Money and banking ESL lesson plan (A2)

A2 (elementary) · 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
cash machine	a machine where you take money from your account (American English: ATM)	Is there a cash machine near here?
ATM	a machine where you take money from your bank account	I need to find an ATM.
account	an arrangement to keep your money in a bank	I opened a bank account.
borrow	to take money from someone and give it back later	Can I borrow ten dollars?
lend	to give money to someone who will give it back later	I lent him some money last week.
owe	to need to pay money back to someone	You owe me twenty dollars.
pay back	to return money you borrowed	I'll pay you back tomorrow.
bill	a paper that shows how much you must pay for a service	The electricity bill was very high.
earn	to get money for work	She earns $3,000 a month.
wages	money you get for work, usually every week	The wages are low in this job.

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 A2 money and banking vocabulary page on englishcue.app has a self-correcting quiz with all 21 words.

Money and banking (A2)

Student handout · Name: _____ · Date: _____

A. Word bank

change · tip · afford · budget · exchange rate · worth · waste · Prices

B. Complete the sentences

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

1. We can't _____ a holiday this year.
2. Don't _____ your money on that.
3. Where can I _____ money?
4. We're on a tight _____ this month.
5. This ring is _____ a lot of money.
6. We left a big _____.
7. _____ have gone up a lot.
8. What's the _____ today?

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 afford · 2 waste · 3 change · 4 budget · 5 worth · 6 tip · 7 Prices · 8 exchange rate