

# Money



## Teacher's Pack



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## Money: introduction

**Introduction**

*Money and shopping* gives learners the language that they need to take part in a number of everyday conversations, both face-to-face and over the telephone. There are three units in this pack **On the phone**, **Money** (this pack) and **Shopping**. Each unit contains three separate lessons. These nine lessons complement each other but can be used separately. Timings are approximate and may take more or less time than shown, depending on your learner.

Bearing in mind that some learners' oral skills are in advance of their literacy skills, accessing the materials in this pack does not require strong reading and writing ability on the part of the learner. However, there are activities which aim to improve basic literacy.

Where real objects are available (realia) as a stimulus for activities it is good to use them. In the event of realia being unavailable pictures have been provided for all lessons.

**Overview****Unit 1: On the phone**

- 1a: making a call
- 1b: answering a call
- 1c: choosing a mobile phone

**Unit 2: Money**

- 2a: prices and expenses
- 2b. paying bills
- 2c. at the bank

**Unit 3: Shopping**

- 3a: returning unwanted items
- 3b. returning faulty items
- 3c. problems with shopping online

**Level:** E1/2 , A1 , Access 2/3

## Money: prices and expenses – teachers' notes

**Lesson 2a: prices and expenses****Time:** 60 minutes**Aims:**

- To recap and develop your learner's ability to say and understand prices (continued from **Teacher's Pack 2, Unit 1**). To talk about different household expenses and how often these need to be paid.

**Objectives:****Your learner will be able to:**

- read, understand and say prices
- talk about types of household expenses, e.g.: *rent, gas, electricity, food, Council Tax, phone bill, school dinner money*, the Internet and *travel fares*.
- use time expressions to say how often they need to pay for things: *I pay the electricity bill once a month, I buy food twice a week, I pay rent once a month, I pay the phone bill four times a year* etc.

**Preparation****You will need:**

- money: a selection of coins and notes of different denominations
- **Worksheet 1** prices
- **Worksheet 2** household expense pictures
- **Worksheet 3** household expense words
- **Worksheet 4** frequency column
- **Audio recording A** Anna talking about her household expenses
- a selection of realia which represents a range of prices, for example: a bar of chocolate, a piece of jewellery, a bottle of perfume, a bottle of shampoo, a book, a newspaper etc.
- A piece of paper which your learner can keep.

## Money: prices and expenses – teachers' notes

**Consider:**

- Your learner might be able to understand prices, but find them hard to pronounce. Take time to drill natural sounding pronunciation, focusing on the difference between commonly confused numbers, for example *sixteen* and *sixty*. Point out that *sixty* is stressed on the first syllable (six) while *sixteen* is stressed on the second syllable (*teen*).
- Bear in mind that your learner may be unwilling to talk about their own personal household expenses. In this case, make your questions more general and less personal.
- You can help your learner can get further practice on reading prices, saying prices and listening for prices at:  
<https://esol.britishcouncil.org/content/learners/skills/numeracy/talking-about-money>

**Introduction (5 mins)**

- Lay your selection of notes and coins on the table. Pick them up one by one and ask your learner to tell you their worth, for example: *one pound, fifty p*.
- Pick up a couple of notes and/or coins together and ask your learner to tell you the combined value. Repeat as often as necessary.
- Write down £100 on the piece of paper. Ask your learner to read the price. Then try £150.
- Listen to any problems your learner has with pronunciation as this will enable you to know what to focus on in the lesson.

**Activity 1: understanding prices (10 mins)**

- Lay the price cards from **Worksheet 1** face up in front of your learner. Read one of the prices and encourage the learner to point to the correct one. Then ask him or her to say the price.
- Repeat a few times. Then swap roles. Ask your learner to read a price so you can point to the correct one. Focus in particular on the difference between *sixty* and *sixteen* and stress the difference between *pounds* and *pence*. With £150 make sure that your learner remembers to say *and*.
- Ask your learner to suggest items which might carry the price tags on **Worksheet 1**. For example. 50p could be a bar of chocolate. £55 could be a pair of winter boots. Elicit as many suggestions as possible for each price.

