игровых и реальных экономических ситуациях на английском языке.

### класс

* понимать принципы финансового планирования и разумных покупок, определять приоритеты и т. д.
* уметь пополнять свои финансовые знания;
* понимать разницу между понятиями «хочу» и «могу».
* понимать, что планирование позволяет сберечь деньги.
* уметь принимать правильные финансовые решения, составлять личный финансовый план
* иметь представление о банкротстве, страховании, кредите, банковских вкладах, финансовых рисках.
* понимать, что сбережения, инвестиции, банки, кредиты, депозиты, ценные бумаги - есть источник финансовой стабильности, а следовательно, и благополучия любого человека.

### класс

* усвоить базовые понятия и терминов курса, используемых в финансовой сфере на английском языке;
* развить навыки принятия самостоятельных финансово обоснованных решений;
* вырабатывать аргументированные суждения для оценки возможных последствий принимаемых решений по финансовым вопросам;
* уметь отбирать информацию и работать с ней на различных носителях, понимать роль информации в деятельности человека на финансовом рынке.

## Специальные модули для учебника по английскому языку для 5 – 6 классов

### Topic: What is Money?

##### Money Facts

* Cattle, grain, fur, different metals and other things were a kind of money (barter) many, many years ago.
* We use money (cash) to pay for goods and services in the modern world.
* Money usually takes the form of coins, banknotes (or bills in the US), debit and credit cards and bank balances. We also use the Internet to pay for goods on-line.
* The Russian ruble (*or* rouble) is the currency of the [Russian Federation](https://en.wikipedia.org/wiki/Russia), 100 kopecks make ONE ruble.
* The Russian ruble uses the ruble sign as a symbol.
* Coins and banknotes are popular items for collectors, especially rare, old and misprinted ones.

*Say if the sentences below TRUE or NOT TRUE. Use the information from the section* ***Money Facts*** *to explain why you think so.*

|  |  |  |  |
| --- | --- | --- | --- |
| **№** | **Fact** | **True** | **Not True** |
| 1 | People paid by different things for goods and services a long  time ago. |  |  |
| 2 | We use only cash to buy something at present. |  |  |
| 3 | We can buy a lot of toys at 100 roubles. |  |  |
| 4 | We never use the Internet to pay for products. |  |  |
| 5 | People pay by roubles in the RF. |  |  |
| 6 | 200 kopecks equal 200 roubles. |  |  |
| 7 | Collectors want to get special coins and banknotes. |  |  |

##### http://xn----etbcecq3aeej0cyge.xn--p1ai/wp-content/uploads/2017/01/%D0%BA%D0%BE%D0%BF%D0%B5%D0%B9%D0%BA%D0%B8.pnghttp://tursamara.com/attachments/Image/1_RUB_20051.png?template=facebookIdentifying Coins

|  |  |
| --- | --- |
| **Look at modern Russian kopecks.** | **Look at modern Russian rubles in coins.** |

**It’s interesting!** We practically don’t use coins of 1 and 5 kopecks but they still exist. We need coins of 10 and 50 kopecks very seldom.

In Russia now we use banknotes of 50, 100, 1000, 5000 rubles. We practically don’t use the banknotes in 5 and 10 rubles, they are mostly in coins now.

Look at modern Russian rubles in banknotes.



Now we also use new banknotes worth 200 and 2,000 rubles. You can see them below.



##### How much are Mr Fisher’s tickets?

Read the dialogue. Answer the questions:

1. *How much are Mr Fisher’s tickets?*
2. *How does he pay?*
3. *What is PIN?*
4. *Why do we need to use PINs when we pay by card?*

|  |  |
| --- | --- |
| ***Cashier*** | Good morning, how can I help you? |
| ***Fisher*** | Hello. I’d like to buy two tickets for this comedy film, please. |
| ***Cashier*** | Certainly. There are available seats in the fourth row near the aisle which cost  150 RUB each, and some near the centre ... 250 RUB each. Which would you like? |
| ***Fisher*** | Mmmm ... The ones near the centre, I think. |
| ***Cashier*** | So, two seats near the centre. That comes to a total of RUB. How would  you like to pay? |
| ***Fisher*** | Can I pay by bank card? |
| ***Cashier*** | Certainly. Just put it into the machine and enter your PIN. |
| ***Fisher*** | Sure. |
| ***Cashier*** | Thank you. You can take your card. And here are your tickets. We start at 8 pm.  Enjoy the movie. |
| ***Fisher*** | Thank you very much. |

##### Homework:

###### Choose the Russian banknote you like best of all and draw it paying attention to its specific features. Be ready to describe it for your partner in class and ask them to guess what money you drew.

1. *Make a puzzle hiding financial words inside it and asking your students to find them*

### Topic: Notes and Coins

The money used in a country is its **currency**. The currency in Britain is the British pound or *pound sterling (*GBP)*. The sign is* [£](https://ru.wikipedia.org/wiki/%C2%A3). There are notes or banknotes for:

5, 10, 20, 50 pounds

The British pound is divided into 100 pence. There are coins for 1, 2, 5, 10,

20, 50 pence and 1 and 2 pounds.

##### Changing Money

Anastasia is going on holiday to Great Britain. To change or to exchange money, she goes to a bank or bureau de change. She asks a lot of questions there. *Read the questions below and try to answer them. Then to check your ideas match the answers given below the questions to them.*

Anastasia’s questions:

* 1. What’s the currency in Great Britain?
  2. What’s the exchange rate? I mean, how many Russian rubles are there to the British pound?
  3. How much commission do you charge? = How much does it cost to change money?
  4. Can I change Russian rubles in Great Britain? Can I change euros into British pound in Great Britain?
  5. If I have some British currency at the end of my holiday, can I change it back into rubles here in Russia?

Cashier’s answers:

1. There are Russian rubles to the British pound.
2. We charge 0 per cent commission.
3. It’s the British pound.
4. Yes, you change the notes back, but not the coins.
5. Unfortunately, no. But yes, there is no problem with changing euros into British pound in Great Britain.

## Word Search 1

*Find the words listed below in the crossword and circle them.*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| R | I | L | M | O | Q | T | P | S | E | L | L | O | Z | M |
| E | M | T | L | Y | Z | I | J | A | T | M | B | R | R | O |
| T | U | I | C | D | M | N | T | V | S | T | O | C | K | L |
| U | G | C | A | S | H | O | C | E | N | T | N | V | E | T |
| R | L | K | S | V | C | L | Q | R | A | P | D | G | F | Y |
| N | F | E | X | M | K | D | O | L | L | A | R | V | S | C |
| M | N | R | D | P | Q | B | U | Y | I | L | M | Q | Y | F |
| P | F | I | N | A | N | C | E | K | H | P | C | L | L | H |
| C | P | S | B | I | L | L | D | B | M | T | B | F | B | K |
| G | H | K | S | A | V | N | U | T | B | O | N | R | A | T |
| P | D | V | C | I | N | V | E | S | T | L | Z | C | N | P |
| Z | Y | L | M | O | O | F | K | L | S | Y | B | A | K | Q |

Find these 15 words in the search above.

|  |  |  |  |
| --- | --- | --- | --- |
| SAVE | ATM | cent | calculate |
| invest | dollar | bill | finance |
| risk | bond | stock | bank |
| return | cash | sell |  |

