Money and banking ESL lesson plan (B1)

B1 (intermediate) · 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)

- Are you a saver or a spender? Give an example.
- What was the first thing you bought with your own money?
- What is the best money advice you have received?

2. Vocabulary (15 min)

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

Word	Meaning	Example
savings	money you have kept, often in a bank	I spent all my savings on the trip.
debt	money that you owe	They're trying to get out of debt.
loan	money you borrow from a bank	She took out a loan to buy a car.
interest	the extra money you pay on a loan or receive on savings	The interest on this loan is 5%.
income	the money you get from work or investments	They live on a small income.
expenses	money you spend on things you need	My monthly expenses are about $2,000.
invest	to put money into something to make a profit	He invested in property.
broke	having no money (informal)	I can't come out tonight. I'm broke.
pension	money you receive after you retire	My grandfather lives on his pension.
in the red	owing money to the bank	My account is in the red again.

Grammar focus (10 min): Second conditional: wishes and advice — if I were you

Four friends are on a long road trip. Mia: “Let’s play a game. What would you do if you won a million pounds?” Josh: “If I won a million, I’d buy a house by the sea.” Later, Josh has a problem with his boss. Mia: “If I were you, I’d look for a new job.” By the end of this lesson you can talk about imaginary situations and give advice.

Form	Pattern	Example
Form	If + past simple, would + base form	If I won, I’d buy a boat.
Advice	If I were you, I’d...	If I were you, I’d talk to her.
Could / might	imaginary ability / possibility	If I had a car, I could drive you.
Real or not?	first = possible · second = imaginary	If it rains, I’ll... / If I were a bird, I’d...

Watch for: ~~If I would have more time, I’d learn Chinese.~~ → **If I had more time, I’d learn Chinese.**. No would in the if part.

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 B1 money and banking vocabulary page on englishcue.app has a self-correcting quiz with all 22 words.

Money and banking (B1)

Student handout · Name: _____ · Date: _____

A. Word bank

mean · online banking · cash back · deposited · overdraft · withdrew · generous · transfer

B. Complete the sentences

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

1. Don't be so _____! Buy her a present.
2. This card gives 2% _____.
3. I _____ my paycheck.
4. I'll _____ the money tonight.
5. I do all my _____ on my phone.
6. My uncle is very _____.
7. I _____ $200 from the ATM.
8. I have a $500 _____.

C. Talk with a partner

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

1. If you won a large amount tomorrow, what would you do first?
2. Have you ever lent money to a friend? How did it go?
3. What is worth paying more for?
4. What did your parents teach you about money?
5. How do you decide whether something is too expensive?

Write

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

Answer key

B. Complete the sentences: 1 mean · 2 cash back · 3 deposited · 4 transfer · 5 online banking · 6 generous · 7 withdrew · 8 overdraft