

## Unit 1 Step 1 A global language

### Contents

- Text topic** An article about methods of learning English  
**Functions** Talking about present and recent activities; Saying what you have in common with someone else  
**Vocabulary** Language learning  
**Grammar** **You already know:** Review of the present tenses (simple, progressive, perfect)

### Lesson notes

**www** Extra activity: [www.klett-sprachen.de/networknow/activities](http://www.klett-sprachen.de/networknow/activities) (Unit 1: Step 1)

**Starter** 5– mins • **!** The *Starter* is a class activity which acts as an introduction to the topic – it also means that latecomers don't miss a vital part of the lesson.

**Text** **Global learning** 10 mins

**Tip: Silent reading** Let students read the text to themselves, in their own time. Having one individual read the text aloud doesn't give individuals the chance to think about vocabulary and meaning ... and the reader also has to consider pronunciation the very first time he / she is faced with the text.

- Board: About ... billion people speak English as their first or second language.  
There are ... times more non-native English-speakers than native-speakers.  
There are nearly ... billion learners of English.
- The class speculates on the missing numbers. Take a vote on which numbers to write in the sentences.
- Students find the right answers in the *Did you know ...?* text on cb., page 11. (2, 3, 1)
- Students read the text *Global learning* on cb., pages 10/11.

**1** **What can you remember?** 5 mins

- Students work together and, without looking at the text, recall what was written in the article.
- Monitor the activity, giving help where necessary.



Possible answers: **Methods:** classroom courses with a coursebook; one-to-one lessons with a private teacher; self-study with books, podcasts, apps, CDs, CD-ROMs; unusual methods – 'sleep-learning', self-hypnosis apps | **Online:** It's cheap – many Internet materials are free. It's convenient – you can learn what, where and when you want. | **The survey:** Most learners combine different methods. Many have done language courses abroad or used their English on business or on holiday abroad. Most think it's important to practise English in real-life situations.

**2** **Vocabulary: Language learning** 5 mins

- This can be done in groups or in class. Encourage students to give details about their experiences.

**3a** **Look again** 5 mins



**Sentence 3** talks about a routine or a general fact. **Sentence 1** talks about now, at the moment. **Sentence 2** talks about a life experience.

**3b** **Grammar: You already know – Review of present tenses (simple, progressive, perfect)** 5 mins

**!** If you want to spend longer on the grammar, look at the *Language study* on cb., page 13. Remind students that they can also do the exercises online and refer them to the online codes. Students can also click on the items under 'More practice' to 'backtrack' and access *Language study* exercises, on the same structure, from earlier *Network Now* books.

**Extra**

**Practise the present** 10 mins

**!** Note that this is an extra task and will require extra time.

- Board: At the moment, I'm ...  
I always enjoy ...  
I've never ...
- Ask students to complete the sentences about their experiences of learning English. They should write them down and then read them out to the class.

## 3c Survey questions 5 mins

- Students do the matching task alone. Check the answers in class by having one student read out the question and naming another student to give the answer.  
1f), 2e), 3d), 4b), 5c), 6a)



## 3d Now you: Your answers 10 mins

- Students work with the person next to them (as they'll be working together again in *Exercise 5c*).
  - Monitor the activity and encourage students to give details of their experiences.
- ! The *Now you* exercises appear in each step. They give students the opportunity to personalise the language items they have just learnt.

## 4 Which course? 5+ mins



**Tip: Task complexity (1)** When you see an arrow like this ↓, there's a suggestion how to make the activity a little easier. When you see this arrow ↑, there's a suggestion how to make the activity a bit more demanding, depending on the ability of your class.

- ↓ Half the class concentrate on Jenny's learning experiences and tick her boxes; the others focus on Martin and tick his boxes.
- Read out the instruction and play ▶ 1/2.



**Jenny: 1, 4, 5, 6; Martin: 3, 5, 6; Neither: 2**

(M = Martin, J = Jenny)

M: So, Jenny, how's the online German course going?

J: Oh, I've stopped doing it. It was a complete waste of time! I didn't learn a thing. I really don't know why online courses are so popular!

M: No, I don't understand why they're so popular, either. When you spend all day in front of a computer at work, who wants to turn on a computer in the evening? So have you stopped learning German completely?