## Word Search 2

Find the words listed below in the crossword and circle them.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| D | A | W | U | Y | S | E | T | R | X | Q | P | W | N | O | M | V |
| E | Z | B | A | F | G | B | E | C | D | D | C | E | B | F | A | U |
| O | V | G | C | N | L | A | K | I | J | J | I | K | H | K | G | L |
| C | A | R | A | M | D | R | Q | M | P | N | O | O | N | P | M | I |
| F | X | H | S | T | O | E | F | U | T | V | S | W | R | X | Q | Z |
| H | C | E | N | T | D | N | C | Q | B | L | A | K | Z | U | Y | K |
| B | B | E | H | M | R | N | E | O | H | I | V | Y | W | Z | X | S |
| G | B | I | N | L | O | A | P | Y | U | B | J | B | J | A | C | Y |
| A | R | F | L | M | K | Q | D | V | W | R | V | K | T | Q | D | J |
| A | C | G | I | L | S | J | R | E | X | O | Z | W | L | U | M | R |
| Z | Y | J | H | P | N | L | U | I | D | K | A | X | I | R | E | X |
| I | R | Q | Y | S | H | O | R | T | T | E | R | M | Y | V | N | I |
| K | D | K | B | C | J | N | W | G | H | R | P | R | H | S | F | Q |
| J | S | P | X | I | H | G | I | U | S | B | C | O | L | K | O | N |
| L | E | L | A | D | K | T | E | D | F | E | C | A | S | H | G | H |
| P | T | M | W | G | S | E | L | L | V | Q | D | G | G | I | P | P |
| M | F | O | Z | E | L | R | Y | X | P | W | B | E | Z | J | T | V |
| O | U | N | V | M | F | M | N | O | Z | A | C | N | F | I | H | G |
| N | G | Q | A | R | B | S | C | T | D | V | E | T | N | O | F | M |

Find these 15 words in the search above.

|  |  |  |  |
| --- | --- | --- | --- |
| money | sell | trade | cent |
| bill | buy | broker | short term |
| long term | now | deposit |  |
| change | cash | agent |  |

## Topic: Can I afford it?

**Discussion:** *How do people get money? In your opinion how do they mostly use their money?*

* *Spend it on something they need;*
* *Spend it on something they want;*
* *Save it for the future;*
* *Share it with other people to help.*

*Are you careful with your pocket money? What do you do with the money you get as a present from your relatives? What do you do to save money? Is it easy for you? Why?*

##### It's so expensive

Lesley works as a teacher in London. She says: “Living in the city is very expensive! Transport and clothes cost a lot of money and food prices are high too. I can't afford to go out very often: I don't have enough money. I spend all my money. I don't have any money left at the end of the month - it's difficult to save (= keep and not spend).”

##### Careful with money

Lesley is talking with her friend Camilla.

|  |  |
| --- | --- |
| ***Camilla*** | Are you careful with money? |
| ***Lesley*** | Yes, I am. I try not to spend too much. |
| ***Camilla*** | How do you try to save money? |
| ***Lesley*** | I try not to spend too much. I go to  shops when there is a sale - with lower prices than usual. |
| ***Camilla*** | Yes, when I'm at the supermarket, I look for special offers - for example  when you get two products for the price of one. |
| ***Lesley*** | And I try not to waste money by buying things I don't need. |
| ***Camilla*** | Are you renting *(= paying money to live in a building that someone else owns)* or buying your house? |
| ***Lesley*** | I'm buying it. I borrowed £200,000 from the bank but it's difficult to repay the loan. What about you? |
| ***Camilla*** | The bank lent me £185,000 and I have to pay back £700 per month. |

***Note***: You can say '£700 per month' or '£700 a month'.

***Exercise 1*** *Choose the correct word to complete each sentence. The text “Can I afford it?” can help you.*

1. The bank ....................... (lent/loan) me 150,000 rubles and I .......................

(repay/repayment) 550 rubles a month.

2. I have a ....................... (loan/lend) to buy a car. The .......................

(repayments/repaid) for this are 25,000 rubles per month.

1. It (cost/costs) so much to eat out in restaurants! I prefer to eat at home.
2. I get 60,000 rubles a month from my job. I spend 40,000 rubles and .......................

(save/savings) 20,000 rubles.

1. I ....................... (borrow/borrowed) 40,000 rubles for a long holiday. Then I won some money so I (repay/repaid) 10,000 rubles.

***Exercise 2*** *Choose the correct word to complete each sentence. The text “Can I afford it?” can help you.*

1. If you want to buy things at lower prices, you go to a shop where there's a

........................

1. If you want to buy things more cheaply at supermarkets, you look for

..............................................

1. If you don't have enough money to buy something, you it.
2. If you spend more money than necessary, you money.
3. If something costs a lot of money, it is ........................

6 If you pay money to live in a house or flat owned by someone else, you it.

***Exercise 3*** *Read the case about Tony and calculate the money he managed to keep. What advice can you give him? Why is it important to know how to count money?*

Last Sunday my grandparents came to see us and brought some presents for all our family. They were cakes and flowers for Mom and Dad and 1000 roubles for me and my elder brothers Andrew and Peter. I got some advice from them how I could use it. It was useless, so I went to the toy shop and bought a toy lorry at 200, it broke in 10 minutes! Good buy 200 roubles!

I wanted to get it back so I bet that I could jump 300 times. Andrew won. Good buy 100 roubles!

I bet that I could sing for an hour without stopping. Peter won. Good buy 100 roubles!

I bet that I could win a chess game. I didn’t think my Dad could make me pay! Good buy 100 roubles!

I wanted to save my banknotes! Honestly! But my friend Nick rented me his laser sword for the whole evening! I wanted it so badly!!! Good buy 200 roubles!

When I played with the laser sword I dropped and lost 100 roubles somewhere! I never found it!

I was so upset that I used some unpleasant word and my Dad fined me! Good buy 100 roubles!

I wanted to save the rest of my money… Honestly! But there was a new cartoon I wanted to see so much! It cost 100 roubles.

I like saving money, it’s good and clever! So I have … How much to save?

## Topic: Understanding the Concepts of Earning & Saving

**Age group:** 11+

Aims:

* Understand the concepts of having a financial goal and saving money to reach that goal.
* Recognize that money is earned from work done.
* Explain the concept of saving as giving up buying something today in order to buy something more valuable, or more important in the future.

**Level:** B1/B2

**Time:** 45x2 minutes

**Materials:** handouts

Lesson 1

**Plan**

|  |
| --- |
| Write the definitions for the words *Goal*, *Save*, and *Savings, Wants* and *Needs* on a sheet of paper or the blackboard and display for the class:  ***Goal*** *(noun): something you want to work hard to get for yourself or someone you care about.*  ***Save*** *(verb): to keep money to use in the future rather than spend it now.*  ***Savings*** *(noun): money that you have kept to use for a future goal instead of spending it right away.*  ***Wants*** *(noun):*  ***Needs*** *(noun):*  Draw students' attention to the words *goal*, *save*, and *savings* definitions on the chart paper. Read each definition aloud, emphasizing the difference between the verb "save" and the noun "savings." Ask the students to give examples to describe them. For, a "goal" might be to buy a special product; to "save" is to hold aside money for that special product by not spending it on other things; and "savings" is the money saved to buy the product.  Tell students about a time you wanted something, but didn't have enough money to buy it. Explain how you worked to earn money and saved by putting some of the money aside. Describe what it was like to finally buy what you wanted. Now ask students to describe their own experiences of wanting something and not having enough money to buy it. Ask whether they were able to save enough money, and how they did it.  Invite students to think about something big they want to save up for. Remind them that they may have to give up some smaller things along the way in order to save money for  their bigger goal. |
| Ask students how they can get money to save for their goal. Answers will vary, but may include allowance, gifts, selling things, etc. Ask them how they will feel once they buy the thing they're saving up for.  ***Homework*** |
| Make a two-column table on a sheet of paper. Label one column "Wants" and the other column "Needs." Ask the students to fulfill their needs and then their wants. (**Needs**: *food, table, chairs, bed, pots and pans, silverware, dishes*; **Wants**: *rug, chair with flowers, curtains, stuffed bear)*.  Print out copies of the [*Saving Money Story Board*](http://teacher.scholastic.com/upromise/k_2lessonplan/handout.pdf) for each student to take home. Distribute *the* [*Saving Money Story Board*](http://teacher.scholastic.com/upromise/k_2lessonplan/handout.pdf) activity sheet to each student to bring home. Tell students that they will tell a story in pictures and words about saving money for something they really want. Draw students' attention to the four boxes. Explain that in the first box they will draw a picture of what they want to buy, or their goal with a caption underneath explaining what it is. In the second box, they are to illustrate and write how they will get money to buy what they want. Ask them to show how they plan to save money by drawing a picture in the third box. Finally, in the last box, they should show in a picture and words how they will feel  when they finally buy what they're saving for. |

Saving Money Story Board

Tell a story in pictures and words about something big that you want to buy. Follow the instructions for each box.

|  |  |
| --- | --- |
| **WHAT I WANT TO BUY** | **HOW I WILL MAKE MONEY** |
| Exa mpl e | Exa mpl e |
| **HOW I WILL SAVE MONEY** | **HOW I WILL FEEL AFTER I BUY IT** |
| Exa mpl e | Exa mpl e |

Lesson 2 (continued)

Ask students to take their [*Saving Money Story Board*](http://teacher.scholastic.com/upromise/k_2lessonplan/handout.pdf) activity sheets and describe them to their classmates. Then ask them to say what they're willing to give up from their lists of ***Wants and Needs*** in order to reach their goals.