## Money: prices and expenses – teachers' notes

- If you have access to the internet you may want to consider asking your learner to try the *Talking about money* self-access activity on the *ESOL Nexus* website (available here: <https://esol.britishcouncil.org/content/learners/skills/numeracy/talking-about-money> )

### Differentiation

- If your learner finds these prices on the card to be too easy, consider using more complex numbers.
- Alternatively focus more on easily confused numbers (*sixty* and *sixteen* etc).

### Learning check:

Monitor the last step of **Activity 1** to assess whether your learner is able to say prices successfully. Consider:

- pronunciation of individual numbers
- format of numbers

### Activity 2: household expenses (10 mins)

- Focus your learner's attention on the cut up picture cards from **Worksheet 2** . Introduce or elicit the meaning of the phrase *household expenses* and ask your learner if he or she can name some of the household expense items on the worksheet.
- Go through the rest of the household expenses on the list asking your learner to listen and repeat.
- If your learner can read, ask him or her to match the pictures with the words from **Worksheet 3**. If your learner has difficulty reading, pick two or three words for the matching activity, for example: *rent*, *gas*, *food* and *phone*. Offer your learner as much support as possible with this and encourage recognition of word shapes and initial letters.
- Ask your learner: *what costs a lot of money? What doesn't cost a lot of money?* Encourage your learner to use the target language in their replies. Ask your learner if he or she can think of any further household expenses to add to the list.
- You and your learner can get further practice activities on talking about household budgeting on the ESOL Nexus website at <https://esol.britishcouncil.org/content/teachers/lessons-and-activities/lesson-plans/making-budget>

## Money: prices and expenses – teachers' notes

**Activity 3: listening and writing down prices (10 mins)**

- Give your learner the all of the picture cards from **Worksheet 2** and ask him or her to tell you what each represents. Tell your learner that he or she is going to listen to a woman called Anna talking about her own household expenses.
- Ask your learner to listen and write down the price he or she hears on each picture.
- Play **Audio recording A**, twice if necessary, while your learner listens and writes down the prices. Then check your learner's answers.

**Differentiation**

- If your learner is unable to write the prices down, pause after each item in the recording and ask them to tell you the price.

**Learning check:**

Monitor **Activity 3** to assess whether your learner is able to identify household expense items and prices from speech.

**Activity 4: Listening: how often? (10 mins)**

- Focus your learner's attention on **Worksheet 4**. Ask your learner to read the column headings (or read them aloud and ask your learner to repeat after you).
- Play the recording again, twice if necessary. Ask your learner to put the pictures from **Worksheet 2** under the correct heading.
- Check your learner's answers by asking questions: How often does Anna pay her electricity bill? How much does she pay?
- Ask your learner to tell you which headings he or she thinks the other cards from **Worksheet 2** might go under.
- Elicit other phrases to describe frequency. Holding up your fingers, elicit the words *twice*, *three times* and *four times*. Write the words down on your learner's piece of paper. Drill these frequency expressions, then check your learner's understanding by holding up your fingers and eliciting the corresponding expression.

## Money: prices and expenses – teachers' notes

**Activity 5: talking about expenses (10 mins)**

- Tell your learners about some of your own household expenses. Talk about what you have to pay and how often you need to pay it.
- Encourage your learner to talk about his or her household expenses using the pictures as prompts. Focus on the correct pronunciation of the target language. Point to the column headings in **Worksheet 4** and point to the frequency expressions which are on **Worksheet 2** or which are written down on the piece of paper. Encourage your learner to use the target language to describe how often the different items need to be paid for.

**Learning check:**

Monitor **Activity 5** to assess whether your learner is able to talk about their household expenses. Consider the following aspects:

- whether your learner is able to use household expense item vocabulary appropriately.
- whether your learner is able to say prices in the correct format
- whether your learner is able to describe frequency appropriately.

**Activity 6: vocabulary consolidation (5 mins)**

- Check your learner's recall of household expenses vocabulary by playing a game of matching pairs with the words and pictures from **Worksheet 2** and **3**.
- Place the cards face down on the table and spread them out. Take it in turns to lift two cards. If you get a matching pair you can keep these cards.
- The winner is the player with the most cards at the end of the game.
- Ask your learner to say the words as he or she lifts the cards. Check your learner is pronouncing the new vocabulary correctly and drill pronunciation where necessary.

## Money: paying bills – teachers' notes

**Lesson 2b. Paying bills****Time:** 60 minutes**Aims:**

- To support learners in understanding everyday household bills and to develop their ability to pay bills over the phone and online.

