



Stages	Procedure	Time
Objectives	<ol style="list-style-type: none"> To practice <ol style="list-style-type: none"> guessing meaning of words in context inferring the meaning of idiomatic expressions summarising information with graphic organiser 	
Warmer	<ol style="list-style-type: none"> Teacher draws two columns with the headings 'Wants' and 'Needs' on the board Teacher asks students the difference between the two and elicits responses. Teacher gets students to read the title of the article and leads into the topic of the day. 	5 mins
Pre-reading	<ol style="list-style-type: none"> Teacher distributes Task 1 Students scan and look for words in the article. With the context clues in the article, students work with their partners to complete each statement in Task 1. Teacher checks answers. 	8 mins
While-Reading	<ol style="list-style-type: none"> Next, teacher distributes Task 2. With the context clues in the article, students work in groups of 3 or 4 to infer the meanings of the idiomatic expressions. Teacher checks answers. Teacher continues with Task 3. Students summarise the article by completing the graphic organiser. Teacher checks answers. 	15 mins
Post-reading	<ol style="list-style-type: none"> Teacher directs students' attention back to the columns on the board. At random, teacher gets students to write their 'wants' and 'needs' on the board. 	7 mins
Wrap	<ol style="list-style-type: none"> Teacher gets the class to share their opinions on what their friends have written and wraps up lesson. 	5 mins

TASK 1

Find the following words in the article and complete each statement with a suitable word.

obsolete	self-restraint	resist	procure
urge	exceed	apply	improvise

1.	After learning the concepts and skills, it is time to _____ them at work professionally.
2.	I usually don't have the _____ to eat when I am stressed.
3.	Instead of throwing the machine away, why don't you find a way to _____ it for other purposes?
4.	You can buy the dress as long as it doesn't _____ the budget of RM 100.
5.	Before we begin our project, we need to discuss ways to _____ funds and resources for the project.
6.	The technician advised me to get a new oven. The broken part of this old model cannot be replaced anymore as it is already _____.
7.	I can't _____ crème brûlée. They are delicious and they are my favourite dessert.
8.	Stop eating junk food. You need to have _____ with food if you want to lose weight.

TASK 2

Read the statements below and answer each question that follows.

1. Money can be a huge challenge to manage for some of us as we can sometimes lose track of our spending. There is always something that we need to buy unexpectedly – it could be a book, a replacement for a damaged shoe or an unexpected outing.

What happens when you 'lose track' of something?

- a) Fail to keep a record
- b) Fail to know what is happening
- c) Fail to remember the details

2. This worked during much simpler times in the not-so-distance past but times have changed. It was easier to resist temptations and spending.

The expressions 'not-so-distance past' can best be replaced with

- a) distant past
- b) ancient past
- c) recent past

3. Demands and needs of the fast-paced times of today, make this method obsolete and inapplicable.

The expressions 'fast-paced times' can best be replaced with

- a) rush
- b) busyness
- c) lifestyle

4. If tried and true methods will not work anymore today, how else can money be managed effectively without causing too much damage to your bank account?

What are considered as 'tried and true methods'?

- a) Methods that are genuine and never been proven wrong
- b) Methods that can be trusted and worth to try
- c) Methods that have been tested by others and found to be workable