Answers will vary, but may include a toy, candy, or even time spent playing so that they can earn money.

Invite students to draw pictures of what they are willing to give up. Help students label their pictures.

Post their drawings on a bulletin board with the title "How we are Saving for Our Goals."

## Topic: Allowances and Spending Plans

##### Overview

Children in grade five and six are capable of managing small amounts of money. They can divide their money into several categories, including "spend," "save," and "give." At the same time, they can spend their money and keep a record of what was spent.

This lesson provides an introduction to allowances for sixth graders. Allowances are the first step to understanding **written spending plans or budgets**. With guidance managing allowances in childhood, children can become financially responsible adults. Adults with effective budget skills create healthier family relationships and contribute to building a stronger economy.

Teachers and parents can encourage children to keep track of the money that they spend on their needs and wants.

Goals

Provide practice developing effective spending plans and following where money goes.

Lesson objectives

* Recognize how to divide an allowance into a spending plan.
* Learn how to balance income and expenses.
* Gain confidence in preparing spending plans.

Student activities Reading (дать тексты)

Read about allowances and spending money to help students learn more.

Activity 1: Worksheet: allowance allocation

Play a simulation game to help students practice making choices about where to place allowance money.

Activity 2: Worksheet: spending diary

Use a diary technique to help students track how they spend their money. Make A Spending Activity 3: Worksheet: spending plans

Assist students in making a sample spending plan.

Activity 1 Allowance allocation

This activity helps students learn that money is a limited resource.

* Give each student a set of expenditure cards and 15 beans (or similar small objects).
* Explain that the beans represent their allowance (income).
* Ask the students to allocate their allowance to the expenditure categories on the cards by placing beans on squares.
* There are more squares than beans, so students must make choices of where to spend their allowance.
* Each card offers different amounts of spending choices. This helps students consider alternatives within each spending category.
* Discuss the choices they made.
* **Optional** but very interesting: After students have allocated their allowance, take away four beans.
* This represents loss of income.
* It forces students to further refine their spending choices.

Activity 2 Spending diary (трудно реализовать, требует дисциплины или заинтересованности)

This activity helps students track how they spend their money.

* Ask students to keep a spending diary for one week.
* Give each student a diary form.
* After one week, use class time to look at expenses.
* Group similar expenses together.
* Decide on names for expense categories (for example: food, transportation, clothes, entertainment).

Activity 3 Spending plans (если будет желание)

Students focus on their own spending patterns and integrate them into a written plan.

* Use the information from the spending diary in Activity 1-3.
* Have each student total the amount spent in each category.
* Ask students to compare their income (allowance) to outgo (expenses).
* Subtract outgo from income.
* Is the answer positive or negative?
* What adjustments need to be made to keep the net balance positive?
* Discuss decreasing expenses or increasing income.
* Now ask students to put 10 percent of their income into a savings category and 10 percent into donations.
* Students will need to reallocate their expense plans.
* Discuss making changes in allowances as needs change.
* Give each student a spending plan form to put a personal spending plan in writing. **###**Ask students to keep track of their spending for a month. Encourage them to continue working with their spending plans. Remind students that no two spending plans are exactly the same.

## Pay and Benefits

##### Wages

Vocabulary to learn

**staff:** the people who work for a company

**wages:** the money you-get if you are paid every week

**earn:** get

**basic pay:** money you get for working the normal hours each week (35 hours in this job)

**overtime:** money you get for working more than your normal hours

**SuperTasty Restaurants**

We are looking for **staff** for our restaurants 35-hour week

**Wages: Earn** €5 per hour **basic pay**

€6 per hour **overtime**

**Free meals:** all the hamburgers you can eat!

Email personal details to [recruitment@supertasty.com](mailto:recruitment@supertasty.com)

##### Salaries

Vocabulary to learn

**salary:** the money you get if you are paid every month

**benefits:** the-things you get in addition to money

**pension:** money you get after you stop working, for example at 55 or 60

**KulbitBusiness Television - Producers**

We are looking for producers at our studios in Munich.

**Salary:** €90,000 per year

**Working hours**: Monday to Friday, 9.00 am - 5.30 pm

**Benefits**

30 days' holiday per year Company restaurant with cheap meals

Company car Company pension

Email [humanresources@KulbitBusinesstv.de](mailto:humanresources@KulbitBusinesstv.de)

***BrE:*** holiday

***AmE:*** vacation

***Exercise 1*** *Match the two parts of the word combinations. Look at the advertisements above to help you.*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1 | basic |  | a | hours |
| 2 | company |  | b | meals |
| 3 | company |  | c | pay |
| 4 | free |  | d | pension |
| 5 | working |  | e | car |

***Exercise 2*** *Complete the sentences using word combinations from Exercise 1. The advertisements above may also help you.*



It's great -I can sell my own car. They're giving me a . They offer a . for when I get old.



I get \_ , but I don't like hamburgers!

The are very long: I finish work very late.

The is very bad, but the overtime is good

***Exercise 3*** *Match the two parts of the sentences. The advertisements above may also help you.*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1 | I'm looking for a job with a better  salary: |  | a | you have to pay €2 for lunch. |
| 2 | The company restaurant isn't free: | b | but I can always work overtime. |
| 3 | It's a 25-hour week, | c | I don't earn enough where I am  now. |
| 4 | The other staff are very friendly: | d | that's six weeks a year. |
| 5 | I get 30 days' holiday: | e | I have a company car. |
| 6 | The benefits are excellent: | f | I like everyone working there. |

***Written or oral task****: Write an advertisement for your dream job using expressions from the Lesson.*

##### Topic: Allocating Money (Mini-Case Requiring a Group Activity)

**Age group:** 11+

Aims:

* To learn and practice vocabulary related to money
* To practise reading skills
* To practise speaking skills

**Level:** B1/B2

**Time:** 30-35 minutes

**Materials:** worksheets with a list of items the committee should decide to buy.

Procedure

* Divide the students into small groups of 3-4.
* Tell them that they are part of the school teachers’ and students’ committee that decide a lot of questions together. Now they should decide how to spend the money the school has been given to get new things.
* Give them the lists with items and ask to put the items in order from the most important to the least important. They should try to come to a joint decision about the importance of the items they will decide to buy.
* Make sure they discuss it together and are able to explain and defend their choices.
* After the groups have decided you might like to join two groups together so they compare and justify their choices. You could also award points to the group that has the best plan and the best justification for their choices.

***Example list:***

|  |  |  |  |
| --- | --- | --- | --- |
| *№* | *Item* | *Most Important*  *Reason* | *Least Important*  *Reason* |
| 1 | More teachers |  |  |
| 2 | New furniture for the classrooms |  |  |
| 3 | New sports equipment |  |  |
| 4 | Books for the library |  |  |
| 5 | A new computer room |  |  |
| 6 | Laptops for every student |  |  |
| 7 | Interactive whiteboards for every  classroom |  |  |
| 8 | Stylish furniture for the students’  common room to relax |  |  |
| 9 | Plants for every classroom and halls |  |  |
| 10 | Modern security cameras |  |  |
| 11 | Other |  |  |

**Topic: Banks, Money and Loans**

#### Accounts

'I'm Fred Morton, I am a sales manager. I am with ABCD Bank. I have my **cheque account** in the bank and my salary is **paid directly into my account**. I also have a **savings account** where I save money and **earn interest** (= money the bank pays you).