**Objectives:****Your learner will be able to:**

- talk about different ways of paying bills (*over the phone, at the post office, online, by cheque*)
- understand phone or online prompts when paying a bill (*expiry date, security number, long number on front of card, type of card, issue number, valid from etc.*)

**Preparation****You will need:**

- Realia: a selection of bills, for example: phone bill, electricity bill, letter from bank with direct debit logo on it etc. If you do not wish to bring in your own bills, there are sample bills available online.
- **Worksheet 2** from **Lesson 2a**
- **Worksheet 5** ways of paying bills
- **Worksheet 6** bankcard labelled diagram
- **Worksheet 7** bankcard phrases
- **Worksheet 8** a bill
- **Worksheet 9** questions
- **Audio recording B** paying a bill over the phone
- A homemade bank card copied from a real bank card. Make up your own numbers, but make sure they are all in the right place.
- A large piece of paper, which your learner can keep.

**Consider:**

- Some of the vocabulary introduced in this unit is quite complex and may be totally new to your learner (for example *expiry date, date of issue, security code* etc. If you think this will be too much for your learner, consider introducing a smaller number of words. *Issue number* and *valid from* are not always required, for example, and so could possibly be omitted.



## Money: paying bills – teachers' notes

### Introduction (5 mins)

- Show your learner a household bill, for example a telephone bill. This could be a bill you have received or a sample bill you have found online. Ask your learner what it is and elicit the word *bill*.
- Elicit what the bill is for (for example electricity, rent, gas etc.) Using **Worksheet 2** from **Lesson 2a** elicit the different types of bills which people have to pay.

### Activity 1: talking about different ways of paying bills (10 mins)

- Focus your learner's attention on **Worksheet 5**. Tell your learners that the pictures show different ways of paying bills. Ask your learner to name as many of the ways of paying bills as she or he can. Explain the ways of payment which your learner is not familiar with. Ask your learner to name any more ways of payment he or she can think of. Elicit or explain what direct debit is (it is when you arrange with your bank for someone to take money from your account on an arranged date every month. It is a common way of paying bills). If you have a bank letter with the direct debit logo on it, you can show this to the learner.
- Using **Worksheet 2** from lesson 2a as a prompt, ask your learner to say how she or he pays different bills. Provide a model by saying: *I pay my rent by direct debit. I pay my phone bill online.*

### Activity 2: vocabulary – looking at a credit/debit card (10 mins)

- Show your learner the picture of the bank card on **Worksheet 6**. Ask what it is, and ask if your learner knows the difference between a debit card and a credit card. Explain if necessary (a debit card only lets you spend the money you have in your bank. With a credit card you can spend money you don't have and then pay it back later).
- Using **Worksheet 6**, point out some of the important information you need to provide when paying a bill on line. Ask your learner to read the long card number. Then ask him or her to read the name on the card. Elicit the meaning of the phrases *valid from* and *expiry date* and ask your learner to provide this information. Finally ask your learner to provide the three digit security number on the back of the card.
- Repeat this process more quickly, with your learner just pointing at the information, for example: *expiry date, security code, card number* etc.
- Ask your learner to match the phrases on **Worksheet 7** with the different parts of the card. They should place the phrases beside the appropriate box on **Worksheet 6**. Note that *issue number* and *valid from* date do not appear on this card.

## Money: paying bills – teachers' notes

### Activity 3: reading a bill (10 mins)

- Focus your learner's attention on **Worksheet 8**. Elicit what kind of bill this is.
- Ask your learner to read the questions on **Worksheet 9**. (Or read the questions aloud and ask your learner to repeat after you). Support your learner in finding the answers to the questions on the bill.

### Differentiation

- If your learner finds it difficult to read the bill, consider highlighting the sections with the required information on the bill.
- Read the questions out to your learner rather than asking him or her to read them.

### Activity 4: listening – paying a bill over the phone (10 mins)

- Tell your learner that they are going to listen to someone pay this bill over the phone. Play **Audio recording B** and ask your learner to listen and write down all the card details they hear under the correct headings: *reference number, name, card number, expiry date, security code*. You can use the cards from **Worksheet 7** as headings, by placing them along the top of a large piece of paper.
- Play the recording a second time, pausing after each one and helping your learner check his or her answers.
- Play the recording a third time. This time pause after certain phrases (*I'd like to pay my electricity bill, what's your reference number? What's the name on the card?*) Ask your learner to repeat these phrases, focusing on natural sounding pronunciation.

