



# Финансовая грамотность

## FINANCIAL LITERACY



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# ПРОГРАММА КУРСА ВНЕУРОЧНОЙ ДЕЯТЕЛЬНОСТИ «ФИНАНСОВАЯ ГРАМОТНОСТЬ НА АНГЛИЙСКОМ ЯЗЫКЕ» ДЛЯ 8-9 КЛАССОВ

Содержание программы учитывает возрастные особенности обучающихся, позволяет развивать личные качества подростков, раскрывать их потенциал в мире финансов, учит основам финансового планирования и роли денег в жизни семьи и общества, а также ценностным основам финансового поведения.

ПОСТАВЛЕННЫЕ ЗАДАЧИ КУРСА  
РЕАЛИЗУЮТСЯ ЧЕРЕЗ  
ФОРМИРОВАНИЕ У  
ПОДРОСТКОВ КОМПОНЕНТОВ  
ФИНАНСОВОЙ КУЛЬТУРЫ



# РАЗДЕЛЫ КУРСА:

- ▶ В мире денег и финансов
- ▶ История денег
- ▶ Подростки и карманные деньги
- ▶ Семейный бюджет
- ▶ Мир шопинга
- ▶ Открываем свой магазин
- ▶ Деньги и путешествия
- ▶ Открываем свой бизнес





## Family Budget



### Planning the Budget

Task 1. Learn new words and word combinations:

1. Expenses - расходы
2. Discretionary spending - расходы сверх необходимого,
3. Candidly - искренне
4. to tailor - урезать
5. A purpose - цель
6. An allowance - карманные деньги
7. A cash tip - чаевые
8. A tracker - средство отслеживания
9. Mortgage - ипотека
10. Nonessentials - второстепенные расходы
11. to trim - подрезать
12. to commit - совершать
13. to tempt - соблазнять

14. to cool off - успокаиваться

15. A goal - цель

16. to save for a rainy day - сбергать на черный день

Task 2. Pre-reading. Share with your classmates your ideas about the necessity of family budget.

# Financial literacy

## Student's Book

## In the World of Money

Follow the link <https://youtu.be/AfTwcOYgISA>, watch the video about money and say what main features money must have.



Task 1. Learn to pronounce the following words:

1. Item - предмет, вопрос
2. Commerce - коммерция
3. Negotiation - переговоры
4. Subsequently - в результате
5. to precede - предшествовать
6. Temple - храм
7. Commodity - главные предметы потребления
8. Gradually - постепенно
9. Intrinsic - подлинный, настоящий
10. Cowrie - раковина
11. Mollusk - моллюск
12. Wampum - ожерелье из раковин
13. Monies - суммы денежных средств
14. Lump - кусок
15. Authenticity - подлинность
16. Scarce - скудный
17. Crude paper - необработанная бумага
18. Mulberry bark - кора тутовника



19. Prejudice - предвзятость
20. Invalid - недействительный
21. Promissory - долговой
22. Temporary - временный

The use of money is as old as the human civilization. Money is basically a method of exchange, and coins and notes are just items of exchange. But money was not always the same form as the money today, and it is still developing.

## Modern money

Task 1. Learn new words:

- |  |   |
|--|---|
| 1. to conduct - проводить              | 11. to permit - разрешать   |
| 2. Innovation - инновация              | 12. to reduce - уменьшать   |
| 3. Efficient - эффективный             | 13. Insufficient - недостаточный                                      |
| 4. Fee - плата                         | 14. to forge - (зд.) подделывать                                      |
| 5. Merchant - купец, торговец          | 15. to value - ценить   |
| 6. Debt - долг                         | 16. Appropriate - подходящий  |
| 7. Promptly - оперативно               | 17. to withdraw - снимать   |
| 8. Purchase - покупка                  | 18. automated clearinghouse - автоматизированный информационный центр |
| 9. Interest charge - процент по займам |   |
| 10. Loan - заем                        |   |

Task 2. Read the article from the Encyclopedia Britannica and answer the questions after the text:



Centuries of innovation have changed the ways in which the public conducts transactions. Credit cards, debit cards, and automatic transfers are among the many innovations that emerged in the years after World War II.

