Unit 2 — Money and Choices

Track E · Klasse 9 · Niveau E

Learning objectives

- *I can read a short text on personal finance and identify the writer's advice.*
- *I can use should / shouldn't / had better* for advice.
- *I can write a 120-word reflection on a money decision.*

Lead-in

Eli is saving for a second-hand bicycle. Naima is saving for a one-week language course in Dublin. They are both keeping notebooks. Eli's is a small green ledger; Naima's is a sticky note that has migrated five times in two months. Mr. Yilmaz, who has watched this, says: "How you keep the record is part of the discipline."

Vocabulary

- to save up
- to spend
- to waste
- to budget
- to lend
- to borrow
- to owe
- salary
- wage
- pocket money
- interest
- debt

Key points

- Mild advice: *You should save 10 % of your pocket money.*
- Mild warning: *You shouldn't lend money you can't afford to lose.*
- Stronger advice / warning: *You'd better keep a record* (= it would be a mistake not to).

Practise

- Choose *should* / *shouldn't*: You ____________ *keep a small notebook. You* ____________ borrow what you can't return.
- Build *had better*: You / save / receipts → ____ .
- Build 4 advice sentences (2 *should*, 1 *shouldn't*, 1 *had better*) for a younger student saving for a trip.

Your turn

Reflection, 120 words. Write about a money decision — real or invented. Use *should* / *shouldn't* / *had better* twice and *if* once.

Reflect

- I can read a personal-finance text and find advice.
- I can use *should / shouldn't / had better*.
- I can write a 120-word money reflection.