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| Topic: A Student Credit Card |
| Instructor: | Level: | Age:  | Number of Students: | Length: |
| Heather Shim | Pre intermediate | Adult | 2 | 50minutes |
| Materials: Pictures (for eliciting the topic worksheets comprehension questions),worksheet |
| Aims: SWBAT use vocabulary and expressions related to a student credit card. |
| Language Skills:Reading: discriptions of each student credit card's examples and storiesListening: conversation from the websiteSpeaking : discussing and sharing ss's idea, opinionWriting: write down your experiences with student credit cards and submit a report |
| Language Systems:Phonology : monitoring Ss' pronunciationFunction : watching examples about student credit cardsLexis: studying words of meaning |
| Assumptions:Students already know about credit cards and some basic words about money |
| Anticipated Errors and Solutions:Students may not know vocabulary words in the story.Students who are unable to follow the listening add extra time to encourage listeningStudents who finish earlier help students who do not follow instructions. |
| References:A Student Credit Card (2018). In *Randall’s ESL Cyber Listening Lab*. Retrieved November 3, 2018, from https://www.esl-lab.com/credit/creditcard1.htm |
| Notes: |

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| Presentation |
| Aims: Prediction of a student cardSwBAT guess and brainstorm the meeting of a student card on the list. | Materials:The list of student credit cards,Board and Markers Youtube(about creditcards)website |
| Time | Set Up | Student  | Teacher |
|  | Whole GroupPairs | Students talk about their day.Students answer the question.Students listen.Students answer and discuss their spending.Students discuss “interest rates.”Students get into pairs.We know about definition of a student credit card and another student to read a student credit card on the list. | T: “Hello everyone. How are you today?“Today we are going to learn about credit cards. Do you have a credit card?”T writes on the board, “How in the world did you get one of those?” T explains “in the world.”T writes on the board, “It sounds you’ve spent yourself in a hole.” Teacher asks if anyone is “in a hole”?T writes “And the interest rates of student credit cards are usually sky-high…”T asks students their interest rates.If anyone doesn’t understand, the dictionary may be used.T: “First I want you to make a pair.” T”Distribute the list of a student credit card |
| Notes |
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| Practice: |
| Aims:SWBAT choose the best student credit card after listening to the dialogue of the audio | Materials: |
| Time | Set Up | Student  | Teacher |
| 10 minutes | Groups | Students are listening and speakingHow your college credit card can ruin your life forever.Students answer the ICQ and then fill in a T-chart on the board. | T: “Work in groups”CCQ) Do you agree with the idea that owning a credit card is an economic option? YesInstructionsWhat are the pros and cons of using a credit card. Please write down your example situations on the board.T demonstrates.T asks, “What are you going to do?”Student Credit Cards

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| Pros | Cons |
| Can buy more things we want and pay later | We may have to pay interest, more than the sticker price |

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| Notes: |
| Production: |
| Aims: SWBAT choose the best student credit card after listening to the dialogue of the audioSWBAT check an answer for each question right after listening to each dialogue. | Materials: website ready, work sheet, board and markers |
| Time | Set Up | Student  | Teacher |
| 20minutes | groups | Students listen to the audio, they can carefully listen to and organize the ideas about credit cards.Nobodyknowsthatteacher explained easily,S: I got itPrices for houses in this area are Sky-high: Prices for houses are veryExpensive. Is it right?  | Who is that do you find a fault below sentence? Some people spned them in a hole You should understand andthen memoriize spend yourself in a hole (idiom) : Spend too muchThat leads to heavy debt“Do you know the below vocabularySky-high”Sky-high is adjective : very expensiveYou are correct. |
| Notes: |
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| Post Production (Closing) |
| Aims: Credit card tips  | Materials:compare two different credit cards chart,Creditcardfee,interestrate benefit,creditmonitoring offer confirmation |
| Time | Set Up | Student  | Teacher |
| 5minutes | pairs | S: YesS: No, we just talk, We need to do our omework.Students discuss what they learned. | ICQ: Are you working on in pairs?CCQ:How many stories do you write?Alright, how you can explain a student creditcard clearly when you speak in English?T asks a discussion question: “What new words did you learn about credit cards today?”Good job today! Class is dismissed! |
| Notes: |