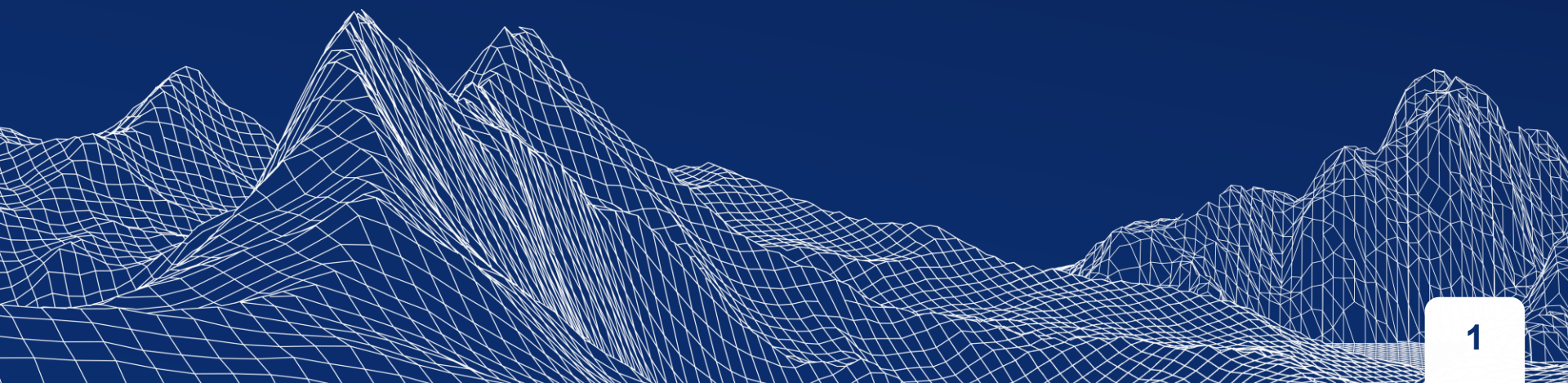
NATIONAL GEOGRAPHIC LEARNING

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STANDOUT 5

Team Project 2



Read the conversation.

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[Approx. 1 min]

1.**Q:** Did you go on vacation last year? How much did it cost?
A: Yes, I went to the coast for five days. It cost around $600 including travel and accommodation.
2.**Q:** How much do you spend during the holidays or on family birthdays every year?
A: I usually spend about $300–$400 on gifts, food, and celebrations throughout the year.
3.**Q:** How often do you get your hair cut? How much does it cost?
A: I get a haircut every six weeks, and it costs about $20 each time.
4.**Q:** What do you spend on transportation each month? Do you have a bus pass, ride a bike, drive a car?
A: I use a monthly bus pass that costs $50. I also ride my bike when the weather is nice.

Review the conversation and select pairs to read the conversation.

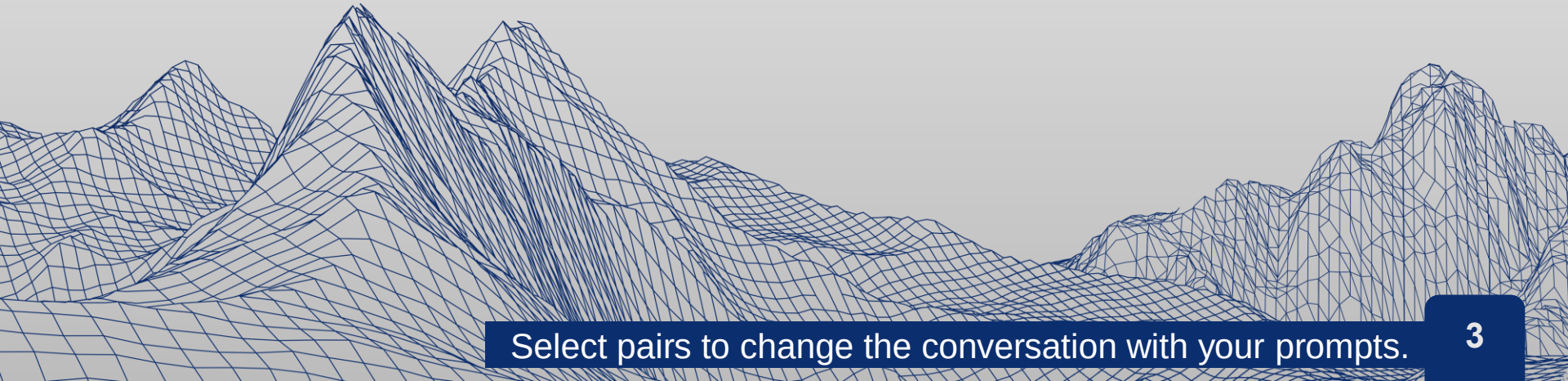
Practise the conversation.

