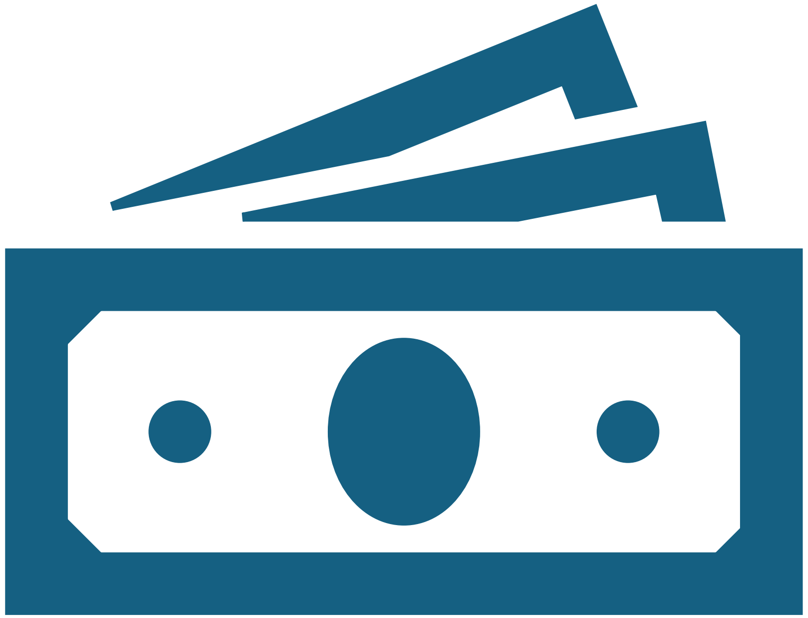

Personal Finance & Budgeting

Let’s Talk Finance

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Welcome & Objectives

Welcome to **Let's Talk Finance: Personal Finance & Budgeting**

Today, you will:

- Learn useful vocabulary related to budgeting and money
- Practise grammar for countable/uncountable nouns & quantifiers
- Talk about saving and spending habits
- Create a basic personal budget through guided tasks

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Icebreaker – Talking About Money Habits

- Do you usually save money or spend it?
- What do you spend the most on each month?
- Do you keep track of your spending?

Vocabulary – Personal Finance Basics

Discuss the following vocabulary with your tutor:

Term	Definition
income	money you receive (e.g. salary)
expenses	money you spend
budget	a plan for spending and saving money
savings	money that is not spent, often kept for later
debt	money you owe
emergency fund	savings for unexpected expenses

Which of these do you think is most important?

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Vocabulary – Spending Categories

Define and discuss the following terms:

- rent/mortgage
- groceries
- utilities (gas, water, electricity)
- entertainment
- transportation
- subscriptions
- Savings

Question: Which of these are your top 3 biggest monthly costs?

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Grammar – Countable & Uncountable Nouns (Money Vocabulary)

Understanding the grammar rule:

Countable: coins, bills, purchases, expenses

Uncountable: money, cash, debt, income

Example:

"I don't have much money."
"She made a few large purchases."

Uncountable nouns use **much**, not **many**

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Grammar Practice – Fill in the Gaps

Complete the sentences below using: much / many / a lot of

- I don’t have ______ cash right now.
- We made ______ small purchases.
- They saved ______ money last year.

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Speaking – Budgeting Tips

- How do you control your spending?
- Do you have a weekly or monthly budget?
- What tips would you give someone who wants to save?

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Reading – The 50/30/20 Budget Rule

Read the following passage with your tutor:

“A simple budget rule is the 50/30/20 method. Spend 50% on needs, 30% on wants, and save 20%. Needs include rent and groceries. Wants include travel or dining out. Saving includes long-term goals or emergency funds.”

Questions:

- Do you think this method would work for you?
- What percentage would you adjust?

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Activity – Categorise the Expenses

Categorize the following items to ‘Needs’, ‘Wants’, or ‘Savings’

Item	**Category**
electricity bill	Need
new headphones	___
online course	___
holiday trip	___
monthly savings	___
groceries	___

Grammar – Quantifiers (Review)

Understanding the grammar rule:

Quantifier	Use With	Example
much	uncountable	“I don’t spend much money.”
many	countable	“He has many expenses.”
a few	countable	“I made a few purchases.”
a little	uncountable	“We saved a little cash.”

Grammar Practice – Correct the Mistakes

Correct the sentence:

- “I don’t have many money.”
- “They saved much dollars.”
- “He has a little debts.”

Vocabulary – Good & Bad Spending Habits

Discuss the following spending habits with your tutor:

Good Habits	**Bad Habits**
tracking spending	impulse buying
saving for emergencies	late payments
avoiding debt	overspending on wants
using loyalty rewards	no spending limit

Take turns to answer:

What are your strengths and weaknesses in your spending habits?

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Grammar – Giving Advice with "Should"

Understanding when to use the word 'Should':

Examples:

- "You should save 10% of your income."
- "You shouldn't spend more than you earn."
- "You should track every expense."

What advice would you give someone who just started working?

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Role Play – Budget Coach

Imagine you are a Budget Coach and your tutor is coming to your for advice on the following scenario:

"I earn £1,800 per month, but I spend about £1,200 on rent and £600 on clothes, takeaways, and small things. I never have money left at the end of the month."

What advice would you give?

Try to answer using the vocabulary and grammar rules from this lesson.

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Error Correction – Budgeting Grammar

Have a go at fixing the sentences:

- “She spends too many money on travel.”
- “You should to track your spending.”
- “I want save much money.”

Vocabulary – Budgeting Tools

Define and discuss the following terms with your tutor:

- spreadsheet
- finance app
- banking alerts
- savings goal
- automatic transfer

Do you use any tools or apps to manage your money?

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Mistake or Emergency?

Read the passage below with your tutor:

Lisa had no emergency fund when her car broke down. She used a credit card to pay and went into debt. She realised her mistake and now saves a little money every month.

- What did Lisa do wrong?
- What could she have done differently?

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