J: Well, that's what I wanted to talk to you about. Are you still doing your Italian course at the Language Express language school?

M: Yes, I'm still doing it. Why?

J: I'm thinking about doing a German course there. What do you think?

M: Sounds like a good idea! It's a nice school, and they offer lots of courses. I'm really enjoying my 'Italian for Tourists' course. But you don't just need it for holidays, like me, do you?

J: No, I don't. I need it for work. My company's recently opened a new office in Berlin, so sometime in the future I'll have to deal with German colleagues over there.

M: So that means you need to find a business German course.

J: Yes, I think that would be best. I've had a look on the language school website and there are two courses that sound right. They offer a standard classroom course and a one-to-one course in German. I'm not sure which I should choose.

M: I wasn't sure at first, either. One-to-one lessons sound really good because they're intensive and you have the teacher all to yourself. But they're also more expensive, and what happens if you don't really like the teacher, or they're no good? And learning alone with a teacher means you don't meet any other learners. That sounds quite lonely to me!

J: Hmm, yes, I see what you mean.

M: That's why I decided to do a standard classroom course. It's been really good to learn with other people and to use the language to really communicate. So I'd recommend the classroom course. I think they're the best way to learn a language.

J: Yes, me, too! That was the big problem with the online course. I felt completely alone, just me and the computer, and I hardly communicated at all! So I'll do the classroom course, then.

M: Yes, I think that would be best. Do you know if the German course uses a coursebook?

J: Er, yes, I think it does.

M: Oh, good. I use a coursebook in my Italian course, and it's been a really big help. It's made learning the language a lot easier. I think a good coursebook is always useful.

J: Yes, you're right. I think I'd prefer to have a coursebook, too. So that's another good reason to do the standard classroom course. Well, thanks for your advice, Martin. You've helped me a lot. I'll go to the language school tomorrow and book my new German course.

M: That's great. Good luck with it!


- 5a**      **How to say what you have in common**    5– mins
- Read out the phrases and have the class repeat them in chorus.
- ! There are two possible ways to pronounce *either* / *neither*: [i:] (*ee-thur*) and [ai] (*eye-thur*). Both are correct. The first is predominant in AE (American English); the second is more often heard in BE (British English).
- 5b**      **What do they agree on?**    5– mins
- Possible answers: **Both of them think classroom courses are best. Martin thinks it's good to have a coursebook and Jenny thinks so, too.**
- 5c**      **Now you: What you have in common**    10– mins
- Follow coursebook instructions.
- If short of time**
- Do **Exercise 6 – Free time** as a class activity.
  - In **Exercise 7**, get students to complete and discuss the first sentence only.
- 6**      **Now you choose: Language options**    5 mins
- Students choose which task they'd like to do and make two groups: *Free time* and *Work*.
  - Students work with a partner from their group and do the task.
  - Monitor and help where needed.
- 7**      **What do you think?**    5 mins
- Students work in groups of three or four and complete the sentences in the speech bubbles in as many ways as they can.
- ! Finally, remind students of the benefit of doing homework. Directly after each Step 1 and 2, there is a *Language study* page, which focusses on the grammar, and a *Selfstudy* page which provides practice of the grammar, vocabulary and functions which were in the previous step. These can be done in the book or online (see the online code next to the title on each of the pages).

## Unit 1 Step 2 Our city, our money

### Contents

- Text topic**    An online Q&A page about local money – The Bristol Pound
- Functions**    Talking about money and finance; Asking for clarification
- Vocabulary**    Money and finance
- Grammar**    **You already know:** Present perfect simple with *for* / *since*  
**And now:** Present perfect progressive with *for* / *since*

### Lesson notes

- www**      Extra activity: [www.klett-sprachen.de/networknow/activities](http://www.klett-sprachen.de/networknow/activities) (Unit 1: Step 2)
- Starter**      5 mins    • ! Your students might also want to know the words for *Lastschrift* (direct debit) and *Dauerauftrag* (standing order).
- 1a**      **A radio interview**    10– mins
-  1/4      **Tip: Speculation** Getting the class to speculate before a reading or listening task will attune them to the topic and also produce some of the vocabulary which they are about to read or hear.
- Read the introductory paragraph, *Local currencies*, to the class and ask if they can think of any advantages of having a local currency. (e.g. You can only spend it in local shops so it helps local shopkeepers.)
  - Tell them they're going to hear part of a radio programme which will give them more information about this and they should complete the phrases in *Exercise 1a*. Play ► 1/4.
- 1 ... stays in the local area. 2 ... helps the local economy. 3 ... is more personal. 4 ... can create jobs.