I can **transfer money** between these two accounts - I can move money from one account into the other. I can go to the bank to do this, but it's easier to use ABCD's **internet banking service** or even my mobile phone with a special bank-online app.

The bank send me a **statement** (= an online list of payments from and to the account) every month, showing me the **balance** (= how much money I have in the account).'

#### Cards

**Cash machines** are also called **ATM**s (automatic teller machines), especially in the US.

|  |  |
| --- | --- |
| Lisa: | Do you have a **cash card**? |
| Fred: | Yes, I use it to **take out** or **withdraw money from cash machines**. I can use the  money to **pay cash** for things in shops. |
| Lisa: | And do you have a **credit card** like Visa or American Express? |
| Fred: | Yes, I do. It has a **limit of** £5,000 - that's the maximum amount I can spend - but I  try to repay what I **owe** (= need to pay back) every month. I don't want to **get** |

|  |  |
| --- | --- |
|  | **into debt** and owe a lot of money without being able to repay it. |
| Lisa: | I know the problem! |

***Exercise 1*** *Fill in the gaps guessing what is missed. The texts above may help you.*

1. If you have a job, you money for the work that you do.
2. When you can look at your account on computer, you use internet ................
3. You can make payments from your cheque ................
4. You can get cash from machine.
5. If you don't spend money, you it.
6. Another expression for 'withdraw' is ................
7. If you spend more money than you have, you ..........................

8. Salaries are ..................... into ...................

9. You use to get money ................ ................

10. Extra money that you get when you save is ....................

11. Mastercard is a type of ...................... ................

1. You can get money from when the bank is closed.
2. To move money from one account to another is to it.

***Exercise 2*** *Complete the text with words from the box. The texts above may help you.*

***take out credit card owed cash machine debt cash card limit***

John got his first (1) ....................... ......................... when he was a student. At that time it had a (2) ........................ of €3,000. When he got his first job, the bank raised the

limit to €10,000. John spent too much and got into (3) ......................... He couldn't pay

what he (4) ........................ every month. In the end, he paid back the debt, but he doesn't want another credit card.

Jane withdrew money one day at a (5) ................................................ with her (6)

........................... ...................... Later she looked in her handbag and her card

had gone - someone had stolen it. She remembered someone was looking over her shoulder when she was at the cash machine. They used it to (7) .......................... ......................

all the cash in her cheque account.

## 7. Специальные модули для учебника по английскому языку для 7 – 8 классов

### Topic: Money Responsibility

Overview

Successful money management includes keeping records of money spent. This includes having the skills to know how much money is available, how much money has been spent, and how much money must be saved for future needs.

This lesson introduces elementary-aged children to the concept of being responsible for managing money through accurate record-keeping. It provides them with activities that demonstrate the need to be accountable for how they spend and save money.

Failure to keep records and balances can lead to negative outcomes. Students need to understand the effects of their money-related behavior. Through educational experiences they can learn to be responsible for what they do with their money. This will help them become fiscally responsible adults.

Goals

Recognize various tools and methods to keep a budget plan balanced. Think about what happens when attention to money is neglected.

Lesson objectives

* Apply math skills to balance a spending plan.
* Recognize the importance of keeping purchase records.
* Gain an understanding of spending behavior outcomes.

Student activities

Worksheet: discussion cards

* Use pre-written examples to encourage students to think about difficult money situations. For example, **overspending**.
* Discuss how to handle the situation. Consider situations in which students spend more money than is available.
* Help students think about the consequences of overspending.
* Keeping Records Related Worksheet: keeping records
* Discuss how to organize receipts and keep expenditure pages.
* Explain the importance of other financial records and why they are needed.

Money choices

This activity encourages students to think about real-life money choices and their results.

* Let each student make a card about a difficult **choice situation** they experienced or could experience (imagine).
* Ask the student to say what they did/would do in this situation.
* Ask the rest of the class to comment.
* Discuss how these situations are similar to selections that the students make every day.

Overspending

It is easy to overspend. This activity helps students think about the **consequences of spending more money than they have available**.

* Ask students if they have ever spent all of their allowance money early in the week and did not have enough left for other expenses later in the week.
* Have each student write down a situation where this happened and how they handled the situation.
* Have the students share their situations with the class.
* Discuss the impact of poor planning or not staying with a plan.
* Stress the importance of planning and following the plan.
* Explain that this can happen to adults and cause serious money problems. Discuss what kind of problems could arise.

### Topic: Saving Money (Reading and Discussion)

**Age group:** 13+

Aims:

* To learn and practice vocabulary related to money
* To practise reading skills
* To practise speaking skills

**Level:** B1/B2

**Time:** 45 minutes

**Materials:** worksheet with the text and tasks. Students read advice about how to save money, before writing their own tips.

Reading

**Tips for Saving Money**

*A financial blogger asked people to share their great ideas for saving money. People called and gave their opinions. Read them and then decide which tips are the best and worst. Whose tip would save the most money? Is there any advice in the tips that you never take? Why?*

*Explain each of your answers.*

|  |  |
| --- | --- |
| **Blogger** | What are your top tips for saving money? |
| **Helen** | My tip for saving money is to take your lunch to work instead of eating out. I used to spend about 300 rubles every day on lunch, but now I take some food and eat it in the office or, if it's sunny, in a park. Imagine, that saves me 1000 rubles a week, so that's 4000 a month more or less! Ok, it's not as tasty and  fun as eating in a restaurant every day, but look, think of all that money I'm saving now! |
| **Andrew** | My tip for saving money is to go out less at weekends. I used to go out all weekend, to the cinema, bars, cafes, you know, just normal things. But now I ask friends to come to my house instead or visit them, we watch films, play computer games and talk a lot. It's much cheaper and sometimes just as fun as  going out." |
| **Olga** | I think that most people spend lots of money on clothes these days. Go and buy second hand clothes instead of new ones. There are really many good second hand clothes shops and everywhere and I find lots of really funky things. Use your imagination and you can wear really cool clothes for a fraction of the cost  of new ones. I am sure second hand clothes are more original and trendy anyway." |
| **Peter** | My advice is to keep a list of everything you spend during a week. I mean every single thing, from that extra special can of cola you didn't really need to the lottery ticket you bought with the hope of winning a million! I really mean it! So  when you make your list, look and see what things you didn't really need to buy and the next week, just don't do it! It's simple! |

|  |  |
| --- | --- |
| **Natalie** | I used to get the bus to work and now I am cycling. In fact I didn't make the change in order to economize, I did it to get fit. But now I really notice that I am saving money too. So, my tip is to take less public transport and cycle or  walk around the city when you can. You'll save money and keep fit!" |

*Write your own top tip and give reasons for it:*

### Topic: Borrowing Money

Vocabulary to learn

|  |  |  |
| --- | --- | --- |
| 1 | be a creditor | быть кредитором |
| 2 | be a debtor | быть должником |
| 3 | borrow money from smb | занимать деньги у к-л. |
| 4 | capital repayment | выплата основного долга |
| 5 | give a loan of 2000 rubles to smb. | дать заем в $200 к-л. |
| 6 | go up by 10% | подняться на 10% |
| 7 | have a debt of 1000 rubles | иметь долг в $100 |
| 8 | in real terms | в реальном выражении/исчислении |
| 9 | interest on the loan at 10% | процент с займа под 10% |
| 10 | lend (lent, lent) | давать в займы |
| 11 | make a loss of 1000 rubles | потерпеть убыток в $100 |
| 12 | make a profit of 200 rubles | получить прибыль в $200 |
| 13 | outstanding interest | невыплаченный процент |
| 14 | owe smb. smth. | быть должным к-л. что-либо |
| 15 | repay | выплатить |
| 16 | return on the investment | прибыль с вложения |
| 17 | the rate of interest on the loan | процентная ставка займа |

£2.00

£2.20

**Last year Next year**

Mr White gave Mr Вrown £2,000 for a year and then Mr Вrown gave it back to Mr White. In other words:

Mr White **lent** Mr Вrown £2,000 or Mr Вrown **borrowed** £2,000 from Mr White.

