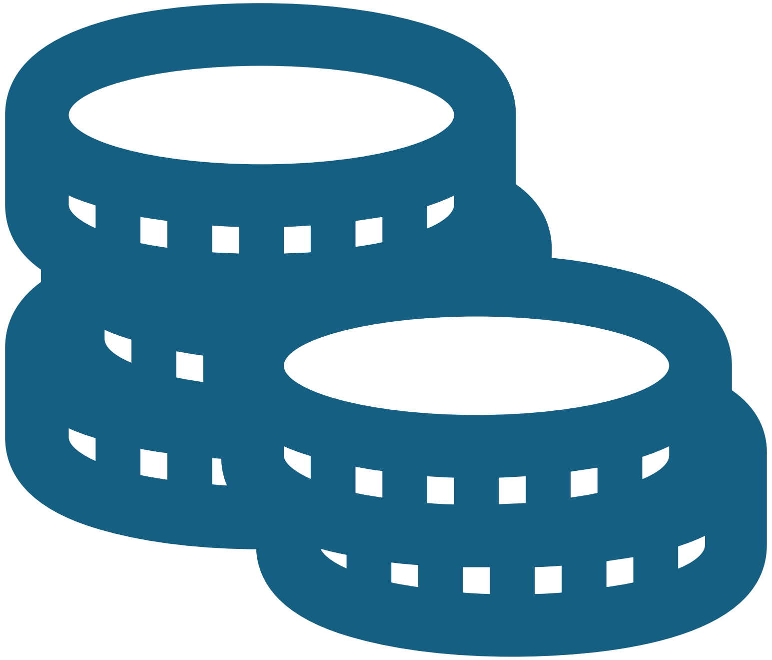

Financial Planning & Retirement

Let’s Talk Finance

The English Hub

Welcome & Objectives

Welcome to **Let’s Talk Finance: Financial Planning & Retirement**

Today, you will:

- Learn key vocabulary about long-term financial planning
- Practise **future forms** and **time phrases**
- Discuss saving goals and retirement strategies
- Compare options and prioritise future plans

The English Hub

Icebreaker – Thinking About the Future

- Do you think about saving for retirement or later life?
- What are your financial goals for the next 10–20 years?
- Do you believe in planning ahead or living in the moment?

The English Hub

Vocabulary – Long-Term Planning

Discuss the following terms with your tutor:

Term	Definition
pension	money received after retirement, usually monthly
retirement age	age when a person stops working
nest egg	money saved for later in life
life expectancy	how long a person is expected to live
financial advisor	expert who gives money-related advice
inflation	rise in prices over time

Question: Which of these do you hear about often in your country?

The English Hub

Vocabulary – Retirement Options

Define and discuss the following terms with your tutor:

- public/state pension
- private pension
- employer scheme
- retirement fund
- part-time retirement
- passive income (e.g. property, investments)

Question: What is the most common type of pension where you live?

The English Hub

Grammar – Future Forms

Understanding the grammar rule:

Form	Use	Example
will	predictions / promises	“I’ll start saving next year.”
going to	planned decisions	“I’m going to meet with an advisor.”
might	possibility	“I might retire early.”

Note: The use of time expressions can be: soon, later, in 10 years, by 60

The English Hub

Grammar Practice – Fill in the Gaps

Use **will**, **going to**, or **might** to complete the following sentences:

- I ______ invest in a pension scheme next year.
- She ______ retire before she turns 65.
- We ______ speak to a financial advisor soon.

The English Hub

Speaking – What Will You Do?

- What steps will you take to plan for the future?
- What might stop people from saving for retirement?
- Are you going to change your habits this year?

The English Hub

Vocabulary – Financial Milestones

Define and discuss the following terms with your tutor:

- get first job
- buy a house
- have children
- start a pension
- pay off debt
- Retire

Question: What do you think is the ideal age to do these?

Create a Life Timeline

Task:

Plan out your ideal **future goals and milestones** and create a personal timeline.
Think about your dreams, career, education, travel, or family goals.

Use **time expressions** like:

- *by 25, by 30*
- *in my 40s*
- *before I turn 65*
- *after 50, in my late 30s*

Try to Include:

- At least **4–6 milestones**
- Time expressions
- Short explanations

Example starter: “By the time I am 35, I’d like to own a flat…”

Then, swap with your tutor.

The English Hub

Grammar – Time Expressions

Understanding how to structure time expressions:

- by the time...
- in the future
- within 10 years
- before / after retirement
- during my career

Example:

“By the time I’m 60, I hope to have a nest egg.”
“During retirement, I’d like to travel.”

The English Hub

Grammar Practice – Match Sentences & Time Phrases

Can you match the sentences to the correct time phrases?

Sentence	**Time Expression**
I'll stop working	during retirement
I'll travel with my savings	in the next few years
I'm going to start a private pension	by the time I'm 65

The English Hub

Vocabulary – Risks & Considerations

Define and discuss the following terms with your tutor:

- rising costs
- poor planning
- medical expenses
- late saving
- outliving savings
- pension gap

Question: What can people do to avoid these problems?

The English Hub

Planning Ahead

Read the passage below with your tutor:

“Maria started saving at 25. She contributed to her employer’s pension scheme monthly. At 60, she had a strong nest egg. She now travels twice a year and lives comfortably. Her advice: start early.”

Questions:

What helped Maria succeed? Do you agree with this method?

What would happen if she had waited? Would you follow Maria’s advice?

Activity – Retirement Plan Match

Match people to the right plan:

Person	**Best Option**
23-year-old with part-time job	focus on savings access
45-year-old freelancer	start small with a personal fund
62-year-old retiring soon	private plan + investment

The English Hub

Grammar – Future Questions

How to use and structure future forms in questions:

- What will you do after you retire?
- Are you going to work part-time in the future?
- Might you move to another country?

Question: Which question feels most relevant to your plans?

Role-Play: You're the Financial Advisor

Scenario:

Student plays a **financial advisor** and **tutor** plays an **adult planning to retire in 10 years,** who is unsure how to prepare and want some friendly advice.

Task: Ask future-focused questions and give gentle suggestions using these phrases:

Example starters for financial advisor:

"You'll need to start thinking about…"

"Are you planning to…''

Example starters for adult planning to retire in 10 years:

"I haven't really thought about…"

"What would you suggest if I want…"

Then, swap roles with your tutor!

Error Correction – Future Forms

Have a go at fixing the errors:

- “I going to retire by 55.”
- “He might to need more savings.”
- “We’ll travels during retirement.”

Activity – Prioritise Your Financial Goals

Create an imaginary list of 5 long-term goals (e.g. buying home, retirement, travelling, paying debt)

Task: Put them in order of priority and explain why they are in that particular order.

Example starter:

“First, I want to clear my debt. Then I’ll focus on…’’

Then, swap with your tutor.

The English Hub