### Activity 5: role play – paying a bill over the phone (10 mins)

- Using the bill from **Worksheet 8** and the debit card you have made, conduct a role play with your learner.
- Begin by eliciting the phrase: *I'd like to pay my electricity bill*. Then take the part of the customer services assistant and ask your learner the necessary questions to take his or her payment. Use the transcript to support your learner in playing the role of the customer service assistant.
- Repeat a few times until your learner feels confident, then swap roles. Use a smartphone/tablet or computer to record the role play. Listen back and note how well your learner is able to use the presented target language. Repeat and note any improvement.

**Learning check:**

Monitor **Activity 5** to assess whether your learner is able to pay a bill over the phone:

- whether your learner is able to give all required information
- whether your learner is able to understand requests for information and respond appropriately.

**Activity 6: question and answer. (10 mins)**

- Be prepared to answer any questions your learner has about paying bills.
- You can also go onto a website and get as far as the payment details section to show your learner how online payments work.

## Money: at the bank – teachers' notes

**Lesson 2c. At the bank****Time:** 60 minutes**Aims:**

- To help learners to understand what is required when opening a bank account and to enable them to describe what kind of account they are looking for.

**Objectives:****The learner will be able to:**

- Understand what is required to open a bank account (*proof of address, identification, driving license, passport*)
- Use the following phrases to help them open a bank account (*I'd like to open a bank account, I'd like to open a basic/savings/current account, I'd like a debit card/credit card, I'd like a cheque book, I'd like an overdraft facility, pay money in, take money out*)

**Preparation****You will need:**

- A selection of realia: items needed to open a bank account, for example: *passport, driving licence, electricity bill, phone bill*. Also bring in a cheque book if possible.
- **Worksheet 10** Pictures of what you can do at a bank
- **Worksheet 11** Listening questions
- **Audio recording C** Opening a bank account.

**Consider:**

- Immigrants to the UK can often find it very difficult to open a bank account. Make sure that your learner knows about basic bank accounts (these accounts are designed for people with poor credit ratings who are not eligible for current accounts). Basic bank accounts do not offer cheque books or overdraft facilities but they do provide you with a place to store your money. Many basic bank accounts also offer debit cards and direct debit facilities.
- Your learner may already have a UK bank account. If this is the case, ask your learner to tell you what she or he might need or want to do at the bank. Complete the listening activity and role-play in the lesson, and then make up more role-plays based on your learner's needs.

## Money: at the bank – teachers' notes

### Introduction (5 mins)

- Use the credit card flashcard from **Lesson 2b** to recap vocabulary such as *card number*, *expiry date* etc. Ask for the information and ask your learner to provide it. Then swap roles.
- Ask your learner to tell you how you can get a credit or debit card. Elicit the answer '*at the bank*'. Then ask your learner to tell you how often he or she goes to the bank and if she or he banks online.

### Activity 1: talking about things you can do at the bank (10 mins)

- Focus your learner's attention on the cut up pictures from **Worksheet 10**. Explain that these are all things can be done at the bank. Ask your learner to tell you all the ones he or she knows. Then teach your learner the remaining words, asking him or her to repeat after you. Elicit other suggestions for things that can be done at the bank.
- Get your learner to read the words and match them to the pictures. If your learner is unable to do this, read the words aloud and ask your learner to repeat after you.

### Activity 2: talking about what you need to open a bank account (5 mins)

- Ask your learner if they have a bank account. Elicit what is needed to open one, i.e. identification (passport or driving licence) and proof of address (usually a bill). Teach the short form of identification (ID) as this is commonly used. Explain that banks often ask for two different documents providing proof of address.
- Drill the items. Take one away and ask your learner to name the missing one. Repeat with all items

### Activity 3: listening to someone opening a bank account (15 mins)

- Tell your learner that she or he is going to listen to someone at the bank. Look at the pictures on **Worksheet 10** and recap the vocabulary by asking your learner to say what is happening in the pictures. Pre-teach the words *cheque book* and *overdraft* by using realia and explanation.
- Tell your learner that they need to listen to **Audio recording C** and decide which of the activities on **Worksheet 10** the speaker is doing. Play the recording and ask your learner to tell you the answer.
- Focus your learner's attention on the question on **Worksheet 11**. Ask your learner to read the questions aloud or read the questions and ask the learner to repeat after you.
- Play the recording a second time. Ask your learner to answer the questions.