(T = Terry, M = Michael)

T: Hello and welcome to *Money Matters*. I'm Terry Grant. Today, we're looking at local currencies. Local currencies have been around for a long time. But since the financial crisis, people have become more interested in local currencies again. To tell us more about them, with me in the studio is Bristol business leader Michael Willis. Hello Michael.

M: Hello, Terry.

T: So, first of all, could you tell us why a local area would want to have its own money as well as the national currency?

M: Well, the first main advantage of having a local currency is that stays in the local area. Let me explain. When you buy something from a big, multinational company, about 80% of the money that you spend goes into the company's pockets and leaves the local area – and even the country. That doesn't happen with a local currency because you can only use it with local businesses. That means the money stays in the place where you spend it. It's a simple but effective way for local people to invest in the place where they live.

T: Are there any other advantages of a local currency?

M: Oh, yes. Another important advantage of a local currency is that it helps the local economy. Times have been very hard for small, independent shops and businesses for the last few years. So many cafés, bakers, butchers and so on have closed because they couldn't compete with big, multinational companies – and the Internet, of course. Our city centres have become empty, and people have less choice about where they can get the goods and services they need.

T: And buying local is also more personal, isn't it?

M: Yes, exactly – and that's the third big advantage. A local currency is more personal because you have a more personal relationship with the people who actually make the products or offer the service. You can't say that about big, international companies. Let me finish with one last advantage. A local currency can create jobs. It's obvious if you think about it. Because more people want the goods and services that a local business offers, the business expands and employs more local people.

## 1b



### The Bristol pound 5+ mins

- Read out the instructions and ask students to speculate on what information they'll hear.
- Play ► 1/5.

**1 The Bristol pound has brought local people closer together. / ... changed the way people think about what they buy and where they shop. / People are more interested in buying local products from local shops and businesses.**

**2 Local shops and businesses have had a lot more customers. / A lot of new shops and businesses have opened in the city. It has helped to create new jobs.**

(T = Terry, M = Michael)

T: Now let's turn to Bristol, Michael, where you live and run a successful organic food business. Bristol has had the Bristol pound since 2012, and it's become the biggest local currency in the UK. So why has it been so successful?

M: I think it's because of the local people. They've been really big supporters of the Bristol pound since it began. The currency has actually brought local people closer together. It's also changed the way people in the city think about what they buy and where they shop. They're now more interested in buying local products from local shops and businesses. I think people understand that the Bristol pound is a good way to improve their city.

T: Hmm, interesting. And how has the Bristol pound helped local shops and businesses?

M: Oh, it's been a really big help for the local economy. More and more people are using the Bristol pound, so local shops and businesses have had a lot more customers. And quite a lot of new local shops and businesses have also opened in the city. This has created a lot of new jobs – which has been very good news for the local job market.

T: Well, it sounds like local currencies like the Bristol pound have a lot to offer in these difficult financial times. Michael, thank you for joining us. And if you have any questions about the Bristol pound, Michael will answer them for the next hour on our *Money Matters* online question and answer page. Our website address is [www.radiokln.co.uk/moneymatters](http://www.radiokln.co.uk/moneymatters) ...

## 2a



### Look again 5 mins

**are | have been, for | since; has | has had, for | since**

2b

**Grammar: You already know – Present perfect simple with *for* / *since*** 5– mins

- Focus attention on the *Grammar* box and remind students of the use of *for* and *since*.

(*For* is used before a period of time; *since* is used before a point in time.)

! If you want to spend longer on the grammar, look at the *Language study* on cb., page 18.

Remind students that they can also do the exercises online and refer them to the online codes. Students can also click on the items under 'More practice' to 'backtrack' and access *Language study* exercises, on the same structure, from earlier *Network Now* books.

Extra

***for* / *since*** 5+ mins

! Note that this is an extra task and will require extra time.

