Unit 2 — Money and Choices — Teacher copy

Track E · Klasse 9 · Niveau E

Niveau E

1. Vocabulary

Match each item to its meaning or use it in a sentence.

Term	Your note
to save up	
to spend	
to waste	
to budget	
to lend	
to borrow	
to owe	
salary	
wage	
pocket money	
interest	
debt	
savings account	
ATM	
cash	
card	
digital wallet	

2. Reading

Read the text and use it for the activities below.

Vocabulary — money

to save up, to spend, to waste, to budget, to lend, to borrow, to owe, salary, wage, pocket money, interest, debt, savings account, ATM, cash, card, digital wallet.

Grammar — *should* / *shouldn't* / *had better*

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).

3. Practise

Niveau E — controlled

1. Choose *should / shouldn't*: You _____ keep a small notebook. You _____ borrow what you can't return.
2. Build *had better*: You / save / receipts → ___ .

Niveau E — productive

3. Build 4 advice sentences (2 *should*, 1 *shouldn't*, 1 *had better*) for a younger student saving for a trip.

4. Your turn

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

Sample

Last year I saved for a second-hand bike. I should have started earlier, because the price went up twice. I had a small notebook in which I wrote every amount I added. If I had not kept the notebook, I would have lost track. My advice to a younger student would be simple: you should write it down, you shouldn't try to remember, and you'd better protect the notebook from siblings.

5. Further reading / listening

- BBC Bitesize — *Personal finance* topic.
- MoneyHelper UK — accessible articles for teens.

6. Teacher answer key

Controlled. 1. should / shouldn’t.

2. *You’d better save your receipts.*

Productive. 3. Open.