



корпорация

российский
учебник

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**«Финансовая грамотность на уроке
английского языка»**

28.09.2017

Портфель корпорации «Российский учебник» Линии преимственных УМК и учебных пособий серии «FORWARD» для 2-11 классов

- Линия УМК «FORWARD» для 2-11 классов включены в ФП, соответствует ФГОС и обеспечивают преимственность изучения английского языка со 2 по 11 класс

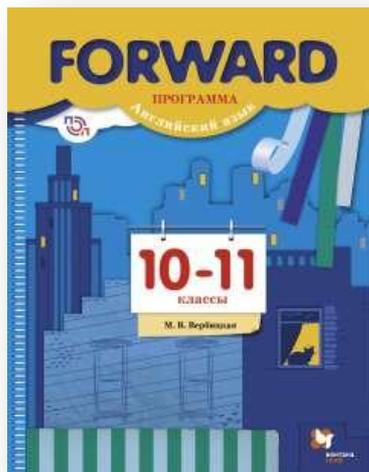


Компоненты УМК «FORWARD» по английскому языку для 2-11 классов

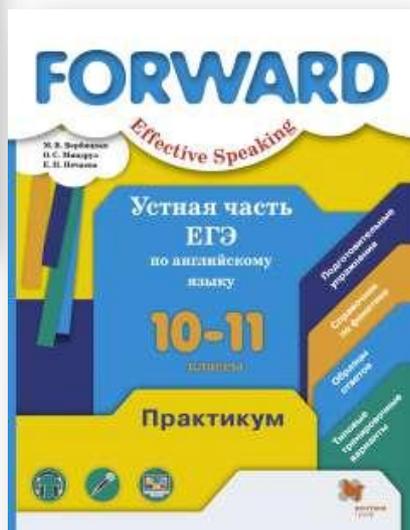
- учебник в печатной и электронной формах (<https://lecta.ru>)
- рабочая тетрадь (дополняет учебники заданиями на аудирование, говорение, чтение и письмо)
- книга для учителя (знакомит с принципами, лежащими в основе курса; включает тематическое планирование, поурочные планы, ключи к заданиям, приложения с дополнительными материалами к урокам)
- аудиоприложение к учебнику и рабочей тетради
- авторская программа
- практикум: лексика и грамматика

УМК “FORWARD”

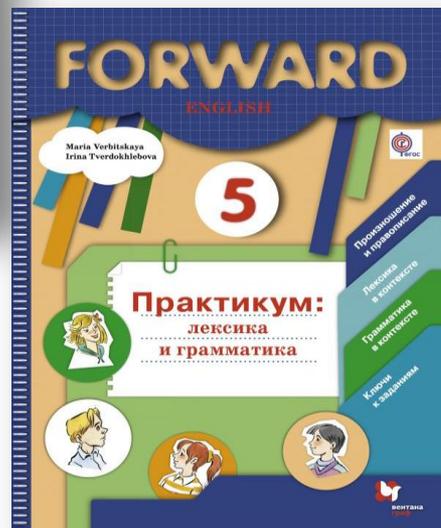
Новинки май-август 2017 г.



Вербицкая М.В.
Английский язык. 10-11 кл.
Программа.



Вербицкая М.В., Миндрул О.С., Нечаева Е.Н. Effective Speaking.
Устная часть ЕГЭ по английскому языку. 10-11 классы. Практикум.
Аудиоприложение (<https://drofa-ventana.ru>)



Вербицкая М.В.,
Твердохлебова И.П.
Английский язык.
5 класс.
Практикум: лексика и грамматика

УМК “FORWARD”

Новинки май-август 2017 г.



Что такое «грамотность»?

Definitions of 'literacy'?

What do we mean/understand by the word 'literacy'?

lit·er·a·cy n.

1. The condition or quality of being literate, especially the ability to read and write.

2. The condition or quality of being knowledgeable in a particular subject or field: *cultural literacy; academic literacy*

Dr Lynda Taylor, Centre for Research in English Language Learning and Assessment

An age of literacy (or literacies)?