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[Approx. 3 mins]

1.**Q:** Did you go on vacation last year? How much did it cost?
2.**Q:** How much do you spend during the holidays or on family birthdays every year?
3.**Q:** How often do you get your hair cut? How much does it cost?
4.**Q:** What do you spend on transportation each month? Do you have a bus pass, ride a bike, drive a car?



Select pairs to change the conversation with your prompts.

Read the conversation.

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[Approx. 1 min]

1.
Q: What financial habit did you change to save money?
A: I had been buying coffee every morning before I started making it at home.
2.
Q: What else did you do to reduce spending?
A: I had been shopping online every weekend before I set a monthly budget.
3.
Q: Did you change anything about your transportation?
A: Yes, I had been driving to work before I switched to using public transportation.
4.
Q: How have you changed your eating habits?
A: I had been ordering takeout several times a week before I started cooking meals at home.

Review the conversation and select pairs to read the conversation.

Practise the conversation.

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[Approx. 3 mins]

1.

Q: What financial habit did you change to save money?

2.

Q: What else did you do to reduce spending?

3.

Q: Did you change anything about your transportation?

4.

Q: How have you changed your eating habits?

Select pairs to change the conversation with your prompts.

Read the conversation.

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[Approx. 1 min]

1.
Q: Do you invest your money? If so, how do you invest it?
A: Yes, I've started investing in mutual funds and a retirement savings account. I also follow stock market trends.
2.
Q: What investment vehicles would you like to try?
A: I'd like to explore real estate and possibly invest in ETFs or government bonds.
3.
Q: Would you say you are conservative with your money? Why or why not?
A: Yes, I'm quite conservative. I prefer low-risk options and always set aside savings before spending.

Review the conversation and select pairs to read the conversation.

Practise the conversation.

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[Approx. 3 mins]

1.

Q: Do you invest your money? If so, how do you invest it?

2.

Q: What investment vehicles would you like to try?

3.

Q: Would you say you are conservative with your money? Why or why not?

Select pairs to change the conversation with your prompts.

Read the conversation.

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[Approx. 1 min]

1.
Q: What can I do to establish good credit?
A: You can pay your bills on time, keep your credit card balances low, and avoid unnecessary debt. Opening a credit account and using it responsibly also helps.
2.
Q: What should I look for in my credit report?
A: Check for errors, unpaid accounts, and signs of identity theft. Make sure your payment history and account details are accurate.
3.
Q: How can I add positive information to my credit report?
A: You can report rent and utility payments, use a secured credit card, or become an authorized user on someone else's account with good credit.

Review the conversation and select pairs to read the conversation.

Practise the conversation.

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[Approx. 3 mins]

1.

Q: What can I do to establish good credit?

2.

Q: What should I look for in my credit report?

3.

Q: How can I add positive information to my credit report?

Select pairs to change the conversation with your prompts.

Explain the scene to the students.

[Approx. 5 mins]

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Scenario: A Couple Meets a Financial Counsellor

Married couple **Lina and Omar** have scheduled an appointment with a **financial counsellor** at a community financial guidance center. They want help reviewing their spending habits, understanding how they have changed their financial behavior, exploring investment options, and improving their credit profile.

During the session, they will:

- Discuss **household spending and lifestyle costs**
- Talk about **past financial habits** and what they have changed to save money
- Share their **investment goals and risk preferences**
- Learn **how to build and maintain good credit**

Roles

Alex – Financial counsellor

Lina – Wife, more cautious with money

Omar – Husband, interested in growing savings and investments



Sample Conversations

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[Approx. 5 mins]

Alex: Welcome, Lina and Omar. Let's start with your general spending. Did you take a vacation last year?

Omar: Yes, we went to the coast for five days.

Lina: It cost about $600, including travel and accommodation.

Alex: And how much do you spend on holidays or family birthdays each year?

Lina: Around $300 to $400 on gifts and meals.

Alex: What about transportation?

Omar: We use monthly bus passes that cost $50 each, and I bike when the weather is nice.

Alex: Have you changed any financial habits recently?

Lina: I had been buying coffee every morning before I started making it at home.

Omar: And I had been shopping online every weekend before we set a monthly budget.

Alex: Any other changes?

Omar: I had been driving to work before I switched to public transportation.

Lina: We had also been ordering takeout often before we started cooking more at home.

Alex: Do you invest your money?

Omar: Yes, we invest in mutual funds and a retirement account.

Lina: We prefer safe options, but we're interested in ETFs or government bonds.

Alex: So you'd say you're conservative investors?

