INSPIRING TEACHERS

ELT PLAN TEMPLATE

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| **Lesson plan** | **Activity plan** | **Task plan** | **Project plan** |
| **X** |  |  |  |

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| **Author’s remarks** |
| This lesson plan has been designed to allow students improve their reading skills, identify important information related to spending money and present it to the class. Students have the opportunity to work in groups, interact with other students, make decisions, come up with conclusions and present factual relevant information to the class. |

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| **Grade** | **Length of lesson** | **Number of students** | **Average age** |
| 10TH   | 110 minutes | 30 | 16 |
| **Area** | **English level** |
| Rural  | Urban X | A1 X | A2 | B1 |

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| **Curricular Focus / Axes** |
| **Environmental / Sustainability Education** |  |
| **Sexual / Health Education** |  |
| **Construction of Citizenship / Democracy / Teenagers** | X |
| **Globalization** |  |

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| **Topic** | Money makes the world go round |
| **Module / Unit** | Module 2, What we spend. unit 1, lesson 1, pages 48-50. |
| **Language focus** | Functional language | Language skills | Vocabulary |
|  | SpeakingWritingReading |  |
| **Principles / approach** | Topic-based approach |

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| **Learning objectives** |
| **Aim** | By the end of this lesson, students will be able to present factual information about how people spend money and prioritize their spending. |
| **Subsidiary aims** | By the end of this lesson, students will be able to …* Use the simple present tense to describe buying habits
* Use prompts to express their opinions about a topic.
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| **Materials needed** |
| **Copies**: Appendices 1-6**Materials**: Magazines, large sheets of paper, notebooks**Images:** vacations, technology, clothing, food, means of transportation and housing. |

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| **Stage** | **Procedure** | **Time and interaction** |
| **Warm up** | T organizes SS in groups. Then T. writes a scrambled question on the board. Ss work in pairs to organise it. The first couple to do it has to run to the board and write it correctly.**Question:** “***How do people spend their money?***” T asks Ss to brainstorm ideas about the question and share them with the class. | 5 minutesPair work5 minutesWhole class |
| **Pre reading** | Ss continue working in groups. Each group is given a different topic. Then, T asks SS to think about how their families spend the money, and they write the list of priorities for the topic assigned to their group. Example:**clothing**: trousers, shoes, jackets, etc. ***1. Food******2. Rent******3.Vacations******4. Clothing******5. Means of transportation******6. Technology.***All groups share their ideas with the class. T monitors and confirms Ss’ ideas and understanding. | 10 minutesGroup work5 minutesT- Ss |
| **While-reading** | T explains SS the activity. T organises the students in six groups, each one of them has a different topic: ***vacations, technology, clothing, food, means of transportations and housing****.* (Appendix 1-6)Each group is given a text with one of the topics. SS are asked to identify key aspects in the reading: ***topic, needs, unnecessary things.*** Ss need to do a mind map to illustrate important aspects in the text given. | 20 minutesGroup work |
| **Post reading** | Each group designs a poster to present their topic to the class. They need to show the positive and negative aspects about the spending habits related to the area they have been assigned to work on.SS paste their poster around the classroom to do a gallery walk. People in each group take turns to either explain the topic or visit other posters to learn about the other topics. While doing it, Ss must take notes on their notebooks about their findings on this table.

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| **Spending habits** | **Positive aspects** | **Negative aspects** |
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Once, all Ss have visited the stations in the gallery walk, T asks Ss to rank the topics about spending money from the most important to least important (1 to 6). The whole class votes to takes part in the ranking giving reasons why. Ss can use these expressions:* *We think …is the most important because…*
* *For us…is the least important because…*

Finally, the T asks SS to give their opinions about how the families and government spend their money. They can use these prompts to express their ideas:I think… I consider…  | 30 minutesGroup work20 minutesWhole class |
| **Assessment** | T asks Ss to complete some learning logs about the lesson:* Today I learnt…
* I liked…
* I still need to…
* I would like to…again in future lessons.