- ‘academic literacy/ies’

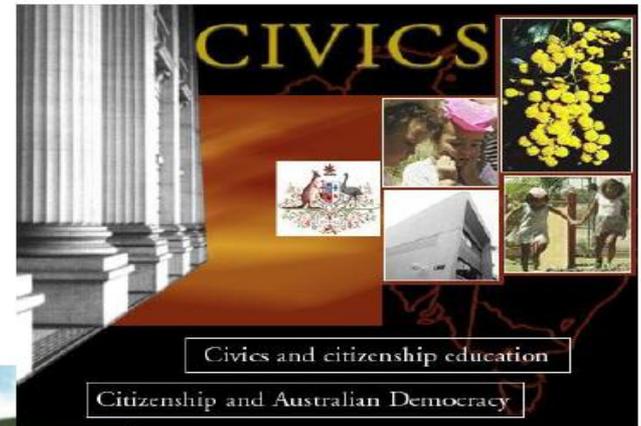


- ‘computer literacy’

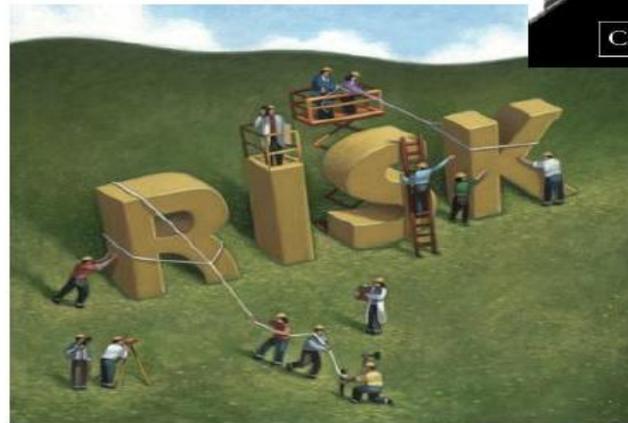


An age of literacy (or literacies)?

- ‘civic literacy’



- ‘risk literacy’



Грамотность в области рисков

Prof David Spiegelhalter (2009)

- *'...we should essentially be teaching the ability to deconstruct the latest media story about a cancer risk or a wonder drug, so people can work out what it means. Really, that should be part of everyone's language...'*

В России прошли уроки пенсионной грамотности.
Старшеклассникам рассказали, как накопить на безбедную
старость. *Комсомольская правда*



Финансовая грамотность

- способность человека управлять своими доходами и расходами, принимать правильные решения по распределению денежных средств (жить по средствам) и грамотно их приумножать;
- знание ключевых финансовых понятий и умение использовать их на практике, позволяющее достичь финансового благополучия и оставаться на этом уровне всю свою жизнь.

Источник: <http://fin-site.ru/finansovaya-gramotnost-dlya-nachinayushhix.html>

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Финансовая грамотность



Финансово грамотный человек

- ведёт учёт собственных доходов и расходов (т.е. важно знать какой доход вы получили, на что потратили деньги, какова разница между доходами и расходами – в идеале должно что-то оставаться и это “что-то” нужно приумножить для достижения будущих финансовых целей).
- тратит меньше, чем зарабатывает — у финансово грамотного человека нет большого количества кредитов в разных банках, он умеет жить по средствам и сберегает свободные денежные средства.

Финансово грамотный человек

- ориентируется в мире финансов: понимает основные финансовые термины, знает, где найти нужную информацию из надёжных источников и использовать её с максимальной выгодой для себя.
- осуществляет рациональный выбор финансовых услуг, следит за надёжностью финансовых организаций, чтобы не потерять свои деньги.

Финансово грамотный человек

- имеет собственный резервный фонд – «подушку безопасности» (на случай непредвиденных обстоятельств). Это одно из самых важных правил финансовой грамотности. Можно потерять работу, заболеть, а денежные средства из резервного фонда помогут жить и оплачивать собственные нужды и обязательные платежи без существенного ущерба качеству жизни.
- знает, как защищены права потребителя финансовых услуг, куда нужно обратиться, если его права на финансовом рынке нарушены

[по материалам сайта <https://finagram.com/finansovo-gramotnyi/>].