Mr White gave Mr Вrown a **loan** of £2,000. Mr White was Mr Вrown’s **creditor***.* Mr Вrown was Mr White’s **debtor***.*

Mr Вrown **owed** Mr White £2,000 or he had a **debt** of £2,000. After a year Mr Вrown **repaid** £2,200. £2,000 was the **capital repayment***.* £200 was the **interest on the loan** at ten per cent.

Mr White **made a profit of** £200. The **return on** Mr White’s **investment** was £200. However, prices in the country **went up by** eleven per cent over the year because of **inflation**. **In real terms** Mr White **made a loss of** about £20.

***Exercise 1*** *Read the text below and complete the questions after it.*

“X” lent “Y” £5,000 for two years **at ten per cent interest**. At the end of the first year “Y” paid the interest on the loan. At the end of the second year “Y” repaid the **capital** and **the outstanding interest**. Inflation was five per cent in the first year and twenty per cent in the second year.

\* \* \*

Supply the question word in these questions. In pairs, ask and answer the questions:

|  |  |
| --- | --- |
| 1 | …………… was the debtor, **X** or **Y**? |
| 2 | …………… did **Y** borrow? |
| 3 | …………… lent **Y** £5,000? |
| 4 | …………… did **Y** repay the capital? |
| 5 | …………… interest did **Y** pay in the first year? |
| 6 | …………… was the rate of interest on the loan? |
| 7 | …………… was the debt at the end of the first year? |
| 8 | …………… interest did **Y** pay in the second year? |
| 9 | …………… profit did **X** make in real terms? |

***Exercise 2* VOCABULARY PUZZLE**

*Use the clues to help you fill in the puzzle. All the words are in the passages above.*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **1** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **2** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **3** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **4** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **5** |  |  | **---** |  |  |  |  | **---** |  |  |  |  |  |  |  |  |  |
| **6** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **7** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **8** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **9** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **10** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **11** |  |  |  |  |  |  |  |  |  |  | **---** |  |  |  | | | |
|  | | | | | | | | | | | | | | | | | |
| **12** |  | | | | | |  |  |  |  |  |  | | | | |  |
| **13** |  | | | | | | |  |  |  |  |  |  |  |  |  |
| **14** |  | | | | |  |  |  |  |  | | | | | | |
| **15** |  | | | | | |  |  |  |
| **16** |  | | | | | | | |  |  |  |  |  |  | | |
| **17** |  | | | | | |  |  |  |  |  |  |  |  |  | |
| **18** |  | | | | |  |  |  |  |  | | | | | | |
| **19** |  |  |  |  |  |  |  |  |  |

Clues:

|  |  |
| --- | --- |
| 1 | To obtain or receive something with the promise to return. |
| 2 | Income arising from investment accumulated over a given period of time. |
| 3 | Return received on a business activity after all operating expenses have been paid. |
| 4 | Fixed charge for borrowing money; usually a percentage of the amount borrowed. |
| 5 | Actually, in fact, in reality. |
| 6, 19 | Act of returning the exact amount that was borrowed, not including interest. |
| 7 | To provide money for a period of time with understanding that it will be returned,  usually with an interest. |
| 8 | One that owes something to another. |
| 9 | Act of investing, i.e. putting money in an enterprise with the expectation of profit. |

|  |  |
| --- | --- |
| 10 | Sum of money lent at interest. |
| 11 | To increase. |
| 12 | Money asked for a product. |
| 13 | Continuous increase in the level of consumer prices. |
| 14 | Something owed, such as money, goods, or services. |
| 15 | To be in debt. |
| 16 | To pay back. |
| 17 | Person to whom money is owed by a debtor. |
| 18 | Amount by which the cost of a business exceeds its revenue. |

**Hidden words:** Interest owed as a debt ……………………………………………………………………………….

### Topic: Money Responsibility

Aims

The lesson aims to raise students' awareness of verbs which collocate with ‘money' and give them practice of using them and promote learner autonomy by encouraging the deduction of meaning of unknown lexis from context.

**Level** B1/B2

**Time** 45 minutes

**Materials:** worksheets

1. Discussion questions
2. Pictures
3. Text
4. Verbs
5. Matching exercise
6. Gap-fill exercise

**Lesson Plan**

Warming up. Start with a discussion.

1. Give the students the pictures (worksheet). Tell them that you are going to read a short description of a brother and a sister, and that all the pictures are somehow connected to the description. Ask them in pairs to predict what they are going to hear about. Elicit ideas.
2. Read the case about Tony and her brother to the students and afterwards ask them to say what the actual story is about.
3. Nominate students to tell the class about the significance of the pictures. E.g. “Who do you think the girl in the first picture is?” “Why is there a picture of a casino?”
4. Read the story to the students again and this time ask them to note down the verbs that are used in the text that collocate with ‘money’. E.g. ***spend, save***. Tell them that there are 15 verbs.
5. Ask them to compare their findings with a partner.

***Tip***: They will probably not have been able to get all of the verbs after one listening.

1. Read the case one more time and ask students to check the verbs that they had heard and try to listen for more.
2. Ask them to compare answers again
3. Elicit verbs from students and reveal them on an overhead transparency with the past simple and past participle forms. Drill the pronunciation of the verbs, but don’t get into the meaning of unknown vocabulary.

***Tip***: Tell them that they are going to try to discover the meanings for themselves in the next activity. (You can give them their own copy if you like)

1. Give the students a copy of the story and the matching exercise. Ask the students to work individually and try to match the verbs with their definitions using the story as a context from which to deduce meaning.
2. Give the students a few minutes to check their answers in pairs and then check as a class.

***Tip:*** *Ask concept questions to check understanding. E.g. “If I waste money on new shoes, do I really need the shoes?” “If you borrow money from somebody, is it yours or do you have to give it back?”*

1. Give out gap-fill exercise, which students complete in pairs. Check as a class.

Discussion

* 1. Have you ever lost any money? Has anybody ever stolen money from you? How did you feel?
  2. Have you ever found any money? Did you keep it? Did you spend it or waste on something?
  3. Have you ever borrowed money and not paid it back?
  4. Is there anyone you don’t like lending money to? Why?
  5. How much money would you like to earn a year? Why?

Vocabulary to learn

1. Earn money (earned, earned)
2. Make money (made, made)
3. Save money for something (saved, saved)
4. Spend money on something (spent, spent)
5. Waste money on something (wasted, wasted)
6. Inherit money from somebody (inherited, inherited)
7. Invest money in something (invested, invested)
8. Lose money (lost, lost)
9. Borrow money from somebody (borrowed, borrowed)
10. Pay somebody back money (paid, paid)
11. Owe somebody money (owed, owed)
12. Find money (found, found)
13. Withdraw money from the bank (withdrew, withdrawn)
14. Steal money from somebody (stole, stolen)
15. Lend money to somebody (lent, lent)





*Read the case about Tony and her brother Paul. What advice can you give her? Why is it important to know how to use money properly?*



Tony works in a shop and earns 60,000 rubles a month. Her brother Paul is a businessman and makes 300 000 rubles a month. Tony saves nearly all of his salary and only spends a little on food, but Paul wastes all his money on gambling.

They inherited 100,000 rubles each from their grandfather 14 years ago and Tony invested his share in a Gazprom. Paul lost all his money at a casino.

He often borrows money from Tony, but never pays her back so now he owes her a fortune. Tony is really lucky and she found much money on the ground next to a cashpoint machine last week, when she was withdrawing some money. She invited Paul to his house to celebrate, but when he was there, Tony saw him stealing money from her wallet. Tony decided never to lend Paul money again.

