

ПЛАН-КОНСПЕКТ УРОКА ПО УЧЕБНОМУ ПРЕДМЕТУ «АНГЛИЙСКИЙ ЯЗЫК» В VIII КЛАССЕ ПО ТЕМЕ «ПЛАНИРОВАНИЕ РАСХОДОВ»¹

Абрамовская Анна Александровна

Цель: формирование у учащихся представления о важности финансового планирования, развитие коммуникативных навыков на базе прочитанного текста (как планировать свои расходы).

Задачи:

ввести, активизировать и закрепить в речи новую лексику по теме «Бюджет» (budget, expenses, to cut down, to make ends meet, responsible);

познакомить учащихся с грамматическим явлением «The + прилагательное» для обозначения групп людей (the rich, the poor) и обеспечить его понимание в контексте;

развивать финансовую грамотность и критическое мышление через анализ собственных доходов и расходов;

развивать социокультурную компетенции, знакомя с понятием бюджета на уровне семьи, человека и государства;

воспитывать ответственное и осознанное отношение к личным финансам.

Тип урока: комбинированный урок.

Формы организации познавательной деятельности на уроке: фронтальная, индивидуальная, парная, групповая.

Оборудование: наглядный материал (картинки), раздаточный материал (карточки с заданиями, кроссворд для выполнения домашнего задания, монеты для рефлексии), мультимедиа с выходом в сеть Интернет (презентация, интерактивное задание в Wordwall).

Ход урока

I. Организационно-мотивационный этап. Постановка целей и задач урока. (3 мин.)

Good morning, students! Sit down, please. Today we are going to talk about money and a budget. We'll learn how to plan our expenses, talk about our spending habits and become a little more financially responsible.

Before starting the lesson, please tell me your names. Write down your name on the sticker and stick it to your chest.

You can also see a self-ranking list on your desks (приложение).

For each achievement you can get 2 points maximum. At the end of our lesson you'll give yourself a mark.

II. Речевая зарядка. (3 мин.)

I have a wallet with banknotes (приложение). Pick a banknote with the question, read it to your partner. Your partner should answer the question.

1) Do you keep your money in a wallet or a purse? (Предполагаемый ответ учащихся: I keep my money in a wallet/purse.)

2) How much money do you usually have with you every day? (Предполагаемый ответ учащихся: I usually have 5-10 Belarusian rubles every day.)

3) What do you think is better: to carry cash or a credit card? (Предполагаемый ответ учащихся: I think it's better to carry a credit card.)

4) Do you save money or do you usually spend it as soon as you get it? (Предполагаемый ответ учащихся: I save money to buy something important for me.)

5) Have you ever lost your credit card or a wallet or a purse? (Предполагаемый ответ учащихся: I have never lost my wallet or a credit card.)

6) What would you like to buy but can't afford yet? (Предполагаемый ответ учащихся: I'd like to buy a car.)
Well done!

III. Актуализация полученных ранее знаний. (5 мин.)

Open your book at page 99, exercise 3b. Complete the sentences with the new words and phrases. Are the statements true or false? You learnt the words fair, a waste, to argue, to decide, extra and expensive yesterday. Continue working in pairs. One student completes the sentences with the words and the partner corrects the sentence if it's needed.

1. If Belarusian schoolchildren need *extra* money, they take it out of a cash machine. 2. Our schoolchildren never *argue* with their teachers or parents. 3. Schoolchildren can easily earn money for a Playstation in our country, because PlayStations are not very *expensive*. 4. It's easy to *decide* what job to choose. 5. It's *fair* that most Belarusian teenagers don't earn money. 6. Buying English books and films is *a waste* of money.

Good!

IV. Предтекстовый этап. (7 мин.)

Look at the blackboard. Here you can see the pictures of the things teenagers usually spend money on. How much money (in per cent) do you spend on:

- food;
- savings;
- clothes;
- books and magazines;
- school things;
- cinema;
- beauty products.

As for me, I spend 50% of my money on food, 10% on beauty products, 20% on clothes, 10% on school things and 10% on cinema. I spend most of my money on food. What about you?

To make it comfortable for you, I will give you the cards with this information (приложение). 1 minute for you to think and then we'll discuss your answers.

¹Unit 4 Lesson 4. Budget.

According to your answers you mostly spend money on *food and clothes*.