### Credit and debit cards

A credit card is not money. It provides an efficient way to get credit through a bank or financial institution. For a fee that each subscribing merchant agrees to pay, the bank issues the



## The British Money

Task 1. Learn new words:

- |   |  |
|---|--|
| 1. Decimal system - десятичная система          | 7. Prior to decimalization - перед переходом на десятичную систему |
| 2. to distinguish - различать                   |  |
| 3. High purity silver - высокоочищенное серебро | 8. A numismatist - нумизмат  |
| 4. An alloy - сплав                             | 9. to mint - чеканить  |
| 5. A cross-bar - поперечная планка              | 10. A guinea - гиней   |
| 6. Circulation - денежное обращение             | 11. A tailor - портной   |
|   | 12. A barrister - адвокат  |

Task 2. Read the text and say what money units are used in Great Britain:

Since 1971, the monetary system of Great Britain is based on the decimal system. The basic unit of British currency (currency of the United Kingdom and the Crown Dependencies) is the **pound**, which is divided into **one hundred pence**. (abbreviated as p).

The official full name **pound sterling** (plural: **pounds sterling**) is used mainly in formal language and also to distinguish the currency used within the United Kingdom from others that have the same name. (GBP =



## Money. Collocations

Интерактивные задания > Vocabulary > Money Matters

### Choose the correct group for each collocation

Bring in money   Donate money to   Withdraw money   Save money  
Make money   Throw money around   Win money   Earn money  
Borrow money   Waste money

#### Spending

Donate money to  
Waste money

#### Getting

Save money   Win money

## Types of Money

Интерактивные задания > Vocabulary > Money Matters

### Choose the correct word for each definition

- Coin** —a flat metal piece (usually a disc) used as money.
- Loan** —a sum of money someone borrows from an individual or a bank that is expected to be paid back with interest.
- Note** —a piece of paper money.
- money that you have to pay to the government.
- a piece of paper or a request that shows how much you must pay for something.

## Money Idioms

Интерактивные задания > Vocabulary > Money Matters

### Match the idioms with their definitions

- |                               |   |
|-------------------------------|---|
| to cost an arm and a leg      | to spend less money than before because you have less money |
| to make ends meet             | to have enough money to buy what you need to live           |
| to tighten your belt          | to be highly expensive                                      |
| to throw money down the drain | to waste money unwisely                                     |
| to make a small fortune       | to earn a lot of money                                      |

# Exercises on vocabulary and terms. Financial tasks. Упражнения на лексику и термины. Финансовые задачи.

## Measure of Value

CLIL Social science > CLIL Social science > Money and Its Functions

### Write the answer

A dress in a shop costs 5,000 roubles.

The function of money in this example

is m of

v



## Means of payment and means of circulation

CLIL Social science > CLIL Social science > Money and Its Functions

Inga paid the rent via the Internet.

Alex bought a bowl of soup in the school canteen.

Jane paid for the monthly metro ticket.

Anna got a new iPhone on credit.

Emma bought a hair dye in a shop.

#### Means of circulation

Emma bought a hair dye in a shop.

#### Means of payment

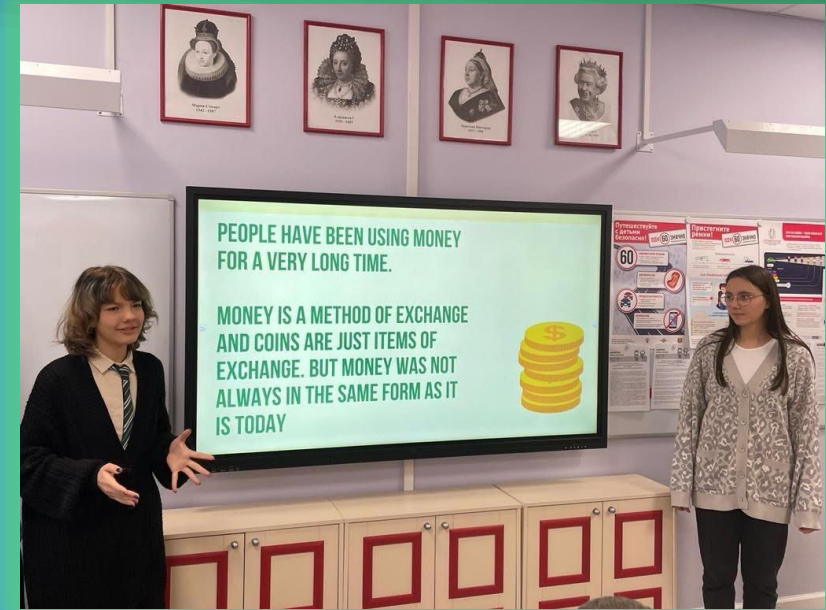
Inga paid the rent via the Internet.

Anna got a new iPhone on credit.





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Projects:  
“My shop”  
“My financial  
dream”  
“Pocket money”





