Money and banking ESL lesson plan (A1)

A1 (beginner) · 60 minutes · for English teachers · englishcue.app

Stage	Time
Warm-up	5–10 min
Vocabulary	15 min
Controlled practice	10 min
Grammar focus	10 min
Speaking	15 min
Wrap-up and homework	5 min

1. Warm-up (5–10 min)

- Do you usually pay with cash or by card?
- What do you spend most of your money on?
- Is your city expensive?

2. Vocabulary (15 min)

Elicit each word before you give it, model the pronunciation, then check meaning with a quick question.

Word	Meaning	Example
coin	a small, round piece of metal money	I have some coins in my pocket.
note	a piece of paper money (American English: bill)	Do you have a ten-dollar note?
bank	a place that keeps your money and gives loans	The bank closes at four.
wallet	a small case for money and cards	I lost my wallet.
purse	a small bag for money, usually for a woman	Her purse is in her bag.
cost	to have a price	How much does it cost?
spend	to use money to buy things	I spend a lot on food.
save	to keep money to use later	I'm saving for a new bike.
rich	having a lot of money	He's very rich.
poor	having very little money	They were poor when they were young.

Grammar focus (10 min): First conditional: if, when, unless

Sam and Leila want to go to the coast on Saturday. Leila: “If the weather is good, we’ll go to the beach.” Sam: “And if it rains, we’ll visit the aquarium.” By the end of this lesson you can talk about possible situations in the future and their results.

Form	Pattern	Example
Form	If + present simple, will + base form	If it rains, we’ll stay home.
If or when	if = maybe · when = sure	When I get home, I’ll call you.
Unless	unless = if... not	Unless you hurry, you’ll be late.
Other results	might · can · imperative	If you see Ana, say hello.

Watch for: ~~If it will rain, we’ll stay home.~~ → **If it rains, we’ll stay home.**. No will after if.

Speaking (15 min): Three envelopes

The learner receives an imaginary sum and must split it between three envelopes: now, next year and other people. They explain the split, then you change one condition (you lose your job, a friend needs help) and they decide again.

Useful language

- I can’t afford... / It’s not worth it.
- to lend · to borrow · to owe
- If I had more money, I’d...
- to save up for · to spend on · to waste
- I’m broke. / I’m on a tight budget.
- good value · a rip-off · a bill

Wrap-up and homework (5 min)

- Each learner says the three new words they will remember, and one sentence with each.
- Homework: write 80–120 words about money and banking using at least six words from the lesson and the grammar point.
- Self-study: the A1 money and banking vocabulary page on englishcue.app has a self-correcting quiz with all 20 words.

Money and banking (A1)

Student handout · Name: _____ · Date: _____

A. Word bank

euros · pocket money · count · price tag · credit card · free · piggy bank · cents

B. Complete the sentences

Use a word from the word bank. Then compare with a partner.

1. She keeps her coins in a _____.
2. Can I pay by _____?
3. It costs twenty _____.
4. There's no _____ on this shirt.
5. Entry to the museum is _____.
6. Can you _____ the money?
7. I get five dollars of _____ a week.
8. It costs 99 _____.

C. Talk with a partner

Ask and answer. Make notes of one interesting answer to report to the class.

1. Do you save money every month?
2. What is something cheap that you love?
3. Did you get pocket money as a child?
4. What would you like to buy but can't?
5. Who pays when you go out with friends?

Write

Write 80–120 words about money and banking. Use six words from the lesson.

Answer key

B. Complete the sentences: 1 piggy bank · 2 credit card · 3 euros · 4 price tag · 5 free · 6 count · 7 pocket money · 8 cents