







Lesson: *The Consequences of Irresponsible Behavior*

Objectives: To learn vocabulary related to **IRRESPONSIBLE BEHAVIOR**. To practice listening comprehension. To discuss about how to avoid **RISKY BEHAVIOR**

Textbook 127-129

1. [P127] Look at the pictures and identify the risky situation. Then listen and check (T66)

		
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2. [P127] Check the graphic organizer showing **RISKS** and **CONSEQUENCES**. Then, drag the phrases where they belong to complete the chart.

	Car crash	Not wearing a face mask	Drinking alcohol	Not wearing a seatbelt	Becoming a drug addict
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OTHER YOUTH RISKY BEHAVIOR				
	Smoking marijuana		Texting and Driving	
	Get Injured in an accident		Have health problems	Getting infected of Covid-19

3. Vocabulary. Match the word in English to their definition

- | | | | |
|-----------------|----|----------------------|--|
| A Debt | 1. | <input type="text"/> | assessment of the creditworthiness of a borrower |
| B Credit Card | 2. | <input type="text"/> | an estimate of income and expenditure for a set period of time |
| C Credit Rating | 3. | <input type="text"/> | A form completed to apply for something (e.g. application form) |
| D Budget | 4. | <input type="text"/> | a small plastic card issued by a bank allowing the holder to purchase goods or services on credit. |
| E Application | 5. | <input type="text"/> | a sum of money that is owed or due |

4. [P67] Listening (T67) Listen to the recording and answer as required.

- According to the conversation, which item did Kate NOT purchase with her credit card?
- What is one reason to explain why she obtained a student credit card?
- What is one problem NOT mentioned in the conversation?
- How does Kate plan on resolving her credit card problems?
- What is Mark going to do for his friend to help her manage her money?

5. Listen one more time and answer [T]true or [F]false.

- Kate bought a Jacket that looks expensive on credit
- She bought clothes to go on vacation
- She bought a plane ticket to Miami with her credit card
- Mark believes she is very responsible and will pay off her debt
- Kate has a solid plan to pay her debt
- Mark is going to help her create a budget to pay her credit card
- Kate already has a part-time job to earn money

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6. **PRONUNCIATION!** We are going to practice pronunciation. You can listen to the words and the practice them. *(Only for Chrome or Safari – Allow access to Microphone)*



EARN



PAY BACK



BUDGET



CASH



INTEREST RATE



BORROW



DEBT



MONEY



Listen to the following phrases (T68) and practice the pronunciation

Excuse me!

Can I ask you a question?

Do you mind if I ask you a few questions?

Sure, no problem!

Of course!

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