10 класс: тематика

- Small Business
- Banking
- Currency
- Personal Budgeting
- Mortgage



11 класс: тематика

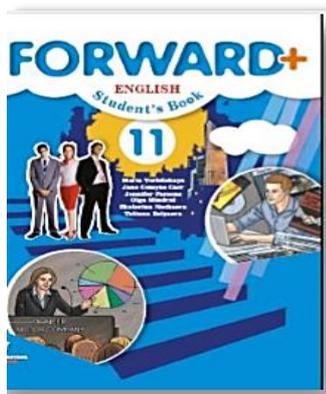
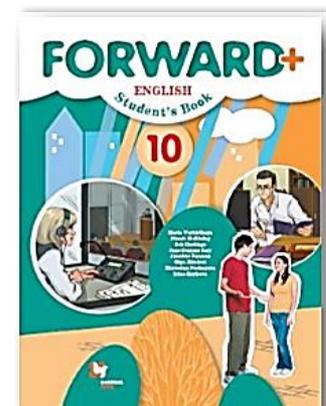
- Economy and Economics
- Economy and the State
- Business Organisations
- Taxation
- Import and Export
- Business Finance and Banking



Организация материала в УМК Forward +

Модульное построение курса

- Модуль «General English»
- Модуль «Translation & Interpreting»
- Модуль «Business Communication»,
включающий материалы по финансовой грамотности



РОССИЙСКИЙ
учебник



Как построить личный бюджет?

The US Dollar

The United States dollar (sign \$, code USD) is the official currency of the USA and its overseas territories as well as some other countries. It is the currency most used in international transactions.

The US dollar has many nicknames. One of the most popular ones is a buck. Other well-known names of the US currency include greenback, green and about pretentious (the last because dozens of presidents are pictured on most bills). A grand, sometimes shortened to simply C or the milks & (from \$100) are commonly used to denote \$1000. However, the \$1000 note is no longer in general use.

Currently printed denominations are 1, 2, 5, 10, 20, 50 and 100 dollars. Note above the \$100 denomination stopped being printed in 2009 and were officially withdrawn from circulation in 2018. With the advent of electronic banking, they became unnecessary.

- Prepare a short story about any other currency. Prepare a similar fact file as a plan for your story.

PERSONAL BUDGETING

- Andrew has to plan his personal budget now. What do you think personal budgeting is? What sources of income can you name? What does a person usually spend money on? Brainstorm ideas.

- In pairs, put the words from the box under the correct expense categories (A–G). Use the dictionary to look up unknown words. Check by comparing your results with another pair.

rent/mortgage food life insurance
 mortgage shirts sweater cable
 tuition fees fitness cinema dental
 lessons of French shoes tableware
 take-away water fuel theatre
 parking lottery tickets travel taxi
 jeans eye care rockers electricity

- A Housing and household
- B Healthcare
- C Groceries
- D Clothing
- E Education
- F Transportation
- G Entertainment

- In small groups, think about what you can add to these categories. Share your ideas with the class.

FACT FILE

F

Country: _____
 Currency: _____
 Basic facts: _____
 History/nicknames: _____
 Name: _____

BUSINESS COMMUNICATION



- In pairs, answer the questions. Report some of the information to the class.

- What bills does your family have to pay?
- Do you spend much of your pocket money on entertainment? What entertainments do you spend your money on?
- How often do you buy seasonal clothes?
- How much money on average does your family spend on groceries?
- Should we consider healthcare in our monthly expenditure or should we pay for it from savings when necessary?

- Look at Andrew's monthly expenditure and compare it with the monthly expenditure of his cousin John. Speak about their expenditures using the ideas from **SPEAK OUT**. Who do you think can save more money?

	Andrew	John
Salary	£ 4000	£ 9000
Accommodation	£ 1000	£ 2000
Transport	£ 400	£ 800
Clothes	£ 200	£ 100
Going out	£ 400	£ 200
Food	£ 200	£ 500
Bills	£ 600	£ 1200

SPEAK OUT | Comparing expenditures

John spends two/three times as much on ... as Andrew does.
 Andrew spends 50% more/20% less on ... than John does.
 The biggest part of John's salary is spent on ...
 Andrew spends too much/too little on ...

