In 30 seconds, answer the following question:
• If you had one billion dollars, what would you do?
Speak Up

Answer the given questions in 60 seconds.

“Neither a borrower nor a lender be.”
~Hamlet Act 1, scene 3, 75–77~

Do you agree with the quote?
Are you willing to lend money to your friends or family members?
Listen and repeat. Then, choose a word to define.

1. **Necessity (n)** /nəˈsesəti/
2. **Investment (n)** /ɪnˈvestmənt/
3. **Mortgage (n)** /ˈmɔːrɡidʒ/
4. **Expenditure (n)** /ɪkˈspendɪtʃər/
5. **Priority (n)** /praɪˈərəti/
6. **Exceed (v)** /ɪkˈsiːd/

Make a sentence using that word.

Example: Many people cannot even afford basic **necessities** such as food and clothing.
Wear Your Words

Explanation of useful idioms:

Cost an arm and a leg  to cost a lot of money

Live beyond one's means  to spend more money than one can afford

Make a sentence using one of the given idioms.

Example: The Browns are deeply in debt because they are living beyond their means. These shoes cost me an arm and a leg.
Essential Structures

Structure:
S1+ suggest + (that) + S2+ V(inf).

Make a sentence using the given structure.

Example: I suggest (that) you buy what you need.

Suggestions: make a shopping list, control your shopping habits, shop in discount shops, etc.
Raise Your Voice

Pair Work: Choose 1 context and discuss with your partner in 180 seconds.

Context 1: Peter often runs out of money at the end of the month but he doesn’t know why. Give him some tips to spend money more wisely.

Context 2: Susan has just got married. She has trouble managing her money. Give her some advice on making monthly budget plans.

Context 3: Mike is often in debt because he often overspends on unnecessary things. Convince him that this is not a good spending habit and help him to deal with the problem.
Assessment Form

Here are some comments on your performance

<table>
<thead>
<tr>
<th>Students</th>
<th>Pronunciation</th>
<th>Vocabulary</th>
<th>Grammar</th>
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Feel free to ask if you have any questions!
What We Gained

- Vocabulary related to spending money
- **Cost an arm and a leg**
- **Live beyond one's means**
- Structure: $S_+ \text{ suggest } + (\text{that}) + S_+ \text{ V(inf)}$. 
- Conversations about how to spend money wisely

Please do your homework in the downloadable outline from the website!
# Homework

Complete your mission and find more in related lessons

<table>
<thead>
<tr>
<th>Your mission</th>
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<tbody>
<tr>
<td>✓ Take note of what you need to improve <em>(Vocabulary, Grammar and Pronunciation)</em></td>
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<tr>
<td>✓ Search for related lessons in course browser</td>
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<tr>
<td>✓ Take those lessons</td>
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<tr>
<td>✓ Would like to take out a loan (#0416)</td>
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<tr>
<td>✓ Spare change (#0356)</td>
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