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| **Topic: Borrowing Money** |
| **Instructor:**Hannah Han | **Level:**Intermediate | **Age:** Adults | **Number of Students: 6** | **Length:**50 minutes |
| **Materials:**  - White board and marker - 1 image of borrow and lend - 2 images to use in the chart  - 6 copies of ‘lend vs borrow’ worksheets - 3 copies of role play scenario - Realia (money) |
| **Aims:**  - SWBAT identify a ‘security’ and ‘interests’ by discussing in the class  - SWBAT distinguish the use of ‘borrow’ and ‘lend’ by answering the worksheet - SWBAT use the vocabulary and expressions in real conversation by presenting  their role play  |
| **Language Skills:****Listening:** Listen to other students' speaking & role play**Speaking:** Present role play and discussing in pairs**Reading:** Do worksheet**Writing:** Filling the blank in the worksheet and creating their own agreement/commitment |
| **Language Systems:****Phonology:** Recognize by listening the teacher and other students’ role play**Lexis:** Learn new vocabulary related to money including mortgage and interests**Grammar:** Learn the use of borrow and lend in real conversation**Function:** Use new vocabulary and expressions through the role play**Discourse:** Discuss and present the role play with partners |
| **Assumptions:**Students already know: - How the class is set up and run - The teacher’s style of teaching and the pace of the course - All students have experienced of borrow/lend money - How to work together with partners and share their ideas in English  |
| **Anticipated Errors and Solutions**Students may not understand the meaning of the vocabulary related to money -> Encourage the students to guess by giving more examplesIf Students may need more time to work on creating their own role play -> Shorten discussion time and do one role play per groupIf Students finish their role play earlier than anticipated -> Share more ideas/opinions on each role play and give filler activities |
| **References:**- Borrow vs Lend (n.d.). In nglmedia.cengage. Retrieved 30 November 2015, <http://nglmedia.cengage.com/resource_uploads/static_marketing/0759396205/1361/Innovations_Pre-intermediate_WB_Unit_19.pdf>* Confusing words (n.d.). In eslcafe. Retrieved 30 November 2015,

<http://www.eslcafe.com/grammar/confusing_words_lend_borrow.html>* Rent a car image (n.d.). In lerablog. Retrieved 1 Decmber 2015,

<http://lerablog.org/business/economy/finance/loans/top-title-loan-myths-debunked/>* Lend vs borrow image (n.d.). In pinterest. Retrieved 1 December 2015,

<https://www.pinterest.com/pin/282741682831031389/>* Security image (n.d.). In phnompenhpost. Retrieved 1 December 2015,

<http://www.phnompenhpost.com/lift/dangers-borrowing-money> |
| **Notes:** |

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| **Pre-Task:** |
| **Aims:** SWBAT share their own experienced on borrowing/lending moneySWBAT identify the use of borrow and lend by dicussing in the calss | **Materials:*** Board and Marker
* Realia of money
* Image of borrow vs lend
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| **Time** | **Set Up** | **Student**  | **Teacher** |
| 2 min | WholeClass | Answering the questions | Write the title ‘Borrowing Money’, task ‘role play’, aim and overview of the lesson on the board**<Greeting>**Hello, everyone! How are you today? How was your week? Did you have any interesting thing happens that you want to share with the class? (Share with Ss) |
| 3 min | WholeClass | Answering the questions | **<Eliciting and Prediction>*** What am I holding? (Show Ss money)
* Do you like money?
* Have you ever had any experiences that you borrowed money from or lend money to your friend?
* Have you ever borrowed money form a bank?
* What have you needed when you borrowed/lent money? (Encourage Ss answer by using the word of interest/security/deposit)

Today we are going to discuss about borrowing money. Such as from who/where we can borrow from; or what do we need when we are borrowing/lending money. Also you will learn the vocabulary related to money and at the end you will present a role play with your partner by using these words.  |
| 5 min | WholeClass | Answering the questions and give/take massage to/from the partners | **<Introduction>**Before we learn new vocabularies, let’s share the ideas of using borrow from and lend to.  First of all please stand up. Let’s stretch and relax your bodies. Give a massage to the person next you, softly and let’s switch over and take massage from him/her. Good. Now have a seat please.**<Error Correction>**What did you do? You give a massage to your classmate and take it back, right?(Show the image of Lend vs Borrow)As you can see the picture, lend is give something to and borrow is take it from someone, just like what you have done now.(Show and explain the sentences)* I borrowed $10 to Jeff (x)

 I borrowed $10 from Jeff (o)* I lent $10 to Jeff (o)

 I lent $10 from Jeff (x) |
| **Notes:** |
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| **Task Preparation:** |
| **Aims:**SWBAT learn new vocabulary related to money and recognize the differences between ‘security’ and ‘interest’ in money term by answering the wall chart | **Materials:*** Board and marker
* Wall chart of ‘security’ and ‘interest’
 |
| **Time** | **Set Up** | **Student**  | **Teacher** |
| 5 min | WholeClass | Answering the questions and discuss to filling the wall chart  | **<Introduction>**At the beginning of the lesson, we have discussed what we need when we borrow money; or as a lender what you need to be secure until the repayment done. What was it? (If Ss don’t remember, give answer directly.)It was ‘security’ and ‘interest’, right?This is a wall chart to show the differences between the security and the interest, that we will fill in together. After we categorize, it would help you to understand little more of these term of use. (Show Ss the details and ask them to come out to put it)**<CCQs>*** What do you think the main differences of ‘security' and ‘interest’?
* When you borrow money from mom, what can be the interest?