- Board: I've known him *for* / *since* ...
- Briefly drill the structures by giving the following prompts and asking individuals to complete the sentence on the board with your phrase and *for* or *since*:  
(*for*) ten years, (*since*) 1999, (*since*) we left school, (*since*) last year, (*for*) six months, (*since*) Christmas, (*for*) a long time, (*for*) a few weeks, (*since*) the party, (*since*) my birthday, (*since*) last weekend, (*for*) years

2c

**Now you: How long have you ...?** 10– mins

- Elicit the first question of each of the three groups: *How long have you been ...? How long have you had ...? How long have you known ...?*
- ↓ Do the first question and answer of each group in class to provide a pattern for weaker learners.

Text

**Money Matters Q&A** 5 mins

**Tip: Gist reading** Comprehension questions following a text usually necessitate detailed understanding of the text and the ability to pick out, and elaborate on, specific information. This is why a second reading is advisable. To help students focus on the topic when first faced with a text, give them a simple 'first reading' task to help them find the gist of the text.

- Tell students that the man they heard in the radio interview is now answering questions online. Ask them to read the text to themselves and then decide if the information on the board is true or false.
- Board: You can only use cash when you pay with Bristol pounds. (F)  
Every shop in Bristol accepts Bristol pounds. (F)  
The mayor supports the scheme. (T)  
The Bristol pound has a bright future. (T)

3a

**What have they been doing?** 5 mins

- Give students time to read the text. Ask them to underline the relevant sentences in order to do the task.  
Local shops and businesses have been accepting Bristol pounds since the scheme began. | Local people have been paying their local taxes in Bristol pounds for the last few years. | The mayor of Bristol has been receiving his salary in the local currency since he started the job. | Michael Willis has been paying part of his employees' salaries in Bristol pounds.

3b

**Grammar: And now – Present perfect progressive with *for* / *since*** 5 mins

- Focus attention on the *Grammar* box and point out the 'NB' – that some verbs aren't usually used in the progressive form.

- Board: Present perfect progressive:  
How long ... you been learning English? (have)  
I've ... learning English ... two years. (been, for)  
He ... been ... English ... he left school. (has, learning, since)

- Ask students to copy the sentences and write in the missing words.
- Students compare the sentences with a partner before comparing them in class.

! If you want to spend longer on the grammar, look at the *Language study* on cb., page 18. Remind students that they can also do the exercises online and refer them to the online codes.

3c

**Now you: How long have you been doing it?** 5 mins

- ↓ You can give these alternatives as answers:

Board: I've been ...ing ... for ages. / I haven't been ...ing ... for very long.

4a

**What do you mean by that?** 5 mins

1 current account, 2 local taxes, 3 salary, 4 pension

## 4b How to ask for clarification 10 mins



1/6-7

- Play ► 1/6.

✓ What exactly is ...? I don't know what ... means. Can you explain what (a / an) ... is?

- Play ► 1/7 and stop the recording after the German words so that the class can explain them.  
**monatliche Miete:** monthly rent – the money you pay for your rented flat or house every month, **Währung:** currency ... like euros or dollars, **Banküberweisung:** bank transfer – when you pay money from your bank account into another account

(M = man)

M: I've got this form from the bank that I have to fill in and it's got lots of questions about my finances. I think I understand most of it, but there are a couple of things I'm not sure of. Look here ... It says **monatliche Miete**. What exactly is that?  
And here, on the next page ... I don't know what Währung means. And they want a **Banküberweisung** from me – whatever that is! Can you explain what a Banküberweisung is?

## If short of time

- Do **Exercise 4c** as a class activity and allow translations of the words.
- In **Exercise 5**, discuss just one photo in class.
- Do **Exercise 6 – Free time** as a class activity.

## 4c Vocabulary: Money and finance 5+ mins

**Tip: Mediation** Encourage students to explain things in English, but there are situations when simply translating is preferable. For example, a German student is in an English-speaking country with a companion who doesn't speak much English. The student can mediate by translating English terms. **Exercise 4c** can be done by explanation or translation.



Possible answers (translation): **Bankgebühren, Bargeld, Währung, Wechselkurs, Versicherung, Geldschein, Miete, Banküberweisung**

## 5 What do you think? 5 mins

- Class or group discussion prompted by photos. If necessary, give prompt words: *online banking – security – credit cards – debt.*

! Finally, remind students to do the *Language study* page and the *Selfstudy* page either in the book or online (see the online code next to the title on each of the pages).