### Differentiation

If your learner is unable to read, ask him or her repeat the questions several times so that he or she knows exactly what to listen out for.

## Money: at the bank – teachers' notes

### Activity 4: intensive listening and pronunciation (10 mins)

- Play the recording again. Pause after each of Pavel's phrases. Ask your learner to count the words in each phrase. You might need to play each phrase several times. If your learner is unable to hear some of the words, draw lines to represent each word in the phrase and write down the words your learner has heard. Elicit and provide the remaining words. For learner who can't read well, you can practise this orally, by using your fingers to show the number of words in each phrase.
- Drill the pronunciation of Pavel's phrases carefully, paying attention to natural stress and intonation patterns. Consider using back-chaining, drilling word-by-word from the last word of the phrase.
- Repeat until your learner is pronouncing the words confidently and using word and stress and sentence stress correctly.

### Activity 5: role play (10 mins)

- Tell your partner that he or she is going to open a bank account. Before you begin ask your learner to tell you what he or she would like from their bank account, for example: cheque book, overdraft facility etc. Model the phrases your learner will need and ask him or her to repeat until confident.
- If your learner already has a bank account, take time to brainstorm a few other things he or she might need to request from the bank. Write down the phrases your learner would need and take time to drill them, practising natural sounding pronunciation.
- Conduct the role-play with your learner, taking the part of the bank teller. Use a smartphone, tablet or computer to record the role play. Ask your learner to listen back to the recording and how he or she used Pavel's phrases. Repeat and note any improvement.

### Learning Check

Monitor **Activity 5** to assess how well your learner is able to communicate at a bank. Consider the following aspects:

- whether he or she is able to communicate successfully
- whether he or she is able to use the presented language items appropriately.

### Activity 6: vocabulary consolidation (5 mins)

- Ask your learner to remember what is needed to open a bank account. Mix up the cut up cards from this and the previous two lessons and recap vocabulary your learner has learned.
- Take time to personalise the new language learned by using the pictures as prompts to ask your learners questions about his or herself, for example: *How often do you need to pay your electricity bill? How do you pay your phone bill? What bills do you pay every month? What do you usually do at the bank?*

**Transcripts****Lesson 2a****Audio recording A**

**Anna:** I have two children so I spend a lot of money on food. Maybe about ninety pounds a week. The rent costs seven hundred pounds a month. I spend twenty pounds a month on my mobile phone. Then I pay for school dinners for my children – I pay two hundred pounds three times a year. I need to pay for the electricity – that costs about one hundred and fifty pounds a month. A lot of money, isn't it?