***Exercise 1*** *Match the vocabulary with the correct definition.*

|  |  |
| --- | --- |
| 1) lose money | a) to receive money from somebody who has died. |
| 2) earn money | b) to use money on something you don’t need. |
| 3) inherit money (from somebody) | c) to take money out of a bank account. |

|  |  |
| --- | --- |
| 4) borrow money | d) If you have borrowed money from somebody we can say that you him money E.g. I  steve £10 |
| 5) lend money (to somebody) | e) to return money that you have borrowed. |
| 6) invest money ( in something) | f) the opposite of win or find. |
| 7) waste money (on something) | g) to get money by working. |
| 8) pay (somebody) back money | h) to get money from somebody that you will give back. E.g I  £10 from Steve. |
| 9) owe (somebody) money | i) to give somebody money that they must give back to you. |
| 10) withdraw money | j) to buy shares in for example a business and hope that you will make a profit. |

***Exercise 2*** *Fill in the gaps with the correct verb, in the correct form.*

(not) earn inherit borrow lend steal find invest waste pay (back) owe withdraw

1. When I was younger, I some money in a big company. It was a really good idea because the company was very successful, and I made a lot of money.
2. I was very sad when my grandfather died, but I used the money I from him to study, and I think he would be very happy that I am a teacher now.
3. Claire works as a secretary, but she much money, so her mum often has to \_ her some.
4. A couple of years ago I £20 outside the pub. I it all on things I didn’t need.
5. When I was a student I had to lots of money from the bank. I

all the money back last year, so now I don’t \_ the bank anything.

1. You should be careful when you money from a cashpoint machine because somebody might be behind you waiting to it from you.

### Topic: Pocket Money and Buying Habits

(Questionnaire, Reading and Discussion)

**Age group:** 13+

Aims:

* To learn and practice vocabulary related to money
* To practise reading skills
* To practise speaking skills

**Level:** B1/B2

**Time:** 45 minutes

**Materials:** worksheet with the questionnaire, text and tasks.

Questionnaire

Ask the students to complete this questionnaire in pairs ticking the things. Compare and comment on their answers.

1. You and your partner most like to spend money on.
   * Cinema/theatre visits
   * Gym
   * Clothes
   * Sweets (chocolates, candies, etc)
   * Drinks (Cola, Pepsi, etc)
   * Shoes (trainers)
   * Computer games
   * Sporting events (football matches, tennis, etc.)
   * Books, magazines
   * Cosmetics and toiletries
   * Toys
   * CDs
   * On-line shopping
   * Other
2. You’ve seen a very expensive trainer you want to have very much. Do you?
   * save your money until you can afford it?
   * ask your parents many times until they buy it for you?
   * ask for it as a present on your birthday or New Year?
   * offer to do odd jobs around the house to earn the money to buy it?
3. Have you ever … ?
   * earned money from doing odd jobs?
   * earned money from a weekend or holiday jobs?
   * thought about doing an odd job?
   * talked to your parents about doing an odd job?
4. Have you ever … ?
   * bought something on the Internet?
   * bought something after you saw it advertised anywhere?
   * bought something from your friend?
   * sold anything to your friend/through the Internet?

Read the text “Pocket money and pester power” and answer the questions:

Where does most of children’s spending money in Britain come from? Who spends more money, girls or boys?

Who saves more money, girls or boys? What is pester power? Who has it?

What is the latest trend in spending?

Compare your answers in the questionnaire with the information you have found out from the text. Is there anything in common in spending behavior between young people in Russia and Britain?

Pocket money and pester power

There are over 9 million children aged between five and sixteen years old in Britain. Big companies and advertisers know that this consumer group is very powerful. The total spending power of children in this age group is over sixty million pounds per year! So, how do they get so much money? How do they persuade their parents to spend so much money on things for them? Weekly pocket money or a monthly allowance is one way for children to get some money to spend. The other way is by asking again and again, in other words, by pestering their parents until the parents buy what they want.

Young people’s consumer habits - Fact File

Sources of income: parents give their children 60% of pocket money.

*Other sources of money are*

1. Odd job earnings (helping with chores around the house for money, a paper round delivering newspapers to houses in their area, cleaning Dad’s car, babysitting)
2. Handouts (presents of money from friends or relatives)
3. Saturday jobs (over 13 years old some teenagers work on Saturdays e.g. in clothes or music shops, supermarkets, sports centres)

*Amount of money*

Average amount of pocket money = £6.50 a week Girls total amount spent = £15.20 a week

Boys total amount spent = £12.20 a week

*Spending trends*

Two thirds of pocket money is spent on sweets and chocolate.

Girls also buy: clothes, shoes, magazines and make up (cosmetics/toiletries). Boys buy: more food and drink, computer games, videos and CDs.

Recently teenagers are spending more on mobile phone cards than on sweets. Girls spend 50% more on mobile phones than boys. Pester power is increasing every year. Children as young as three years old pester their parents to buy the latest videos, sweets and toys.

## 8. Специальные модули для учебника по английскому языку для 9 класса

### Topic: Personal finance

##### Traditional banking

'I'm Lisa. I have an **account** at my local **branch** of one of the big **high-street banks.** I have a **current account** for writing cheques, paying by **debit card** and paying bills. It's a **joint account** with my husband. Normally, we're **in the black,** but sometimes we spend more money than we have in the account and we **go into the red.** This **overdraft** is agreed by the bank up to a maximum of £500, but we pay quite a high **interest rate** on it. I also have a **deposit account** or **savings account** for keeping money longer term. This account pays us **interest** (but not very much, especially after tax!).

We have a **credit card** with the same bank too. Buying with **plastic** is very convenient. We **pay off** what we spend each month, so we don't pay interest. The interest rate is even higher than for overdrafts!

Like many British people, we have a **mortgage,** a loan to buy our house.'

**BrE: current account, cheque account AmE: checking account**

##### New ways of banking

'My name's Kevin. I wasn't happy with my bank. There was always a queue, and on the **bank statement** that they sent each month they took money out of my account for **banking charges** that they never explained. So I moved to a bank that offers **telephone banking.** I can phone them any time to check my **account balance** (the amount I have in my account), **transfer** money to other accounts and pay bills.

Now they also offer **Internet banking.** I can **manage my account** sitting at my computer at home.'

##### Personal investing

Lisa again:

'We have a savings account at a **building society** which is going to be **demutualized** (See Unit 12) and turned into a bank with shareholders. All the members will get a **windfall,** a special once-only payment of some of the society's assets to its members.

We have some **unit trusts,** shares in **investment companies** that put money from **small investors** like me into different companies. My cousin in the US calls unit trusts **mutual funds.**

I also pay **contributions** into a **private pension,** which will give me a regular income when I stop working. I've never joined a **company pension scheme** and the government **state pension** is very small!'

**Exercise 1** *Look at the text* ***Traditional banking*** *and say if these statements are true or false.*

|  |  |  |  |
| --- | --- | --- | --- |
| **№** | ***Statement*** | ***True*** | ***False*** |
| 1 | You talk about the local 'agency' of a high-street bank. |  |  |
| 2 | Americans refer to current accounts as check accounts. |  |  |
| 3 | A joint account is held by more than one person. |  |  |
| 4 | 4 If you put 10,000 euros into a new account and spend 11,000 euros, you have an overdraft of 1,000 euros and you are 1,000  euros in the red. |  |  |
| 5 | 5 An account for saving money is called a safe account. |  |  |
| 6 | 6 An account that pays a lot of interest has a high interest rate. |  |  |
| 7 | 7 If you pay for something with a credit card, you can say, informally, that you use plastic to pay for it. |  |  |
| 8 | 8 If you pay the complete amount that you owe on a credit card,  you pay it down. |  |  |

**Exercise 2** Kevin is phoning his bank. What expressions in texts ***Traditional banking*** and

***New ways of banking*** could replace each of the underlined items?

|  |  |  |
| --- | --- | --- |
| ***№*** | ***Statement*** | ***Synonym from the texts*** |
| 1 | I want to swap £500 from my savings account to my ordinary account, because I don't want to have the situation where I've spent more than I've put in. |  |
| 2 | How much is in my savings account? What's the amount in there at the moment? |  |
| 3 | On the savings account, what's the percentage you pay to savers every year? |  |
| 4 | How much extra money have you added to my savings account in the last three months? |  |
| 5 | On the last list of the all the money going out of and coming into the account, there's an amount that you've taken off the account that I don't understand. |  |

