Money and banking ESL lesson plan (B2)

B2 (upper 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
inflation	a general rise in prices over time	Inflation reached 8% last year.
cost of living	the amount of money needed for basic things like food and rent	The cost of living has gone up sharply.
recession	a period when the economy does badly and many people lose jobs	Many companies closed during the recession.
wealth	a large amount of money and property	The country's wealth comes from oil.
well-off	rich enough to live comfortably	Her family is quite well-off.
hard up	having very little money (informal)	We were really hard up when I was a student.
stock market	the place where shares in companies are bought and sold	The stock market fell 3% today.
shares	equal parts of a company that people can buy	She owns shares in Apple.
cryptocurrency	digital money that is not controlled by a bank or government	He lost money on cryptocurrency.
mortgage	a loan to buy a house	We pay our mortgage every month.

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 B2 money and banking vocabulary page on englishcue.app has a self-correcting quiz with all 22 words.

Money and banking (B2)

Student handout · Name: _____ · Date: _____

A. Word bank

make ends meet · lucrative · splurged · Money doesn't grow on trees · break the bank · tighten our belts · squandered · fee

B. Complete the sentences

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

1. Real estate can be very _____.
2. We'll have to _____ this year.
3. The bank charges a monthly _____.
4. A weekend away won't _____.
5. Many families struggle to _____.
6. Turn off the lights! _____.
7. We _____ on a five-star hotel.
8. He _____ his inheritance on cars.

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 lucrative · 2 tighten our belts · 3 fee · 4 break the bank · 5 make ends meet · 6 Money doesn't grow on trees · 7 splurged · 8 squandered