Ss are encouraged to volunteer and express their ideas about the lesson.  | 5 minutesIndividual work5 minutesWhole class |

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| **Implementation Alternatives** |
| If teacher finds the texts a bit complex for students, they can be adapted by using simpler language and vocabulary. Teacher might also want to work on other spending aspects, so other texts can be created to suit the learner’s needs according to their context. |

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| **Key words** |
| **topic** | **skill** | **linguistic** | **vocabulary** | **grade** |
| Money makes the world go round | ReadingWriting Speaking | Simple Present TenseExpressing opinions | Spending habitsTransportFoodHousingVacationsRenttechnology | 10th  |

**APPENDIX 1- WHY DO PEOPLE SPEND THEIR MONEY IN HOUSING?**

If you pay rent or own a home, you have undoubtedly been informed that you should not spend more than 30% percent of your income before taxes on it. Oh yes, and if you rent, that is also supposed to include your public services, such as: water, electricity, gas. But how important is that rule exactly? Many people pay much more and many people pay much less. People who spend less than 30% percent on housing are exactly what you think: people with more money. But across the country, more than half of us pay more than 30% percent. On average, we pay about 38.6% percent of our income. Nor is it about renting a luxury house or apartment: rural tenants are in the same situation, with 47% percent spending more than a third of the income to rent an apartment or house.

Why is this? Are we too bad with money to make a responsible budget? Are we spending all our money on useless things? The reality is very different. Yes, young people are happy to spend income on unnecessary things, but the real situation is much darker and more complex than the lack of a solid budget.

In reality, it is a toxic combination of factors that involve higher income, student loan debt, salaries that will not move, and homeowners who want to vacate at a higher rate. Some of us have never known what it is to pay only 30% percent of rental income.

**GLOSSARY**:

Spend money: gastar dinero

Percent: porcentaje

Undoubtedly: sin duda

Taxes: impuestos

Rent: arriendo

Pay: paga

Useless: inútiles

Budget: presupuesto

Income: Ingresos

**APPENDIX 2- WHY DO PEOPLE SPEND THEIR MONEY IN TECHNOLOGY?**

Does your home have the latest LCD flat screen TV? Do your children use an Apple iPad for school? Among the latest portable technologies, computers, the latest cell phone models, headbands, Internet devices and video subscription services are the most common. This is not a cheap habit, as individual consumers spend an average of $ 2,300 on technology and communication only per year.

With an average of users connected or connected for up to 6 hours a day, data plans for phones and the Internet prove to be the biggest expense. Not surprisingly, with the increase in mobile Internet use, households have been experiencing enthusiasm from mobile phone companies for some time, happy to overcharge customers for exceeding their data plans. However, with so much competition, telecommunications companies are now playing fair with their data charges to retain their customers.

With the increasingly advanced technology every day, it will be exciting to see what comes next for hungry digital consumers, it is about driving the purchase of the latest technology. It may not be worth the money it costs to just be the first person to have it in your small hands. Children know the technology quite well and often spend their time on their phone. There are tools available to help you track your usage.

**GLOSSARY:**

Devices: Dispositivos

Cheap: Barato

Consumers: consumidores

Average: promedio

Raised: aumento

Prove: probar

Surprisingly: asombrosamente

Households: hogares

Overcharge: sobrecarga

Fighting: lucha

Wallet: billetera

Desired: deseado

Increasingly: cada vez más

Purchase: compra

Worth: valor

Tools: herramientas

Available: disponible

**APPENDIX 3- WHY DO PEOPLE SPEND THEIR MONEY IN CLOTHES?**

It is mandatory to spend on fashion to create the impression in the business world. No company wants to do business with people who are not well dressed. The first impression is important as people judge strangers by their appearance. This is how the human brain is conditioned over a period of several thousand years. Unless there is a specific course in the curriculum that teaches everyone not to judge people by their appearance, there is no way for people to spend less on fashion.

Fashion never stays in one place. Always keep going ahead. Then, if you buy frequently, your closet will fill up and wear clothes once or twice. So spend your money wisely. You can end up having a dozen identical shirts. Purchases can become an addiction if you visit the same stores monthly, just for the sake of doing so. The closet is filled with lots of things that are repeated and only show that something is missing in the life of the owner, purchases serve as a small pill to fill the void.

I know that wasting money on yourself can be very confusing when applying for a job or other important things in your life. But sometimes if you want to feel good, why not spend some extra cash to feel good. It is your money and we as individuals do work very hard for it. So let’s go and have fun on money we earned with our hard work.