## Unit 1 Step 3 Get rich quick

## Contents

**Reading** *Blowing bubbles:* A magazine article about economic bubbles

**Functions** Writing: Sending a document for comment

**Vocabulary** Phrases with *get*

**Grammar** Grammar focus: *get* + comparatives (*get bigger and bigger*)

## Lesson notes

! The main focus of Step 3 is vocabulary extension, reading skills and a writing task.

**www** Extra activity (on *get*): [www.klett-sprachen.de/networknow/activities](http://www.klett-sprachen.de/networknow/activities) (Unit 1: Step 3) 5 mins

## Starter



- Ask the class for ideas on getting rich quick.

Possible answers: **winning the lottery, inheriting money, robbing a bank, ...**

- Ask them to comment on the meaning of the cartoon. (It's the owner of the machine who will get rich quick, not the naïve man who thinks he will get rich if he parts with \$500!)

1 Phrases with *get* 10– mins

- ↓ Before students look at the exercise, ask them to tell you as many sentences as they can using the word *get*.  
**1 rich, 2 back, 3 married, 4 on, 5 home**



**2a Economic bubbles** 15 mins

**Tip: Confidence-building** Before students read a text, remind them that it isn't necessary to understand every single word. They can probably still do the required task even if they don't know some of the words.

- Allow time for students to read the article to themselves.
- Ask gist questions: *Are these positive or negative stories about investments?* (Negative.) *Why?* (People invested money and lost it.)
- Then discuss questions 1–4 in class and allow for different answers and opinions.

Possible answers:

**1** When people invest their money in a company, the shares get more and more expensive very quickly – just as a bubble gets bigger and bigger. But also, like a bubble, it can soon burst. **2** Lots of people wanted to invest money, shares became more expensive, the company failed and lots of people lost a lot of money. **3** Probably not – many of the entrepreneurs probably lost money, too. **4** At first, there was no sign that the bubbles would burst – but it wasn't clever to invest all their life savings!

**2b Look more closely** 10 mins

- Put students into groups of three: A, B, C.
- Ask the A students to raise their hands and read out their task. Do the same with the B students and the C students.

Student A: 1 ... the Dutch went wild for ..., 2 ... a queue of rich speculators wanting to invest and 'get rich quick', 3 The new middle classes were keen investors, 4 Builders rushed to Florida, bought land and ordered tons of building materials, 5 ... everyone hurried to invest ...

Student B: 1 The price of tulip bulbs got higher and higher until ... some types of tulip were worth more than a house, 2 Shares in the company quickly reached ten times their original value, 3 ... the price of railway shares rose higher and higher ..., 4 ... entrepreneurs ... started a boom in land prices, 5 ... the price of shares in these these companies went up and up.

Student C: 1 ... in a few weeks, prices fell to one hundredth of this value, 2 ... many of the country's elite were left without a penny, and the British economy went into recession, 3 Many of the planned lines were never built and a lot of middle-class families lost their life savings, 4 ... many builders went home bankrupt, 5 ... share prices collapsed and investors couldn't get their money back.

**3a Grammar focus: get** 10– mins

! In Step 3, the grammar focusses on one verb – and this is complemented by the vocabulary element, which offers more *Phrases with ...* the same verb. The Extra activity (see 'www' on TB, page 10) focusses on this verb as well.

- Read out the sentences and have the class repeat them in chorus.
- Ask individual students to read the sentences in the past tense (with *got*).

**3b Now you: Do you agree?** 10– mins

- ↓ If students don't have many ideas, give a few prompts:
  - 1 bankers (bonus), investors (money makes money), rich families (inherit)
  - 2 computers (emails), travel (fast trains, cheap flights), meals (coffee to go, fast food)
  - 3 computers (games, online 'friends'), mobile phones (texting, not talking)

If short of time

- Do **Exercise 4a** as a class activity.

**4a Writing: Sending a document for comment** 5 mins

! In each Step 3, there's a specific writing task and students are given useful phrases to cope with this task. I'm sending you the latest version of the ... (attached).; What do you think?; It would be great if you could look at it and send feedback by ...; Could you also double-check the ... for me?; Thanks a lot.; I'm looking forward to getting your comments.; Many thanks.