Sometimes we spend much money on the useless things and then we can't afford to buy something useful. That's why it's important to know how to budget.

Work in pairs. You will listen to the radio programme on how to budget. And here is the task for you: "Fill in the missing words". But at first let's take a look at the given words².

cut down	[kʌt daʊn]	снижать
responsible	[rɪˈspɒnsəbəl]	ответственный
expenses	[ɪkˈspensɪz]	траты
budget	[ˈbʌdʒɪt]	бюджет
rich	[rɪʃ]	богатый
making ends meet	[ˈmeɪkɪŋ ɛndz mi:t]	сводить концы с концами
poor	[pɔː]	бедный

Read the words.

V. Текстовый этап. (7 мин.)

Come back to the task. Listen to the radio programme and fill in the missing words (приложение).

Let's check! Read the sentence where you should fill in the word³.

Good job!

Read the last sentence of the text again. How do you understand the sentence? (*The rich are rich because they know how to budget.*) What parts of the speech are the words **poor** and **rich**? (*Nouns.*)

Если перед прилагательным стоит артикль **the**, то прилагательное становится существительным, называющим определенный класс людей: rich (богатый) – the rich (богачи), poor (бедный) – the poor (бедняки), old (старый) – the old (старики). "The rich", "the poor" можно заменить словосочетанием "rich people", "poor people".

VI. Физкультминутка. (2 мин.)

Let's play the game "Useful or useless?" Stand up in line. I will tell you about the expenses. If you think it's useful, step to the right. If you think it's useless, step to the left:

- a present for mum on her birthday (*useful*);
- money on fast food every day (*useless*);
- a comfortable pair of shoes (*useful*);
- healthy snacks for school (*useful*);
- new video games (*useful/useless*);
- trendy clothes (*useless*);

²Размещены на слайде презентации.

³Keys: 1. expenses, 2. budget, 3. making ends meet, 4. responsible, 5. cut down, 6. rich, 7. Poor.

⁴Keys:

Cut down	your careless expenses
Make a budget	to see if you can afford to put a few pounds a week towards a new game
Children must become more	responsible too
If you budget	you plan how to spend money, you plan your expenses.

- books for school and hobby (*useful*);
 - save money in a piggy bank (*useful*);
- Take your seats!

VII. Текстовый этап. (6 мин.)

Look at the screen (рисунок 1).

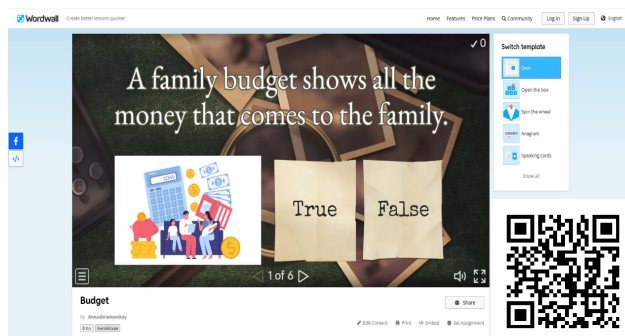


Рисунок 1

Find the information in the text and say if the sentences are true or false. Correct the wrong sentences. Raise your hand if you're ready to answer.

- 1) A family budget shows all the money that comes to the family. (*False, a family budget shows all the money that comes to the family and all the ways that money will be spent.*)
- 2) The government's budget shows how much money it plans to get and where it will spend that money on such things like education, roads, energy, etc. (*True.*)
- 3) If you spend more money than you get, you will have a "budget deficit". (*True.*)
- 4) Make your own budget! Write down the things you spend money on each year and how much it costs. (*False, write down the things you spend money on each week and how much it costs.*)
- 5) Add up how much you spend every day on useless things. (*False, add up how much you earn each week from pocket money, babysitting or a paper round.*)
- 6) Subtract the money you spend from the money you earn. If there's no money left, you are doing well. (*False, if there's no money left, you have a budget deficit.*)

Super! Now you will work in small groups. Match the first part of the sentence with the second one. I give you 2 minutes to do the task⁴.

Cut down	responsible too
Make a budget	your careless expenses
Children must become more	you plan how to spend money, you plan your expenses
If you budget	to see if you can afford to put a few pounds a week towards a new game

Read the sentences one by one. One sentence – one person from the group.

Brilliant!