**Lesson 2b****Audio recording B**

**Anna:** Hello. I'd like to pay my electricity bill please.

**Woman:** Yes, of course. What's your reference number, please?

**Anna:** Yes, it's CW5 300 201

**Woman:** Great, thanks. Can I have your name, please?

**Anna:** Anna. Anna Brown.

**Woman:** And your address?

**Anna:** 14 Lemming Way, Dorset.

**Woman:** Thanks. Right, you have £345. 90 on your account. How would you like to pay?

**Anna:** By debit card.

**Woman:** Can I take the long number on the front of your card, please?

**Anna:** Yes. It's 4467 9874 9372

**Woman:** And the expiry date?

**Anna:** 09 2017.

**Woman:** And can I have the security code on the back, please?

**Anna:** Yes, it's 341.

**Woman:** Ok, that's paid now. Thank you very much!

**Anna:** Thank you. Goodbye.

**Lesson 2c****Audio recording C**

**Pavel:** Hello, I'd like to open a bank account, please.

**Bank teller:** Okay. Do you have your identification and proof of address with you?

**Pavel:** Yes, my passport. Here you are.

**Bank teller:** And proof of address?

**Pavel:** Oh, yes. I have a gas bill and a phone bill.

**Bank teller:** Thanks. What kind of account would you like?

**Pavel:** I'd like a current account. I'd like a debit card and a cheque book. I'd like an overdraft facility too.

**Bank teller:** Do you have a job at the moment?

**Pavel:** Yes, I do.

**Bank teller:** Then that shouldn't be a problem. I just need some more information from you....



**Lesson 2a. Worksheet 1**

£55	60p
£150	£4.16
£4.60	£15
£30	£2.50

## Money: prices and expenses – classroom materials

### Lesson 2a. Worksheet 2



**Lesson 1a. Worksheet 3**

<b>rent</b>	<b>food</b>	<b>phone</b>
<b>internet</b>	<b>gas</b>	<b>electricity</b>
<b>council tax</b>	<b>school dinners</b>	<b>clothes</b>

**Lesson 2a. Worksheet 4**

once a week	once a month	three times a year

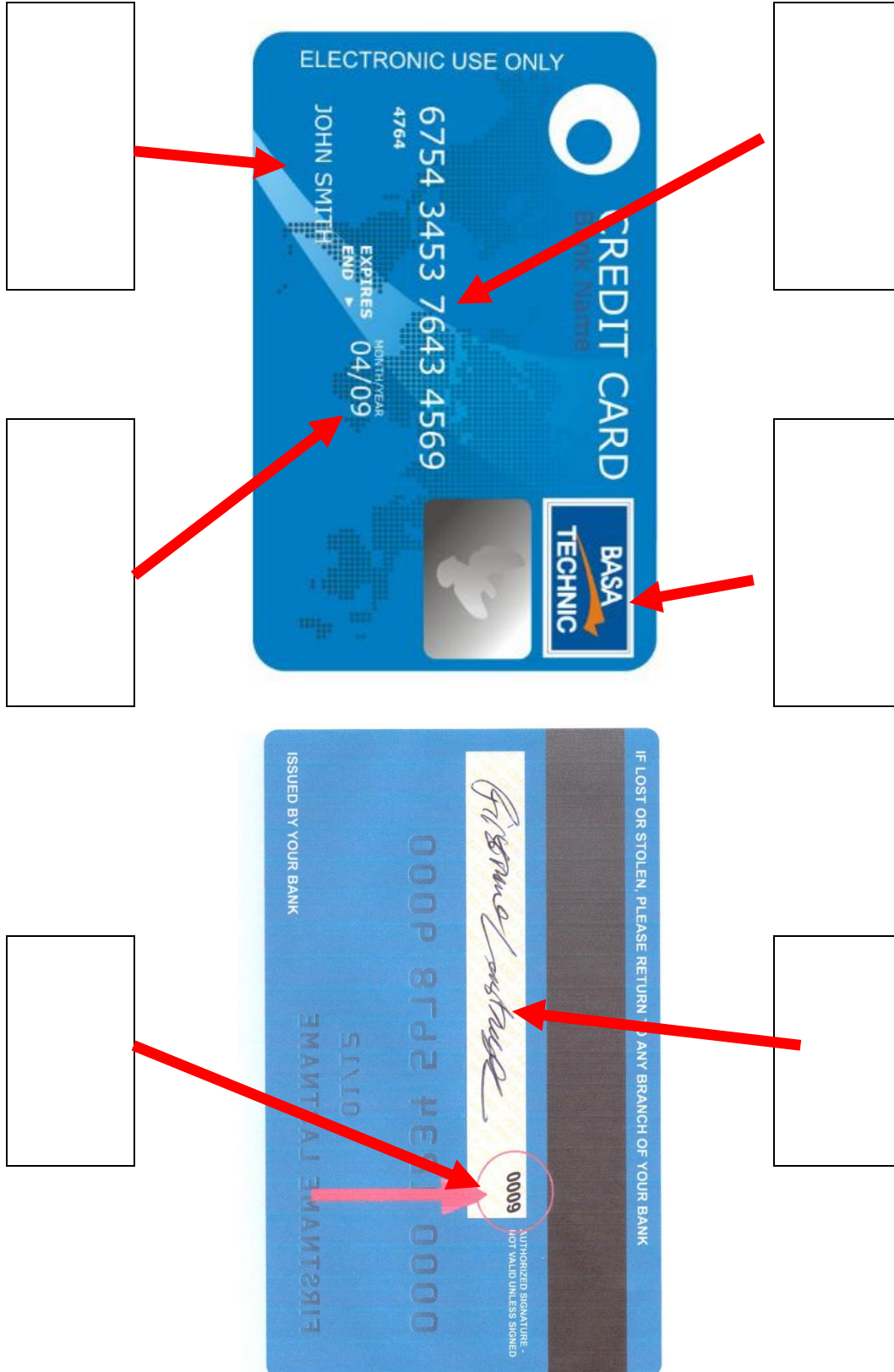
Money: paying bills – classroom materials