- Andrew has found an article on personal budgeting. Read it and say which of the sentences (A–C) reflects his main idea best.
 - You should always keep track of your expenses.
 - Tracking your budget is necessary to reconsider your expenses.
 - If you track your expenses, you will never be in debt.
- In pairs, read the text again and make a list of recommendations the article gives on personal budgeting. Compare it with another pair. Whose list is more complete?

When you think of tracking your expenses, what comes to mind first? Maybe you're curious about where your money is going. Or, do you dread the thought of having to write down every penny you spend? More people only track their spending for a few weeks so that they can see where their money is actually going. Other people only track certain types of expenses, like when they spend their cash.

Tracking where your money is going is the process of writing down what you spend. You may use a little notebook to do this, a spreadsheet, an app on your phone or other software programmes. You might track as you spend money or you might collect receipts and track at the end of the day or week. Regardless of which method you choose, the purpose is the same – you want to see what you're spending your money on so that you can make some decisions about how to spend it more wisely.

When you first start tracking expenses, you might be tempted to jot down what you should be spending. Right that urge and spend as you normally would. Tracking isn't meant to make you feel guilty and stop you from spending. It's meant to highlight what your habits are so that you can make some choices and change them.

It's unrealistic to think that you'll track your spending forever. If you can track for a month, be proud of yourself and incorporate what you learned into your monthly budget. Then, if your circumstances change, go back to tracking for another few weeks to get your spending in line with your new level of expenses or income.

For each week, record where you are tracking. Record cash balances on hand or in your bank accounts and list any income you expect to receive during each week. List the debts down the left side and record actual money spent each day. You can also create your own categories. Maybe you want to track coffee, magazine or fuel separately. Weekly savings amounts also need to be recorded, and don't forget to keep track of seasonal expenses. Total all columns and subtract actual expenses from actual income. If there is a surplus, this means you should have money in your wallet or bank account. This becomes the cash balance for the next week.

Ипотека или съемная квартира?



MORTGAGE

1 Andrew now lives separately from his parents and he has found a flat to rent. His elder sister Jane, who is married, has taken out a mortgage. Read the key words (1–11) on renting and mortgage. Match the words with English explanations a–h, then suggest Russian equivalents for the words.

2 In pairs, use the key vocabulary from Exercise 1 to talk about mortgage and renting. What do you think are the pluses and minuses of both? Share your ideas with the class.

3 **Roleplay** Andrew and Jane are discussing their accommodation. Listen to their conversation and say which phrases and minuses of renting and mortgage they mention. Do they mention the same pros and cons as you have pointed out?

Renting

- 1 to rent
- 2 lowest
- 3 to rent out
- 4 estate agent
- 5 deposit
- 6 to find/locate
- 7 to pay the rent
- 8 furnished/unfurnished

- a to let someone live in a house, room etc that you own, or use your land, in return for money
- b money which you leave to accommodation owner in case you break something there
- c a person who finds suitable accommodation for you
- d to regularly pay money to live in a house or room that belongs to someone else, or to use something that belongs to someone else
- e a person who rents accommodation
- f to give money to the owner of the accommodation when you live
- g with/without furniture
- h a person who offers accommodation for rent

Mortgage

- 1 mortgage
- 2 collateral
- 3 to borrow
- 4 loan arrangements
- 5 credit history
- 6 down payment
- 7 interest rate
- 8 to sign a contract

- a a record of previous loans/credits of a certain person and their repayment
- b conditions to take out a mortgage/loan/credit
- c to agree with the terms of a deal
- d a legal arrangement by which you borrow money from a bank or similar organisation in order to buy a house and pay back the money over a period of years
- e a monthly payment of your loan/credit
- f something a bank can sell if a person cannot pay off the debt to it
- g the part of the purchase price paid in cash up front, reducing the amount of the loan or mortgage
- h the cost of borrowing money, or commonly the income earned from lending money, it is expressed as percentage of the sum borrowed

BUSINESS COMMUNICATION

4 **© B T008** Listen to the conversation again. Are the statements true, false or not stated? Give reasons.