How do you usually earn money? *(Предполагаемый ответ: Parents give pocket money, by babysitting brothers/sisters, etc.)*

If you are 14 and you are a member of the Belarusian Republican Youth Union (BRYU), you can earn money by joining a student's squad. You can both earn money and help our country by greening the territory, handing out leaflets, working as an animator at children's parties, a photographer and so on. If you're interested, subscribe to the Instagram channel **polotskayamolodezh** (рисунок 2).

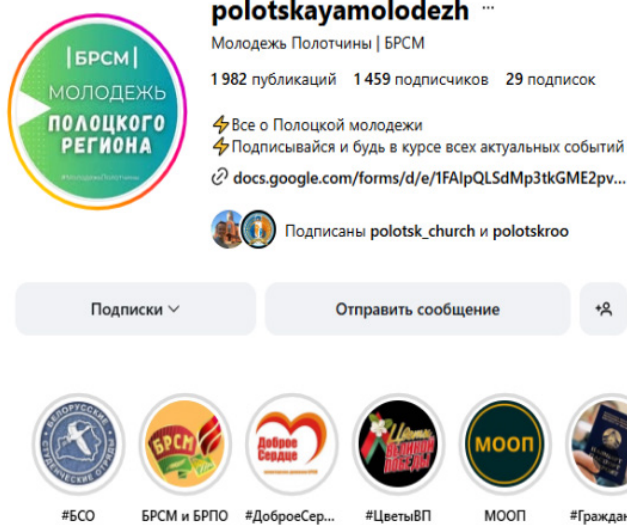


Рисунок 2

VIII. Послетекстовый этап. (5 мин.)

Let's do the shopping right now. Imagine we are at the supermarket and I give 20 Belarusian rubles. What are you going to buy? I give you 1 minute to think about your expenses.

How much money have you got now?

Have you got a "budget deficit"? *(Предполагаемый ответ: No, I haven't.)*

My final question to you is "How to make your own budget?" Discuss it in your small group. Each group should give me one advice to be more financially responsible.

Let's take a look at your ideas how to make the budget.

IX. Объяснение домашнего задания. (2 мин.)

Ваше домашнее задание – сделать кроссворд и ответить на вопросы. В данном кроссворде использованы ключевые слова нашего урока⁵ (приложение).

X. Подведение итогов урока. Рефлексия. (5 мин.)

We have learnt how to plan our expenses, have discussed our shopping habits and I hope we have become a little more financially responsible.

Take your self-ranking list and give yourself a mark. Please, explain why you give yourself this mark. Your marks are...

I have a money box (piggy bank) with coins. Take one and finish the sentence "The lesson was ...". You can use the words interesting, boring, useful or useless, important, fantastic, good etc.

Thank you for the lesson. The lesson is over! You can be free.

Приложение

Бланк самооценки

Achievements	Max	I give myself ...
I have answered the teacher's questions correctly	2	
I have done my homework without mistakes	2	
I have helped my classmates to do the group task	2	
I know how to plan my expenses	2	
I have become financially responsible	2	
Mark:		

QR-код доступа к материалу II этапа



⁵Keys: 1. responsible, 2. expenses, 3. budget, 4. deficit, 5. meet, 6. cut.

Материал IV этапа



food

100%



beauty products



clothes



books and magazines



savings



school things



cinema

Материал V этапа

Listen to the radio programme and fill in the gaps with the missing words.

~~cut down~~ ~~responsible~~ ~~expenses~~ ~~budget~~ ~~rich~~ ~~making ends meet~~ ~~poor~~

So, our young listeners keep asking us how to budget. If you budget, you don't just spend or save, you plan how to spend, you plan your (1) _____.

A family (2) _____ shows all the money that comes into the family and all the ways that money will be spent, usually on things like housing, school, clothes, food, cars and other things.

The government's budget shows how much money it plans to get and where it will spend that money – on such things as education, roads, energy, etc. Sometimes governments spend more than they get. If you spend more money than you get, you will have a 'budget deficit'.

Make your own budget! Grown-ups are not the only ones who have to worry about (3) _____. Children must become more (4) _____ too. Say you'd like to buy a new video game, but you don't have any money saved. Make a budget to see if you can afford to put a few pounds a week towards the new game. You may be surprised to see how you spend your money.

Here's how to make your own budget: write down every single thing you spend money on each week and how much it costs. Your list may include cinema, CDs and food. Now add up (сложите) how much you earn each week from pocket money, babysitting or a paper round.