**4b Now you choose: Write it** 15– mins

! Students are given a choice of writing tasks – one dealing with an imaginary situation and one dealing with the student's own experience.

- Ask students to read both tasks and decide on the one they'd like to do.
- Encourage students to use the printed email in **Exercise 4a** as a pattern.
- After they have finished writing, they swap mails with a partner – ask a few individuals to read out the mails.



- 5 **What do you think?** 5 mins
- Class or group discussion prompted by the saying. If necessary, prompt: *How can you 'invest in knowledge'?*
- ! Finally, remind students of the benefit of doing homework. After each Step 3, there is a *Selfstudy* page, which focusses on the vocabulary and writing task which were in the previous step.

## Unit 1 Now I can

### Contents

Review of vocabulary, functions and structures in Unit 1

### Lesson notes

- www** You can download and copy a **Project sheet** (PS) to be used for the writing activities 1, 2, 3 and 5 in *Now I can*: [www.klett-sprachen.de/networknow/activities](http://www.klett-sprachen.de/networknow/activities) (Unit 1: Now I can)
- Now I can:** 5 mins • Ask students to look at *Now I can*: ... at the top of cb., page 24. Remind them that the symbols refer to different skills or vocabulary items they learned in Unit 1 and were listed in the unit aims on the photo page (cb., page 9).
- Starter** Talking about money and finance 10 mins
- Look back**  
 Possible answers: **online learning**: ... a growing trend ...; **you can learn what you want, where you want and when you want** ...; **it's cheap** because many Internet materials are free ...; **there are limits to online learning**. **local currency**: ... money stays in the local area because you can only use it with local businesses ...; **people invest in the place where they live** ...; **it helps the local economy** ...; **you get to know the local tradespeople** ...; **it creates jobs locally**. **economic bubble**: ... happens when suddenly everyone wants to invest their money in the same product ...; **the price gets higher and higher until the bubble bursts** ...; **the price crashes and people lose money**.
- Now look forward** • Ask the class what they think an investment club is. (A group of people who look at the best ways to invest their money together.)
- Part 1** Talking about money and finance; Asking for clarification
- PS** **What's an investment club?** 10 mins
-  1/8
- Students can now check to see if they had the right idea.
  - They read the information and underline any words that they don't understand.
  - Remind students to use phrases from *Exercise 4b* on cb., page 17 to ask each other for clarification. If nobody knows a word, it's not a problem – students will hear the words explained on the CD.
  - Students listen to the explanations of the more difficult words. Play ► 1/8.
- share**: a small part of a company, **stock market**: the market for buying and selling shares, **dividends**: the money you get once or twice a year if you have shares and the company does well, **investment strategy**: the plan of how much money to put into which companies, **stockbroker**: the person who buys the shares for you – like an agent

(GW = German woman, J = John)

GW: John, there are a few words and phrases here that I don't understand. Can you explain what a 'share' is?

J: Yes, it's a small part of a company. If you buy a share, or shares, in a company then you own a very small part of it. Shares are probably the most popular investment.

GW: Oh, yes, I know what you mean. Next, sorry, but I don't know what 'stock market' means.

J: It's the market for buying and selling shares. It's what happens in Wall Street, or the Stock Exchange in London.



GW: Oh, yes. They have big lists of all the shares that people can buy or sell and the prices go up and down.  
 J: That's it.  
 GW: Now, I don't quite understand this phrase 'potential for growth'. Does it mean that the companies have the chance to grow bigger?  
 J: That's right.  
 GW: Good. Now, what exactly are 'dividends'?  
 J: If you have shares and the company does well, they'll give you some money once or twice a year – those are the dividends.  
 GW: Next, what do they mean by 'investment strategy'? Is it the plan for what we want to do with our money?  
 J: Yes, that's right. And what sort of sectors of industry we want to invest in.  
 GW: Oh yes, of course. And one last question. I don't know what 'stockbroker' means.  
 J: Oh, that's just the person who buys the shares for you, like an agent. Oh, I think the meeting's going to start now.  
 GW: Thank you for your help.