- 1 Andrew shares a flat with his colleague.
- 2 Jane's house is close to where Andrew lives.
- 3 Jane didn't have many problems when taking out a mortgage.
- 4 Jane's mortgage is £60,000.
- 5 Jane is worried about paying the mortgage.
- 6 Andrew finds the interest Jane pays too high.

5 **© B T008** Work in pairs. Listen to the conversation again. Student A, make notes about Andrew's remarks. Student B, make notes for Jane's remarks. Try to reconstruct the conversation. Roleplay the conversation between Andrew and Jane.

Методические рекомендации для учителя

Тема: Personal budgeting

Тема: Personal budgeting

Номер и тема раздела	Номер урока	Содержание урока
Units 9-10 Business communication 4 Personal Budgeting SB с. 5–6, задания 1, 2, 3, 4, 5, 6, 7 <u>Домашнее задание</u> Подготовьте рассказ о планировании личного бюджета	2 (163)	<p>Г: проверка ДЗ. Работа в группах: учащиеся рассказывают друг другу о валютах мира, выбирают самый интересный рассказ.</p> <p>Subject background <i>Effective money management starts with a goal and a step-by-step plan for saving and spending. Simply, it demands a good budget. Students need to become familiar with how to build and maintain a realistic budget for their specific needs.</i></p> <p><i>A personal budget is a financial plan that allocates future income toward expenses, savings, and debt repayment. "Where does the money go?" is a common dilemma faced by many individuals and households when it comes to budgeting and money management.</i></p> <p><i>Financial goals should be realistic, be specific, have a timeframe, and imply an action to be taken.</i></p> <p><i>This lesson will encourage students to take the time and effort to develop their own personal financial goals and budget.</i></p>
		<p><i>Students will monitor their spending habits (in writing) and will be able to better obtain the most value for their available money. also demonstrate that by carefully considering needs and wants, an individual or family will spend appropriate amounts for current living expenses, while saving and investing for long-term financial security.</i></p> <p>Lesson goals <i>Assist in identifying and prioritizing personal and financial goals, create a plan to achieve those goals, and provide practice in setting up and maintaining a personal budget.</i></p> <p>Lesson objectives</p> <ul style="list-style-type: none"> • Identify and prioritize some of your personal and financial goals • Identify the steps you can take and the resources you will need to achieve your goals • Identify and examine your current spending behaviors and patterns • Understand what it means to budget, and identify the reasons to maintain a budget • Create and maintain a personal budget that supports your personal and financial goals

(SB-1) фронтальная беседа: учащиеся отвечают на вопросы задания:

- What do you think personal budgeting is?
- What sources of income can you name?
- What does a person usually spend money on?

При мозговом штурме один из учащихся записывает возникающие мысли и идеи на доске.

Suggested answers

Personal budgeting means planning your income and expenditures.

Income: wages/salary, fee, interest, rent, etc.

Expenditures: bills, food, clothes, petrol, etc.

ЯН: (SB-2) учащиеся уточняют значения незнакомых слов в перечне приведенной лексики при помощи словаря, затем классифицируют лексику по предложенным в задании категориям, сравнивают свои ответы с ответами другой пары. Проверьте задание фронтально.

Ключ

A Housing and household: rent/mortgage, cable, toiletries, electricity, water, cookware, tableware,

B Healthcare: life insurance, fitness, dental care, eye care

C Groceries: food, snacks, take-away

D Clothing: jeans, shoes, shirts

E Education: tuition fees, lessons of French

F Transportation: fuel, parking, taxi

G Entertainment: cinema, museums, theatre, lottery, travel

ЯН: (SB-3) работа в группах: учащиеся дополняют списки слов в каждой категории. Проверьте задание фронтально.