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| **Notes:** |
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| **Task Realization:** |
| **Aims:**SWBAT create their own role play by sharing the ideas with their partners | **Materials:*** 3 copies of agreement/commitment
* Board and marker
 |
| **Time** | **Set Up** | **Student**  | **Teacher** |
| 10 min | Pairs and wholeclass | Discussing in pairs to make their own agreement/commitment | **<Introduction>**Now, discuss with your partner to create your own role play, which will be maximum 5 minutes for each group. I will give you 3 different situations that you might borrow money from Then you need to write the agreement/commitment with your partner. The situation will be at bank, between friend or in family. The family can be a mom or dad. In a pair, one of you need to be a borrower and the other will be a lender. (Show Ss the agreement and demonstrate what they will do)Through the role play, you and your partner should come up with 1 agreement/commitment which has include the target money with a reason and whether the borrower will use the security or interest or both as their guaranteed. And finally, a lender and a borrower both need to be agreed of that condition, then sign together.**<ICQs>*** Are you working alone?
* How many conditions have to be in the agreement?
* What will be the role for you and your partner?

**<Selecting a partner>**To find your own partner, we will play rock, scissors and paper. Someone who pay the same thing as you pay, will be your partner for the role play.(Help Ss to find their partner and change the seating. Then hand out the agreement/commitment that they have to fill in) Once you find your parter, I’ll give you 10 minutes for discussion. Let’s start now. (Monitor each group that they are doing it right and help Ss if they needed) |
| 20 min | Pairs | Present their role play | (Each group will come to the front to present their role play and Ts will check the errors. Ts will also receive their agreement/commitment after their presentation) |
| **Notes:** |
| **Post Task:** |
| **Aims:**SWBAT complete the ‘lend vs borrow’ worksheet as their homework | **Materials:*** 6 copies of ‘lend vs borrow’ worksheet
* Board and marker
 |
| **Time** | **Set Up** | **Student**  | **Teacher** |
| 5 min | WholeClass | Answering the questions | **<Conclude lesson>**Share the feedback with Ss whether the security and interests valuable enough for the target money by asking CCQ’s**<CCQ’s>*** Did you have all security and interest?
* Why do we need it for borrowing/lending money?
* Which security/interest was best valuable enough for the target money?

**<i+1>** What can you do, if you give your Montblanc pen as your security by borrowing $50 from your friend but he denied to give you back even you repay $50? (If Ss don’t know the answer, explain the answer directly) The term of ‘escrow’ is one of a possibility in that situation.Escrow is ask the third party that both the borrower and the lender agreed to select, to ask keep the security for them and return it back when the repayment have been done. (Write the word in the board)**<Homework>**(Hand out the worksheet to Ss)Please finish this worksheet by next class. It is revising worksheet about the borrow and lend.You did a great work today. Have a good day and see you next time.  |
|  |  |  | **<Filler>**Play 5 guesses/hangman.Give the underline as the number of word and ask Ss to guess what the word will be.Use number 3 and rub off 1 line for each chance gone. |
| **Notes:** |

Commitment

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| Bank  |
|  | Borrower | Banker |
| Name |  |  |

Target Money:

Purpose of Usage:

Security:

Interest:

Hereby both of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(The Lender) and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (The Borrower) agreed as blow.

1. The Lender agreed to lend \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to The Borrower.
2. The Borrower agreed to put \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as security for borrowing.
3. The Borrower agreed to pay \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as interest of borrowing.

|  |  |  |
| --- | --- | --- |
|  | The Lender | The Borrower |
| Signature |  |  |
| Name |  |  |

Agreement

|  |
| --- |
| Family |
|  | Lender | Borrower |
| Name |  |  |

Target Money:

Purpose of Usage:

Security:

Interest:

Hereby both of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(The Lender) and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (The Borrower) agreed as blow.

1. The Lender agreed to lend \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to The Borrower.
2. The Borrower agreed to put \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as security for borrowing.
3. The Borrower agreed to pay \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as interest of borrowing.

|  |  |  |
| --- | --- | --- |
|  | The Lender | The Borrower |
| Signature |  |  |
| Name |  |  |

Agreement

|  |
| --- |
| Friend |
|  | Lender | Borrower |
| Name |  |  |

Target Money:

Purpose of Usage:

Security:

Interest:

Hereby both of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(The Lender) and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (The Borrower) agreed as blow.

1. The Lender agreed to lend \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to The Borrower.
2. The Borrower agreed to put \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as security for borrowing.
3. The Borrower agreed to pay \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as interest of borrowing.

|  |  |  |
| --- | --- | --- |
|  | The Lender | The Borrower |
| Signature |  |  |
| Name |  |  |