

Money

by Lindsay Clandfield

Level: Intermediate

Time needed: 1 hour

Warm up

If you happen to have any US money on you, bring it into class and begin the class by showing the money (from a distance) and asking the students what country they think it's from. When they have got the right answer, use the following questions to have a whole-class mini-discussion before the quiz.

Do you have any US money at home?

Have you ever used/seen US money?

How much is the US dollar worth in your currency?

Stage one

Distribute the first worksheet and ask the students to do the quiz in pairs. When they finish, go through the answers as a whole class. Have the students read out the sentences and check for pronunciation as they do so.

Answers: 1. a; 2. b; 3. a; 4. c; 5. a

Stage two

In the same pairs, students do exercise 2. As an optional follow up, ask them to speculate about the context for each sentence. For example: Who is talking? Where are they? If you have time, you could ask them to choose a line and write a short dialogue around it.

Answers: 1. a; 2. c; 3. d; 4. a; 5. e

Stage three

Ask students to read exercise 3 silently and then tick the ones they think they can explain. Put

the students into groups of four and ask them to explain to each other the difference between the verbs. If you have dictionaries in class, give each group a dictionary to check their answers. Go through the verbs as a class, with a dictionary if necessary.

When they have finished, tell students to prepare individually a short talk (one minute) about one of the subjects in the gray box. Give them five minutes to do this. When they are ready, tell them to make their short presentation to each other in their groups of four. Circulate and monitor – making corrections to errors you hear after the student has finished his or her presentation.

Stage four

To finish off the lesson, ask students to do the last exercise. As a follow up, tell them to make questions using the idioms, for example:

When was the last time you felt like a million dollars?

When you go to dinner with your parents, who foots the bill?

Answers: burns a hole in your pocket; cold hard cash; a dime a dozen; feel like a million dollars; foot the bill; flat broke.

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1 Money quiz

Work with a partner. Do the quick quiz on American money.

American money quick quiz

1. One US dollar equals:
 - a. 100 cents
 - b. 100 pence
 - c. 100 bucks
2. US dollars are:
 - a. blue
 - b. green
 - c. gray
3. A quarter is:
 - a. twenty-five cents
 - b. fifty cents
 - c. ten cents
4. A dime is:
 - a. twenty-five cents
 - b. fifty cents
 - c. ten cents
5. On the one-dollar bill there is a picture of:
 - a. George Washington
 - b. George Bush
 - c. John F. Kennedy



2 Money words

Read the quotes about money. Match the underlined words to the definitions.

1. Thank you, here's your change.
 2. Do you have any spare change? I need to buy a bus ticket.
 3. The school fees are three grand, and that's only for the first year!
 4. Sorry, I only have a twenty-dollar bill.
 5. This telephone does not accept coins, only cards.
- a. _____ A piece of paper money.
 - b. _____ The money someone gives back to you when you give more money than it costs to buy something.
 - c. _____ Coins instead of bills.
 - d. _____ A thousand dollars.
 - e. _____ Flat, round pieces of metal used for money.

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3 Money verbs

What's the difference between the following words?

to spend vs. to save
 to earn vs. to win
 to pay vs. to owe
 to borrow vs. to lend
 to cost vs. to afford

Choose one of the topics below and prepare a short talk about it.

- *Housing costs more than people can afford.*
- *The more you invest in education, the more you will earn in the future.*
- *People usually spend money on things they don't need.*
- *It's difficult to save money these days.*
- *Young people have to pay too much for university.*
- *Never borrow money from a friend; never lend money to a friend.*

4 American money idioms

Complete the idioms with a word from the box.

dozen million flat hard pocket bill

1. If money **burns a hole in your** _____, it means you want to spend it quickly.
2. If you pay for something in **cold** _____ **cash** it means you pay in cash, coins and bills.
3. If something is **a dime a** _____, it's easy to buy and therefore of little value.
4. If you **feel like a** _____ **dollars**, you feel wonderful.
5. If you **foot the** _____ for something, it means you pay for it.
6. If you are _____ **broke**, it means you have no money.

Choose two of the idioms and use them in questions. Ask the questions to a partner.