Г: работа в парах/группах:

- Give your own definition of the term *personal budget*.
- Identify the advantages of planning the personal budget. Are there any disadvantages of such planning?
- What do think why so many people do not plan their personal budget? Discuss and give three-five explanations.
- How do you understand the statement "You don't have to spend less, but earn more"? Do you agree? Give two or three reasons to prove your opinion.
- Do you have any experience of running your personal budget? Share it with your classmates.

11 кл. Business organisations

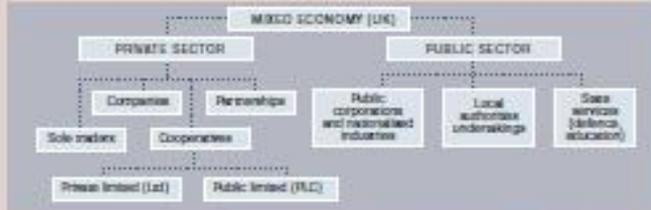


BUSINESS ORGANISATIONS

- 1 Read the text and say if statements 1-5 are true, false or not stated.
- 1 Mixed economy means institutional cooperation.
- 2 Private sector firms are owned by one person.
- 3 Profit makes is most important for private sector.
- 4 There are four types of businesses in the private sector.
- 5 Public sector organisations are owned by large groups of people.
- 6 The aim of public sector organisations is to provide public services.

TYPES OF BUSINESS ORGANISATIONS IN MIXED ECONOMIES

Nowadays most countries have mixed economies, i.e. they have private sector and public sector organisations. We are going to discuss the main types of both, using the UK as an example.



Private sector firms are owned by individuals, not by the state. These firms can be large or small, owned by one person or by thousands. By producing and selling their goods or services, they attempt to make profits for their owners.

The four main types of firms in the private sector are sole traders, partnerships, private limited companies and public limited companies. There are some other

forms of ownership, such as cooperatives, in the private sector.

The public sector forms the second important part of the economy. It consists of both central government and local government organisations. These firms and industries are operated under state control. They are not owned by private individuals. Public sector organisations are run for the benefit of the general public.

- 2 Read the text and sum up the advantages and disadvantages of various types of businesses.

THE PRIVATE SECTOR

Firms in the private sector are set up to make a profit. This profit motive encourages people either to invest in existing businesses – by buying their shares for example, or by starting their own business. Most firms in the private sector are either sole traders (one person owning the firm), or partnerships, or limited companies.

A typical example of a sole trader is the traditional small shop selling groceries, newspapers, ice cream and sweets. The person serving in the shop is usually its owner. Partnerships are often formed by professional people – doctors, dentists, lawyers and accountants. The disadvantage of these types of business is that they have unlimited liability for their business debts. This means that if the business fails, the owners will have to pay debts by selling their house and other possessions. The advantage is that it is much easier to set up in business, compared to starting a limited company.

Unlike sole traders and partnerships, limited companies have to go through many formalities before being established. But thanks to the principle of limited liability the owners are not personally responsible for the company's debts, they can lose only what they have invested in their business. In the UK (and many other countries) there are public limited companies (plc) and private limited companies (ltd co). The main difference between them is that the shares of a private limited company cannot be sold to the general public. As a result, it cannot raise large amounts of capital, while a public limited company can – by offering its shares at the Stock Exchange.

- 3 **WORK** Look at the pictures (A–D) and listen to four people speaking about their business experiences. What types of organisations are they talking about?
- 4 Give a short description of the business organisations from the box. Remember to mention the following:
 - 1 who owns the company
 - 2 the typical size of the company
 - 3 liability
 - 4 who takes profits
 - 5 sources of finance
 - 6 disadvantages
 - 7 reasons for existence

sole trader partnership private limited company public corporation local authority undertaking



11 кл. Business finance and banking



BUSINESS FINANCE AND BANKING

1. What do businesses need finance for? Brainstorm ideas.
2. Read the text and check your ideas. Did you miss any aspects described in the text?

