

# Talking about Money

Learn about money and ask how much something is.

## 1. Discuss

Discuss the following with a partner.

- What can you see in the picture? Do you or did you have one?
- Do you usually pay in cash, by credit card, or with a cashless payment app?
- Interview your partner. Check all that apply. Have you ever bought...?
 

<input type="checkbox"/> a new car	<input type="checkbox"/> a house	<input type="checkbox"/> a gym membership
<input type="checkbox"/> a plane ticket	<input type="checkbox"/> jewelry	<input type="checkbox"/> an expensive present



## 2. Vocabulary

### A. Match the ways to talk about money with words a-h.

- |          |                   |           |         |
|----------|-------------------|-----------|---------|
| a. a fee | c. a tip          | e. a loan | g. debt |
| b. rent  | d. a salary/wages | f. a bill | h. tax  |

- \_\_\_\_\_ To study English, you might have to pay...
- \_\_\_\_\_ When you pay the government, it's usually...
- \_\_\_\_\_ A list of charges for products or services is...
- \_\_\_\_\_ Employers pay employees...
- \_\_\_\_\_ To live somewhere, you pay a landlord...
- \_\_\_\_\_ When you borrow money, it's called...
- \_\_\_\_\_ Something you pay after good service is...
- \_\_\_\_\_ Money you owe, is called...

### B. Read the text and fill the gaps with words from Part 2A. Match the people to the pictures.

Hi, I'm Perla. My biggest expense is <sup>a</sup> \_\_\_\_\_ because I live in an expensive area. I'm moving this week as it's cheaper to live in the suburbs. A lot of my friends still live with their parents to save money.

My name is Maggie. I have a great job in a local restaurant. The salary isn't so good, but the <sup>b</sup> \_\_\_\_\_ are great! My problem is that I have so many <sup>c</sup> \_\_\_\_\_! Every month, I pay for my rent, cell phone, the Internet, and Netflix. I'm thinking of canceling Netflix, because I can watch videos on YouTube for free.

I'm Sam. I have a good <sup>d</sup> \_\_\_\_\_, but I'm not good at saving money! I love traveling and often go abroad, but it's very expensive. I usually use my credit cards, so I have a lot of credit card <sup>e</sup> \_\_\_\_\_.

- This is \_\_\_\_\_
- This is \_\_\_\_\_
- This is \_\_\_\_\_



### 3. Role-Play

#### A. Match the questions to the best answer (a-c).

	Question word(s)	Be	Subject		Subject	Verb	Object
1. ____	How much	is	it?	a.	It	costs	\$10.
2. ____	What	is	the price?	b.	It	is	\$10.
		Do	Object	Verb			
3. ____	How much	does	it	cost?	c.	The price	is \$10.

#### B. Practice the conversation with your partner.

- A What did you buy at the supermarket on Sunday?
- B I bought two avocados, cheese, and a bottle of wine.
- A How much were the avocados?
- B They were \$2.00.
- A And how much did the cheese cost?
- B The cheese cost \$4.75.
- A And the wine? What was the price of the wine?
- B The price of the wine was \$12.00.
- A How much was the total?
- B The total was twenty dollars and sixty-three cents, including tax.
- A How did you pay for it?
- B I paid in cash. I paid twenty-five dollars and I got four dollars and thirty-seven cents change.

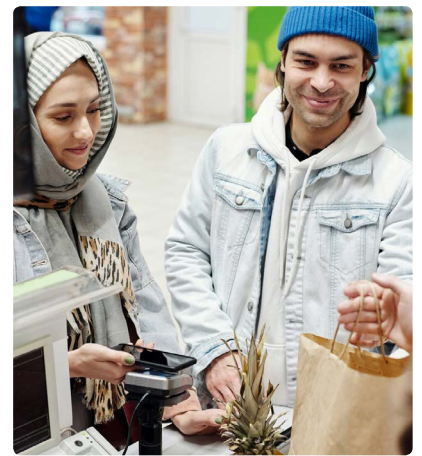


Photo by Jack Sparrow from Pexels

#### C. Your teacher will give you an activity sheet. Ask your partner for the missing information on the receipts.

### 4. Research

Match the countries with its currency then connect them to the currency symbols.

- |         |              |    |         |   |   |    |
|---------|--------------|----|---------|---|---|----|
| 1. ____ | India        | a. | Ruble   | • | • | ₹  |
| 2. ____ | Indonesia    | b. | Rupee   | • | • | ₱  |
| 3. ____ | Japan        | c. | Baht    | • | • | ₱  |
| 4. ____ | Korea        | d. | Rupiah  | • | • | ₩  |
| 5. ____ | Malaysia     | e. | Won     | • | • | Rp |
| 6. ____ | South Africa | f. | Ringgit | • | • | RM |
| 7. ____ | Russia       | g. | Rand    | • | • | ₱  |
| 8. ____ | Thailand     | h. | Yen     | • | • | ¥  |

C. Student A. Ask your partner about their shopping trips. Fill in the gaps on the receipts.

Department Store		Wednesday	
1x	.....	\$	.....
2x	.....	\$	.....
Tax:		\$	.....
Total:		\$	.....
Paid by: <b>Visa / Mastercard</b>			

Book Store		Tuesday	
2x	.....	\$	.....
1x	.....	\$	.....
Tax:		\$	.....
Total:		\$	.....
Cash:		\$	.....
Change:		\$	.....