**Lesson 2b. Worksheet 5**



Money: paying bills – classroom materials

Lesson 2b. Worksheet 6



## Lesson 2b. Worksheet 7

name	card number
expiry date	valid from
security number	issue number
type of card	signature



**Lesson 2b. Worksheet 8**
**ELECTRICITY BILL**
**BRIGHT SPARK ELECTRICITY**
**Anna Brown**
**14 Lemming Way,**
**Dorset**
**Account number: CW5 300 201**
**Amount**
**Total cost of electricity used:**
**945.90**
**Total**
**PAYMENT DUE BY 30<sup>th</sup> APRIL 2015**
**ACCOUNT NUMBER**
**PERIOD OF SUPPLY**
**DATE OF INVOICE**
**0000879375**
**Feb – May 2015**
**01 June 2015**
**Pay by phone (0845 788 699), online ([www.brightspark.com](http://www.brightspark.com)) or at your local post office.**



**Lesson 2b. Worksheet 9**

**What kind of bill is this?**

Phone ☐

Electricity ☐

Rent ☐



**How much money does Anna need to pay?**

£2015 ☐

£930.60 ☐

£945.90 ☐



**When does she need to pay it by?**

01 Feb ☐

01 May ☐

01 June ☐

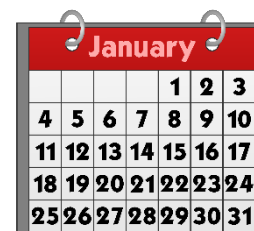


**How many months does she need to pay?**

3 ☐

2 ☐

1 ☐

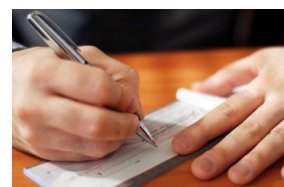


**How can she pay this bill?**

By phone, online  
or at post office ☐

Only by phone ☐

Only online ☐



# Money: at the bank – classroom materials

## Lesson 2c. Worksheet 10



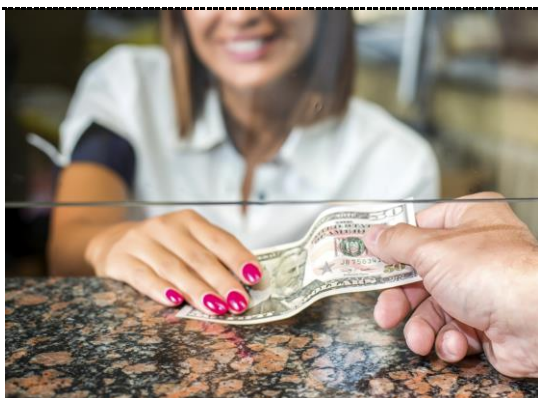
take money out

A close-up of a bank account opening form. The form has fields for 'Surname\*', 'First name\*', 'Company:', 'Department:', 'Street\*', 'Postcode\*', 'Town\*', 'Country\*', and 'Telephone number:'. There are checkboxes for 'Mr', 'Ms', 'Personal', and 'Business'. A silver and black pen is resting diagonally across the form.

open a bank account



borrow money



pay money in

Money: at the bank – classroom materials

**Lesson 2c. Worksheet 11**

What does Pavel want to do?

Open a bank  
account ☐

Take  
money out ☐

Borrow  
money ☐



What ID does he have?

Passport ☐

Driving licence ☐

Student card ☐



What proof of address does he have?

Gas bill ☐

Phone bill ☐

Gas bill and  
phone bill ☐

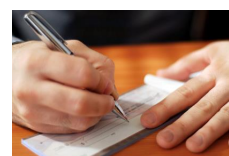


What kind of account does he want?

Basic ☐

Current ☐

Savings ☐



Does he have a job?

Yes ☐

No ☐

He doesn't say ☐