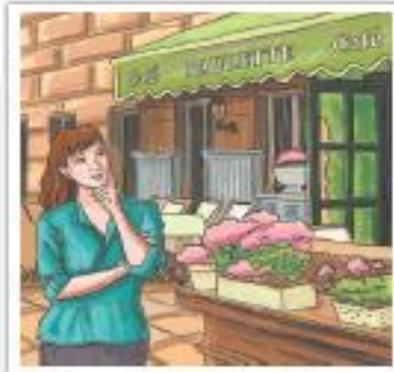
Money has been called the 'lifeline of any business'. All firms – whether they are based in the public sector or in the private sector – require capital to start business and to grow.

Firms will have to raise short-term debts, which come from trading activities such as buying goods on credit. This short-term finance is a firm's **working capital**. Any business which has a lack of working capital will face difficulties in surviving. It will not be able to take advantage of cost-saving discounts, since it does not have the cash available, and its creditors will be demanding payment of the money they are owed by the firm. In this last instance, they could take legal action to recover the amount owed by the firm, forcing it to close down and sell off its assets to get the required money.

Firms also need **long-term capital**, in order to expand. There are many sources of long-term capital: personal savings of sole traders and limited company shares are two well-known examples of such sources. Without sufficient capital, firms will find it impossible to grow.

3. Work out the meaning of the **highlighted** terms from the context.

4. Andrew's cousin Mary has decided to start her own business. She is going to open a cafe. What would she need the working capital and the long-term capital for?



1. Where can businesses get financing? Brainstorm ideas.
2. Listen to three people speaking about financing their organisations. Make notes about questions 1–4.
 1. What type of business is it?
 2. What is the speaker's position?
 3. What does the business need financing for?
 4. Where did it go for it going to get the financing from?
3. In pairs, discuss what services banks provide to businesses and individuals. Make a list and compare it with the list of another pair.

1. Read the text and note the services which are not on your list from Exercise 2. Then explain the role of the text.

2. Surf the Net to find some information about a large bank and prepare a short talk about it.

MONEY IN, MONEY OUT

A bank is, at its most basic, a place where money changes hands. As customers, banks have individuals, families, businesses and even governments. Banks offer a wide variety of services.

Banks give and take money from people and from businesses. Most people and most businesses have at least one bank account. The most common kinds of bank accounts for both individuals and firms are savings and checking.

A checking account is used by people and businesses primarily to pay bills. Individuals get their salaries into the checking account and pay taxes, rent and make purchases using the account. Businesses pay their employees by transferring money from their accounts to the individual accounts of the staff; they also pay taxes and rent from this account. They get money from their customers and pay their suppliers through this account.

A savings account allows customers to deposit money into the account and leave it there until the money is needed again. Banks usually offer interest on savings accounts. Interest is a percentage of the sum of the account and is an incentive for customers to deposit their money in the bank instead of keeping it in a shoebox under the bed.

A special kind of savings account results in the customer getting a certificate of deposit. The customer deposits a certain amount of money and agrees to withdraw it for a certain period of time (for 6 months or a year). The bank, in turn, agrees to pay a certain amount of interest at the end of that period of time. Interest rates on certificates of deposit (or CDs, as they are more commonly known) are usually higher than on regular savings accounts. When the period of time has passed, the customer is free to take the money back, with interest included.

Banks also lend money both to individuals and to businesses. A borrower has to pay interest on the loan. This is how banks earn money.

Among other financial services are money transfers, issuing credit cards and providing ATM machines so that people can get cash. Banks are also responsible for credit card processing. This is when you buy something and pay with your credit card; the bank will transfer the required sum from your account to the seller's account.

Other areas where banks play an important role are currency exchange and international trade, that is import and export transactions.

Развитие иноязычной коммуникативной компетенции в материалах по финансовой грамотности

- Аудирование
- Говорение
- Чтение
- Письмо
- Расширение лексического запаса: лексика в контексте
- Тренировка грамматики: грамматика в контексте

Специальные модули по финансовой грамотности “FORWARD”

не только повышают собственно финансовую грамотность, но развивают общий кругозор школьника и его коммуникативную компетенцию,

способствуют сознательному выбору профессии, дают возможность профессионального развития учителю!





корпорация

российский
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Благодарим за внимание!

Приглашаем к сотрудничеству!

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