Lina: Definitely. We like low risk and saving first.

Alex: What would you like to know about credit?

Omar: How can we build good credit?

Alex: Pay bills on time, keep balances low, and avoid unnecessary debt.

Lina: What should we check in our credit report?

Alex: Look for errors and unfamiliar accounts, and make sure payment history is correct.

Alex: You've made positive changes already. Keep saving regularly and using credit carefully.

Omar: Thank you, this was helpful.

Lina: Yes, we feel more confident now.

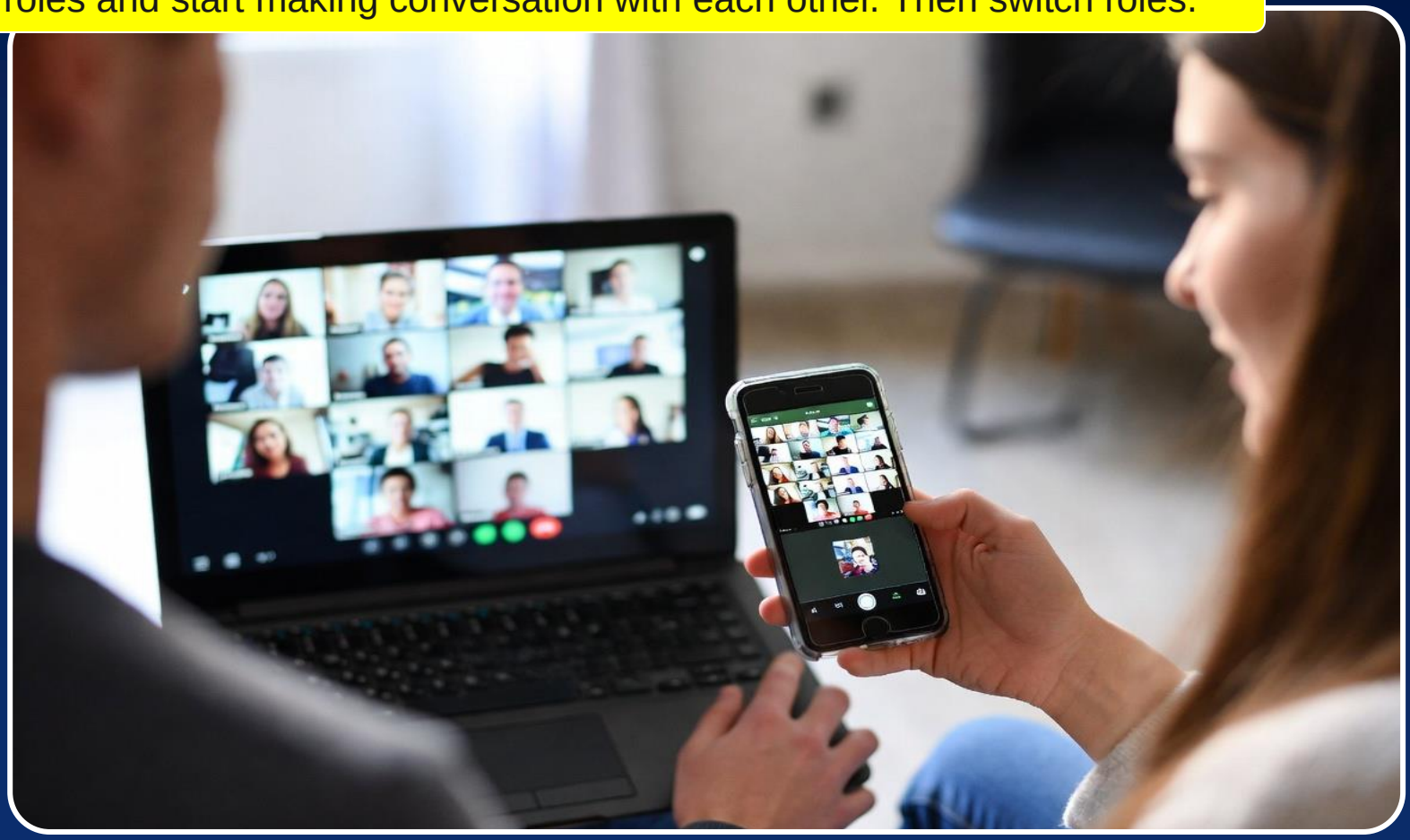
Select groups to read the conversation.

In groups

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Take roles and start making conversation with each other. Then switch roles.



[Approx. 6 mins]

Put the Ss in breakout rooms and have them perform the conversation based on the scenario. All the roles must be switched among them.

Class Sharing

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[Approx. 10 mins]



Ask all the groups to quickly share in class.