Subtract (вычитайте) the money you spend from the money you earn. If there's money left over – you are doing well. If there's no money left or you come up with a negative number, you have a budget deficit. In case you have a budget deficit, look at each item on your "spend" list to see if there's anything that you can cut (5) _____ your careless expenses and you will be able to buy the things you really need.

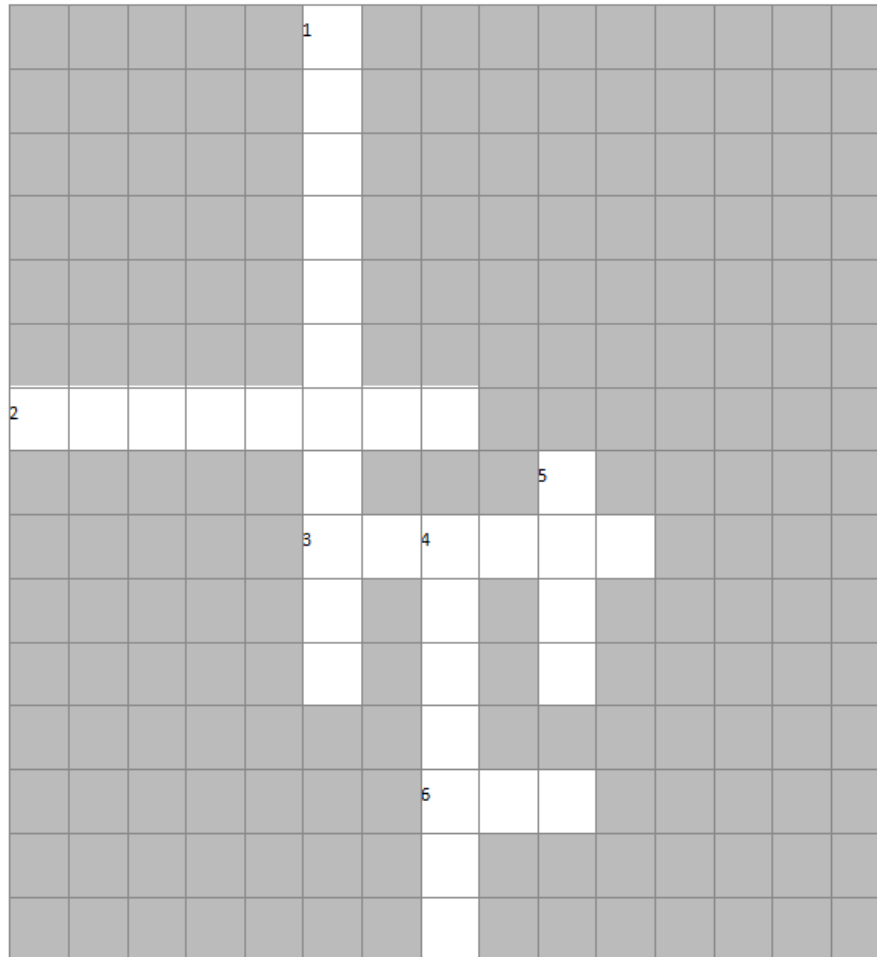
Some of the rich are (6) _____ not because they have always had a lot of money but because they have been budgeting and the poor are (7) _____ because they haven't.

Материал IX этапа

Homework "Budget"

Name, surname _____

Do the crossword and answer the questions.



1. A _____ person always plans his/her expenses and doesn't spend all pocket money at once.
2. The first step to making a good budget is to write down all your weekly _____ .
3. A family _____ shows all the money that comes into the family and all the ways that money will be spent, usually on things like housing, school, clothes, food, cars and other things.
4. When you spend more than you earn, you have a budget _____.
5. Some families have difficulties making ends _____, so they need to plan their budget carefully.
6. You can cut _____ your careless expenses and you will be able to buy the things you really need.

Answer the questions:

- 1) Do you plan your expenses?
- 2) Do you take part in making your family budget?
- 3) Do you think you are a responsible person?
- 4) By the end of the week do you usually have extra money or do you make ends meet ?
- 5) Do you think you can cut down your careless expenses?
- 6) Why are some of the rich so rich and some of the poor so poor?

Дата поступления в редакцию: 05.01.2026