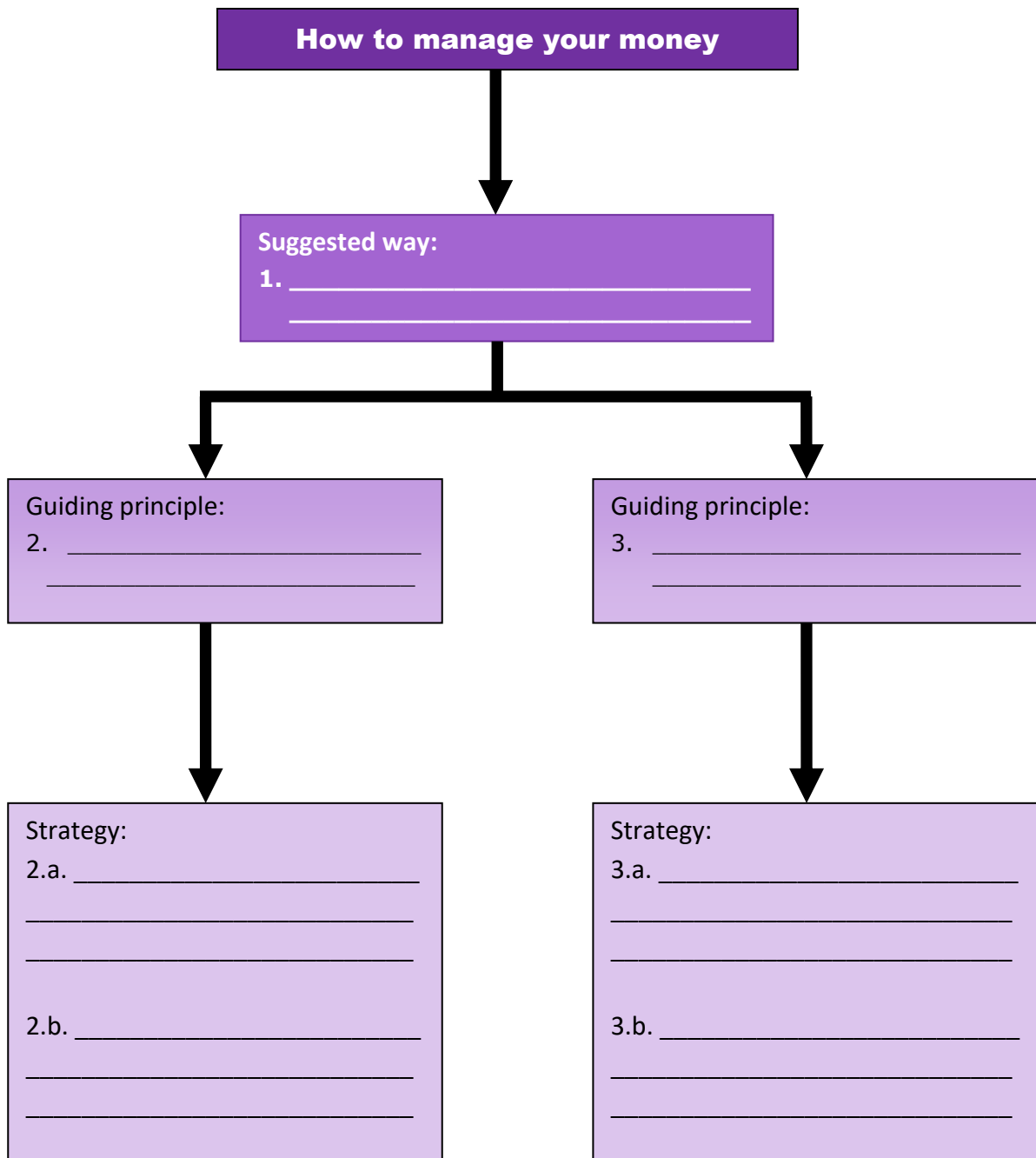
5. Just give these quick tips on how to manage your money a go and you will find your money easier to manage.

When you 'give something a go' it means you

- a) make an effort for something
- b) make a try at something
- c) make a decision on something

TASK 3

Below is the summary of the quick tips on how to manage your money. Complete the graphic organiser with information from the article.



Answers

Task 1

1. apply
2. urge
3. improvise
4. exceed
5. procure
6. obsolete
7. resist
8. self-restraint

Task 2

1. a
2. c
3. a
4. c
5. b

Task 3

1. Save up money by cutting costs and expenses
2. How much you plan to spend should not exceed how much your income is every month
 - 2.a. Look at the various ways in which you can procure money
 - 2.b. Spend only half of what you make, so you can save the other half for emergencies or future use
3. Buy what you need, not what you want
 - 3.a. A purchase costs more than RM100.00, it should be considered as a planned purchase and buying it should be held off for a minimum of 3 months
 - 3.b. Buy the purchase only if there is interest in that purchase after 3 months