## Part 2 Talking about money and finance

### PS In and out 10 mins

**Tip: Task complexity (2)** The final exercise on the *Now I can* page has a star system, which allows all the class to do a similar task, but to varying degrees of complexity – they can choose if they want to try a simple task \*, a standard task \*\* or a more complex task \*\*\*.

This star system also used in the *Teacher's Book* for some exercises.

- Board:

\* Choose one of the people to make notes about.  
 \*\* As in the coursebook.  
 \*\*\* As in the coursebook, plus a young mother with two small children.

Possible answers:

**18-year-old pupil:** income: pocket money, payment for minor jobs, money from grandparents, ...; costs: petrol and insurance for the car, clothes, free time activities (sports club, holidays, computer software, cinema, clubs, ...), ...

**40-year-old manager:** income: salary, money from investments, ...; costs: living costs for the whole family, debts on the family's house, petrol and insurance for the car, health insurance the family, investments, clothes, furniture, free time activities (sport club fees for whole family, family holidays, restaurant visits, ...), ...

**65-year-old retired teacher:** income: pension, money from investments, savings, ...; costs: petrol and insurance for the car, clothes, daily newspaper, books, free time activities (fee for evening courses, holidays, concert / theatre / cinema tickets, ...), ...

**Young mother:** income: partner's shared salary, part-time job, ...; costs: clothes, toys, nursery school fees, presents, ...

## Part 3 Saying what you have in common with someone else; Talking about money and finance

### PS How do you feel about it? 10+ mins

! Anything connected with money needs a delicate touch. Keep the atmosphere light-hearted and do the questionnaire yourself to demonstrate to the class how to tackle it and how to work out the score.

- Follow coursebook instructions.

## Part 4 Talking about present and recent activities; Talking about money and finance



1/9–10



**I've been investing for years 10 mins**

- Read out the first part of the instructions and play ► 1/9.

✓ shares, gold

- Read out the second instruction and play ► 1/10.

✓ 2, 3, 4

Corrected sentences: **1** He and his colleagues have been buying shares for five or six years. **5** The price of gold has risen in the last thirty years.

(GS = guest speaker)

GS: Thank you for inviting me this evening to share my experiences as an investor. The first thing I'd like to say is that I'm not rich. I make small investments, I make a small amount of money – and I enjoy investing. I work as an electrician. About five or six years ago a group of my colleagues at the factory started an investment club and they invited me to join. It was my first experience of buying shares. An investment club is a great way to start investing because, together, you have more money to play with and you can take risks because the risk is shared. You can't lose too much. You can't make millions, but you can't *lose* them, either. My most important advice for buying shares is: always do a lot of research. I started reading the financial pages of the newspaper when I joined the club and I still read them today. And of course you can find a lot of information online these days too. You can find out how a company is doing.

And so, ladies and gentlemen, I think that's the end of my advice for you this evening. But to finish – people often ask me, "What's the best investment you've ever made?" and I always say that the best investment of my life was gold – my wife's wedding ring. – Yes, I always tell her that if she divorces me, she'll have to give it back. Have you seen how the price of gold has risen in the last thirty years?! Thank you.

If short  
of time

- Set **Part 5** for homework.
- **Exercise 6:** Do \* as a class activity. Each student should say one fact and another student should respond with: *I (do), too or I (can't), either.*

**Part 5**      **Sending a document for comment**

**PS**      **Can you check this for me?**    10 mins

- ↓ If necessary, remind students that they have a pattern for this type of mail in *Exercise 4b* on cb., page 22.

**6**      **Now you choose**    15– mins

- Tell students about the star system and tell them they should choose *one* of the tasks: \* is an easy tasks, \*\* is standard and \*\*\* is challenging.
- Students find a partner who wants to do the same task and they do it together.

**And  
finally ...**

- 5 mins
- Look back at the *In this unit, you will learn to: ...* (cb., p. 9) to show your students how much they have learned in this unit, and say how well they've done.
  - Show them the homework pages for this lesson – the *Test yourself* pages (cb., pp. 26/27).
  - If you plan to use the extra pages (*English worldwide*, *English at work* and *Story*) in the lesson, you can download some teaching notes for them from the Internet – see [www.klett-sprachen.de/networkknow/lehrerhandreichungen](http://www.klett-sprachen.de/networkknow/lehrerhandreichungen). Students can also enjoy these pages at home.