**Exercise 3** *Match the sentence beginnings (1-3) with the correct endings (a-c). The sentences all contain expressions from* ***Personal investing.***

|  |  |  |  |
| --- | --- | --- | --- |
| 1 | Investment companies are reporting a sharp increase in the number of | a | If he decides to stay for at least two years he should join. If not, he should take out a personal pension. |
| 2 | Consumers are using their windfall gains from building society | b | small investors who are investing in unit trusts. |
| 3 | Peter is 26 and is wondering whether to join his company pension scheme. He would contribute a small percentage of his salary and his employer would make an equivalent  contribution. | c | demutualizations to buy new furniture or a new car. |

|  |  |  |
| --- | --- | --- |
| 1 | 2 | 3 |
|  |  |  |

### Topic: Monthly Budget

##### Student activity

*Read the Case about Caroline’s financial situation.*

Use the attached budget sheet to set up a regular monthly Caroline’s budget. Fill it in.

|  |  |  |  |
| --- | --- | --- | --- |
| **expenses** | **budget** | **actual** | **difference** |
| **fixed regular expenses** |  | | |
| Rent | $ | $ | $ |
| Car insurance | $ | $ | $ |
| Car payment | $ | $ | $ |
| Job 1 | $ | $ | $ |
| Job 2 |  |  |  |
| **fixed irregular**  **expenses** |  | | |
| Savings | $ | $ | $ |
| Food | $ | $ | $ |
| Utilities | $ | $ | $ |
| **transportation** |  | | |
| Bus fare | $ | $ | $ |
| Gas and oil | $ | $ | $ |
| Parking and tolls | $ | $ | $ |
| Repairs | $ | $ | $ |

Caroline works part-time at a greeting card company and part-time at a record store. The net monthly income from her first job is $600. The net monthly income from her second job is $800.

Her planned fixed monthly expenses include:

* + $200 for rent (she shares an apartment with two friends)
  + $175 for car payment
  + $220 for car insurance

Her planned flexible expenses include:

* + $100 (to save for going to trade school)
  + $150 for food
  + $40 for gas and oil
  + $50 for clothes
  + $60 for entertainment
  + $30 for personal items

This month:

1. Caroline made $45 in overtime pay this month
2. She spent more on fixed, regular expenses because:
   * Rent went up to $225, starting this month
   * Her monthly car insurance premium went up to $295
3. Her flexible expenses actually were:
   * $190 for food (she had a dinner party for which she hadn’t budgeted)
   * $60 for gas and oil (her car needed an oil change)
   * $34 for parking and bridge tolls
   * $220 for car repairs
   * $80 for a new pair of running shoes
   * $70 for entertainment
   * $60 for personal items
   * $36 for a birthday present for her mother
4. Her unexpected expenses:

Caroline got two speeding tickets in one week. The total cost of both tickets was $230.

How does her budget look now? Fill in her real budget sheet.

|  |  |  |  |
| --- | --- | --- | --- |
| **expenses** | **budget** | **actual** | **difference** |
| **fixed regular expenses** |  | | |
| Rent | $ | $ | $ |
| Car insurance | $ | $ | $ |
| Car payment | $ | $ | $ |
| Job 1 | $ | $ | $ |
| Job 2 |  |  |  |
| **fixed irregular**  **expenses** |  | | |
| Savings | $ | $ | $ |
| Food | $ | $ | $ |
| Utilities | $ | $ | $ |
| **transportation** |  | | |
| Bus fare | $ | $ | $ |
| Gas and oil | $ | $ | $ |
| Parking and tolls | $ | $ | $ |
| Repairs | $ | $ | $ |

1. What is the difference between Caroline’s planned expenses and her actual expenses?
2. In what areas did she overspend?
3. In what areas did she spend less than she planned?
4. How much did she spend for the use of her car this month?
5. How much money did she have at the end of the month to put into savings?

**Give your recommendations on how to improve the situation for Caroline.**

### Topic: Saving and Investing

Overview

*Ahead of time, collect brochures on types of savings accounts from local financial institutions.*

Part of learning about money management includes knowing where to put savings. The value of savings increases differently depending on how the money is managed. Placing savings in something beyond a savings account introduces students to the world of investments.

When they become adults, these students will have control over where they invest their money for retirement. It is important that they understand how to get the best growth for their money. At the same time, they need to understand the chances of losing that money in investments.

This lesson introduces students to the basics of how money grows through saving and investing. It introduces the concepts of financial risk and rates of return.

Aim

Understand the different savings options that can increase the value of money. Perform activities associated with calculating interest rates and future values of money.

Lesson objectives

* + Consider alternative ways to help money grow through savings.
  + Apply simple math concepts to determine the future value of money.
  + Introduce the concept of investment risk to students.
  + Calculate Simple Interest

**Materials**: worksheets

Student activities: Financial institutions

This activity introduces students to different places where they can put their money so that it earns interest.

List local financial institutions:

* + Banks
  + Credit unions
  + Others

Ask students to research different types of savings accounts at banks and credit unions.

* + Put the information on a classroom chart so students can compare the different choices.
  + Discuss the differences between accounts in different institutions.
  + Explain that some savings account choices make it easier to withdraw their money if they experience a money emergency. Other accounts have penalties for taking money out for emergencies.
  + Discuss how easy it is to obtain your cash at short notice.

Student activities: Interest rates

This activity allows students to practice their math skills to determine the amount of money earned from different interest rates.

* + Ask students to calculate the future value of one hundred rubles (100 rubles) placed in a savings account for one year.
  + Calculate the interest using differing interest rates. (Examples: five percent, eight percent, and ten percent).
  + Assume simple interest rates.
  + Next, calculate each account balance based on length of time held in the account.
  + Calculate the amount in each percentage column for three years, five years, and ten years.
  + Discuss the importance of long-term savings to provide money for future needs.

Stock ownership

This activity introduces students to the riskier world of investments through stock ownership.

* + Explain to students that buying a share of stock is another way to increase their money's value.
  + Tell students that when they buy a share of stock, they own part of that company.
  + When the company makes money, they receive part of the profit as a dividend.
  + Another way their money increases (or decreases) in value is when the price of a share of the stock changes.

### Topic: The Best Things in Life are Free

Aim

Understand that there are different free options that can help to enjoy life.

Lesson objectives

* + Introduce the concept of entertaining without money;
  + Consider alternative ways to arrange free types of entertainment.

**Student activities:** Individually, in pairs or in groups students brainstorm, discuss and write down enjoyable activities that cost low to no money. Then they take turns sharing their ideas.

Discussion

*You say*: We all spend money to feel good. Some of us are able to keep our spending under control while others simply throw their entire budget off.

What are some items or services you purchase to feel good about yourself?

If you try to build up your personal fund and meet specific financial goals, it is hard to go long periods of time without spending on “treats.” One way to help with temptation is to teach yourself that the best things in life are free.

Please, find a way to feel good that does not involve spending money. Then you give some ideas to the students:

* Enjoy nature (beaches, parks, nature walks);
* Socialize with friends (but not go out to eat);
* Visit the library, take out books or rent movies;
* Trade services with friends, instead of paying for them (hair, nail care, babysitting)
* Cultivate a handicraft or other hobby that does not involve spending money

**Brainstorming Exercise**

Each person should spend 5 minutes brainstorming enjoyable activities that cost low to no money. Then we’ll take turns sharing our ideas.