GLOSSARY:

Spend: gastar

Business: negocios

Strangers: extraños

Appearance: apariencia

Unless: a no ser que

Starving: muriendo de hambre

Useful: útil

Fashion: moda

Ahead: adelante

Purchases: compras

Repeated: repetido

Owner: propietario

Pill: pildora

Void: vacío

**APPENDIX 4 -WHY DO PEOPLE SPEND THEIR MONEY IN FOOD?**

In the past, people kept track of food spending using receipts, writing expenses or using a check book. These days, we have online bank statements and applications that make the food budget a bit easier, but it still requires a commitment. If, at the end of the month, your spending is substantially higher than other similar homes, this is a sign that your food bill is too high.

If you eat at restaurants almost daily, or buy expensive grocery options and eat frequently at restaurants, you may be surprised to see how quickly you can add up your total food bill. Once you add the cost of some groceries, the cost of your food may end up exceeding the cost of your home. If food is your biggest expense, then this is a sign that you are spending too much.

While organizations like the Centers for Disease Control and Prevention are worried about an increase in obesity rates because of this habit, it’s also not great for your wallet. Fast food restaurants aren’t immune to price increases, which is why you see prices Menus disappearing. An average meal cost of $8.000 or $15.000 per person doesn’t sound like a lot at first, but it adds up quickly.

GLOSSARY:

kept track: segimiento de gastos

Check book: chequera

Budget: presupuesto

Commitment: compromiso

Food bill: factura de alimentos

Grocery: comestibles

Meal-saber: ahorrador de comida

Uptick: aumento

Rates: tasas

Wallet: billetera

Increases: incremento

Average: promedio

**APPENDIX 5- WHY DO PEOPLE SPEND THEIR MONEY IN MEANS OF TRANSPORTATION?**

Colombia has many means of transport, it has land, rail, river and air routes. Knowing this allows people have a better displacement through the territory. The main cities have a good public transport service.

Colombia has made a great investment in public and urban transport. The projections have been short, in 'peak' hours of more influx of people, the service overflows. However, the services of Bogotá and Medellín have been taken as an example for other cities in the country and cities in Latin America. On the other hand, the routes for bicycles or cycle routes: Every day more routes and lovers are added to this alternative and ecological movement for the big cities. Bogotá has very good routes and signage.

*What is the preferred means of transport for Colombians?*

The motorcycle has become the remarkable means of transport, the growth that has been obtained by the sale of motorcycles in Colombia is approximately 22%, a factor of more than one motorcycle was reached for each car in Colombia. It is the means of preferred transport due to mobility, economy and efficiency in fuel consumption. Traffic congestion and lack of options in public transport makes this means of transport gain adherents. Looking towards the rural area the vast majority of roads do not have a decent infrastructure, the motorcycle comes to solve this transport problem.

GLOSSARY:

Land: tierra

Rail: ferrocarril

Allows: permite

Displacement: desplazamiento

Influx: afluencia

Overflows: desbordamienbto

Signage: señalización

Remarkable: notable

Reached: alcanzado

Adherents: adherentes

**APPENDIX 6- WHY DO PEOPLE SPEND THEIR MONEY ON VACATIONS?**

The trip has greatly changed our way of seeing the world, since travelling allows you to expand your knowledge and teaches you new ways of thinking and doing.

Traveling means seeing cultures closely and realizing that we share the same core values ​​and the same goals. We are all part of the same planet and this makes us connected. Self-confidence is obtained, above all, if you travel to other places that attracts our attention. Knowing cultures that are very different from our own helps us strengthen our self-confidence.

Traveling as a family means that many times we will live experiences that will mark us. Also, it means we can discover amazing places, wonderful landscapes, farms, towns, cities and mythical sites. Traveling also means doing activities that we would not have done elsewhere.

When traveling we discover and experience new things, which many of them make us enjoy life differently than we were used to.

GLOSSARY:

Way: forma

Allow: permitir

Travelling: viaje

Share: compartir

Self-confidence: auto confianza

Amazing: asombroso

Wonderful: maravilloso

Landscapes: paisajes

Sites: sitios

Elsewhere: en otra parte