Supermarket		Thursday	
2x	Bags of chips	\$	6.50
1x	Bottle of red wine	\$	12.00
Tax:		\$	1.85
Total:		\$	20.35
Cash:		\$	25.00
Change:		\$	4.65

Department Store		Saturday	
1x	Wallet	\$	99.00
2x	Pairs of socks	\$	18.50
Tax:		\$	11.75
Total:		\$	129.25
Paid by: <b>Mastercard</b>			



C. Student B. Answer your partner's questions, then ask them about theirs.

Department Store		Wednesday	
1x	Back pack	\$	480.00
2x	Neck ties	\$	42.00
Tax:		\$	52.20
Total:		\$	574.20
Paid by: <b>Visa</b>			

Book store		Tuesday	
2x	Magazines	\$	12.85
1x	English textbook	\$	33.15
Tax:		\$	4.60
Total:		\$	50.60
Cash:		\$	51.00
Change:		\$	0.40

Supermarket		Thursday	
2x	.....	\$	.....
1x	.....	\$	.....
Tax:		\$	.....
Total:		\$	.....
Cash:		\$	.....
Change:		\$	.....

Department Store		Saturday	
1x	.....	\$	.....
2x	.....	\$	.....
Tax:		\$	.....
Total:		\$	.....
Paid by: <b>Visa / Mastercard</b>			

# Talking about Money



Level: Elementary: A2  
Pre-Intermediate: A2+

Updated: May 16, 2022

Language: Function: Asking and answering questions. Talking about daily life.  
Forms: Past forms.

Teaching time: 60 minutes.

Overview: Review words related to money and currency. Students practice asking and answering questions about things they've bought in the past. A role-play activity will reinforce the questions commonly used to ask about the price of something.

## 0. PREPARATION

Cut Page 3 in half. Each half should be distributed to students during the lesson. Consider not distributing the page halves at the beginning as students will compare and spoil the activity later.

## 1. DISCUSS

A warm up activity helps set the mood for the topic/lesson and is a good opportunity to assess students' ability to generate language as well as elicit target vocabulary used in the lesson. If students struggle to engage with their partners, ask questions to encourage participation. Allow a few minutes for students to complete the warm up activity and continue the conversation if interesting.

- Students use the present perfect tense to ask each other if they have bought the things in the box and check the boxes. Model the question and answer with a student if necessary. Encourage students to respond using 'Yes, I have' or 'No, I haven't' first before continuing the conversation if interesting.  
"Have you ever bought a new car?"  
"Yes, I have."  
"Really?! What kind of car did you buy?"

## 2. VOCABULARY

- In English there are many different ways to talk about money; eight have been included in this Handout. In pairs, students match the ways to use money with words (a-h). Have students agree or disagree with each other.
  - To study English, you might have to pay (a) a fee.
  - When you pay the government, it's usually (h) tax.
  - A list of charges for products or services is (f) a bill.
  - Employers pay employees (d) a salary/wages.
  - To live somewhere, you pay a landlord (b) rent.
  - When you borrow money, it's called (e) a loan.
  - Something you pay after good service is (c) a tip.
  - Money you owe, is called (g) debt.
- Individually or in pairs, students read about three people and fill the gaps with words from Part 2A (a-h). Students then match the people to the pictures. Students can compare their answers with a partner or check answers with the class. Answer any questions that arise about vocabulary. Students will need to consider whether the words are singular or plural.
  - rent
  - tips (plural)
  - bills (plural)

- salary
- debt
- This is Maggie.
- This is Sam.
- This is Perla.

## 3. ROLE-PLAY

- To prepare for the role-play, review the three questions commonly used to ask about the price/cost of something and have students match them to the best answer.
  - b. It is \$10.
  - c. The price is \$10.
  - a. It costs \$10.
- In pairs, students practice the role-play. Check for new vocabulary and answer any questions that arise. Students switch roles and practice again.
- Distribute the activity sheets to student pairs. One will be Student A and the other Student B. In turns, students ask about their partner's shopping trips and fill in the gaps on the receipts. Students can use the model conversation in Part 3B if necessary. The underlined text can be substituted with the information on the receipts. Encourage students to listen to their partner's questions and respond using the same verbs and objects, e.g. "What was the price?" "The price was \$10." "How much did it cost?" "It cost \$10."

Once completed, students can compare the receipts with their partner.

## 4. RESEARCH

In pairs or as a homework assignment, students match the countries to their currencies and then connect the symbol that represents that currency. Students could use a dictionary or smart phone if permitted in class. Insist students search Online in English.

- |                 |            |    |
|-----------------|------------|----|
| 1. India        | b. Rupee   | ₹  |
| 2. Indonesia    | d. Rupiah  | Rp |
| 3. Japan        | h. Yen     | ¥  |
| 4. Korea        | e. Won     | ₩  |
| 5. Malaysia     | f. Ringgit | RM |
| 6. South Africa | g. Rand    | R  |
| 7. Russia       | a. Ruble   | ₽  |
| 8. Thailand     | c. Baht    | ฿  |