## 9. Основные понятия и термины по финансовой грамотности

##### Базовые финансовые термины

1. **ATM (Automatic Teller Machine)** – банкомат;
2. **Balance sheet** [bæləns ʃiːt] – балансовая ведомость, балансовый отчет;
3. **Build up funds / savings** – накопить деньги, наращивать капитал;
4. **Budget** [bʌdʒɪt] – бюджет, финансовая смета;
5. **Business plan** [bɪznəs plæn] – план развития производства, бизнес-план;
6. **Cash** [kæʃ] – наличные деньги;
7. **Commission** [kəˈmɪʃn] – комиссия
8. **Currency market** [kɜːrənsi mɑːrkɪt] – валютный рынок;
9. **Checking account** [tʃekɪŋ əˈkaʊnt] – текущий счет;
10. **Closing costs** [kloʊzɪŋ kɑːsts] – закрытие затрат, расходы, связанные с передачей недвижимости от продавца к покупателю;
11. **Ergonomic** [ɜːrɡəˈnɑːmɪk] – эргономический;
12. **Earn money/ a fortune** – зарабатывать деньги, зарабатывать состояние (много денег);
13. **Early payoff** [ɜːrli peɪˌɔf] – досрочное погашение задолженности;
14. **Expenditure** [ɪkˈspendɪtʃər] – расход, потребление, затраты;
15. **Fee** [fiː] – денежный сбор, вознаграждение за услуги;
16. **Financial advisor** [faɪˈnænʃl ædˈvaɪzər] – финансовый консультант, советник, эксперт;
17. **Fixed assets** [fɪkst æˌsets] – основные, фиксированные средства, активы;
18. **Flow** [floʊ] — операции, сделки, средства, прилив (вложений);
19. **Get / receive a legacy** – получить наследство;
20. **Get / receive / draw / collect a pension** – получать, копить пенсию;
21. **Insurance policy** [ɪnˈʃʊrəns pɑːləsi] – страховой полис;
22. **Income** [ɪnkʌm] – прибыль, доход;
23. **Inquire** [ɪnˈkwaɪr] – справляться, наводить справки, узнавать;
24. **Intangible assets** [ɪnˈtændʒəbl æˌsets] – нематериальные активы;
25. **Interest rate** [ɪntrəst reɪt] – процентная ставка;
26. **Inventory** [ɪnvəntɔːri] – опись, товарная наличность, инвентарная ведомость;
27. **Invest** [ɪnˈvest] – инвестировать, вкладывать денежные средства;
28. **Leave an inheritance** – оставить в наследство;
29. **Live on a low wage** – жить на маленькую (низкую) зарплату;
30. **Live on a fixed income/a pension** – жить на фиксированный заработок, на пенсию;
31. **Legal tender** [liːɡl tendər] – законное средство платежа,
32. **Liabilities** [laɪəˈbɪlətiz] – обязательства, долги, кредиторская задолженность;
33. **LLC (limited liability company)** [ˈlɪmɪtɪd laɪəˈbɪləti kʌmpəni] – акционерное товарищество с ограниченной ответственностью, ООО;
34. **Make money / a fortune** – разбогатеть, нажить состояние;
35. **Mortgage** [mɔːrɡɪdʒ] – залог, ипотека, ссуда под залог недвижимости;
36. **Partnership** [pɑːrtnərʃɪp] – партнерство, компаньонство;
37. **Personal loan** [pɜːrsənl loʊn] – личный кредит, ссуда частному лицу;
38. **Profit** [ˈprɑːfɪt] – чистая прибыль, доход, польза, извлекать выгоду;
39. **Rate** [reɪt] – оценка, тариф;
40. **Real estate** [riːəl ɪˈsteɪt] – недвижимое имущество, недвижимость;
41. **Retail bank** [riːteɪl bæŋk] – банк, занимающийся обслуживанием мелкой клиентуры; розничный банк;
42. **Shareholder** [ʃerhoʊldər] – акционер, держатель акций;
43. **Sole proprietor** [soʊl prəˈpraɪətər] – единоличный собственник, единственный владелец;
44. **Total costs** [toʊtl kɑːsts] – суммарные, совокупные издержки;
45. **Transfer** [trænsˈfɜːr] – передача репарационных сумм, перечисление денег;
46. **Variable costs** [veriəbl kɑːsts] – переменные издержки на единицу продукции, переменные затраты;
47. **Withdrawal** [wɪðˈdrɔːəl] – снятие денег со счета, выплата, вывод денег

##### Денежные выплаты

* 1. **Cash benefits** [kæʃ ˈbenəˌfɪts] – денежное пособие, денежные выплаты
  2. **Earnings** [ˈɜːrnɪŋz] – заработок, трудовой доход, прибыль (общая, годовая)
  3. **Fringe benefits** [frɪndʒ ˈbenəˌfɪts] – дополнительные льготы **Income** [ˈɪnkʌm] – доход, прибыль
  4. **Pay**[peɪ] – выплата, зарплата, жалованье
  5. **Pension benefit** [ˈpenʃn ˈbenəˌfɪts] – пенсионное пособие, пенсия **Remuneration**

[rɪˌmjuːnəˈreɪʃn] – оплата, компенсация, вознаграждение

* 1. **Salary** [ˈsæləri] – оклад, ежемесячная заработная плата служащего
  2. **Wage** [weɪdʒ] – зарплата рабочих (обычно для работников заводов, продавцов магазинов), выплата (еженедельная)

##### Деньги-финансы

1. **Banknote** [ˈbæŋknoʊt] – банкнота, купюра
2. **Borrow** [ˈbɑːroʊ] – одалживать, занимать
3. **Budget** [ˈbʌdʒɪt] – бюджет, финансовая смета
4. **Cashier** [kæˈʃɪr] – кассир
5. **Currency** [ˈkɜːrənsi] – валюта, деньги
6. **Lend** [lend] – давать взаймы
7. **Loan** [loʊn] – заём, ссуда, кредит
8. **Petty cash** [ˈpeti kæʃ] – карманные деньги, деньги на мелкие расходы

##### Расходы и финансовые трудности

1. **Accept a cheque (check)** – принимать чек для оплаты;
2. **Аccumulate debts** – войти в долги, накапливать долги;
3. **Change/exchange money/currency** – менять деньги, валюту;
4. **Get into debt/financial difficulties** – влезть в долги, иметь финансовые трудности;
5. **Give/pay/leave a deposit** – вносить, оставлять задаток;
6. **Invest/put your savings in …** – инвестировать, вкладывать свои сбережения в
7. **Make out/write a check** – выписывать чек;
8. **Pay by check** – расплатиться чеком;
9. **Pay (in) cash** – платить наличными;
10. **Spend money/your savings/a fortune on …** – тратить деньги, свои сбережения, целое состояние на…;
11. **Use/pay by credit card/debit card** – использовать кредитку, платить кредитной/дебетовой карточкой;
12. **Owe money** – быть должным деньги;
13. **Tackle/reduce/settle debts** – расплатиться с долгами

## 10. Приложение 1

#### Английские идиомы о деньгах и финансах

1. **Balance the book** - подводить итоги, подсчитать расходы Juliet was balancing the book after she was fired.
2. **Bring home the bacon -** неплохо зарабатывать для содержания семьи I remember Dad working late to bring home the bacon.
3. **Go Dutch** - платить за себя, разделить счет пополам

You’ve paid for the dinner last Saturday! Let’s go Dutch this time, okay?

1. **Gravy train -** получать деньги, не прикладывая особых усилий Lucky Tim! His job is a real gravy train.
2. **Nest egg** ― заначка, деньги, отложенные на особый случай, на черный день. Yesterday I found my nest egg – what a luck!
3. **Cook the books –** нечестная бухгалтерия, когда результаты или отчетные данные специально подтасовываются, подстраиваются

I knew she was cooking the books! It’s unbelievable result for such young company.

1. **Golden handshake** - «золотое рукопожатие», означает «крупное выходное пособие», обычно платят сотруднику, которого увольняют

The сompany gave a golden handshake to 50 of its workers last week.

1. **Cheapskate -** жадный человек, скряга He is such a cheapskate!
2. **Money doesn’t grow on trees -** деньги не растут на деревьях, деньги на дороге не валяются

Mum, I want all the iPhone, please, buy it! Calm down, Peter, money doesn’t grow on trees. You don’t need the mobile now!

1. **Money to burn -** денег куры не клюют

Mr Brown has bought a new Ferrari last week. He’s got money to burn.

1. **Tighten your belt** ― стоит затянуть ремень потуже, жить экономно They have to tighten their belts for two months, unfortunately.
2. **To keep the pot boiling** - достаточно зарабатывать, чтобы прокормиться She’s just trying to keep the pot boiling, that’s it!

**Discuss**: The lack of money is the root of all evil.

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