

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)



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

*Car
crash*

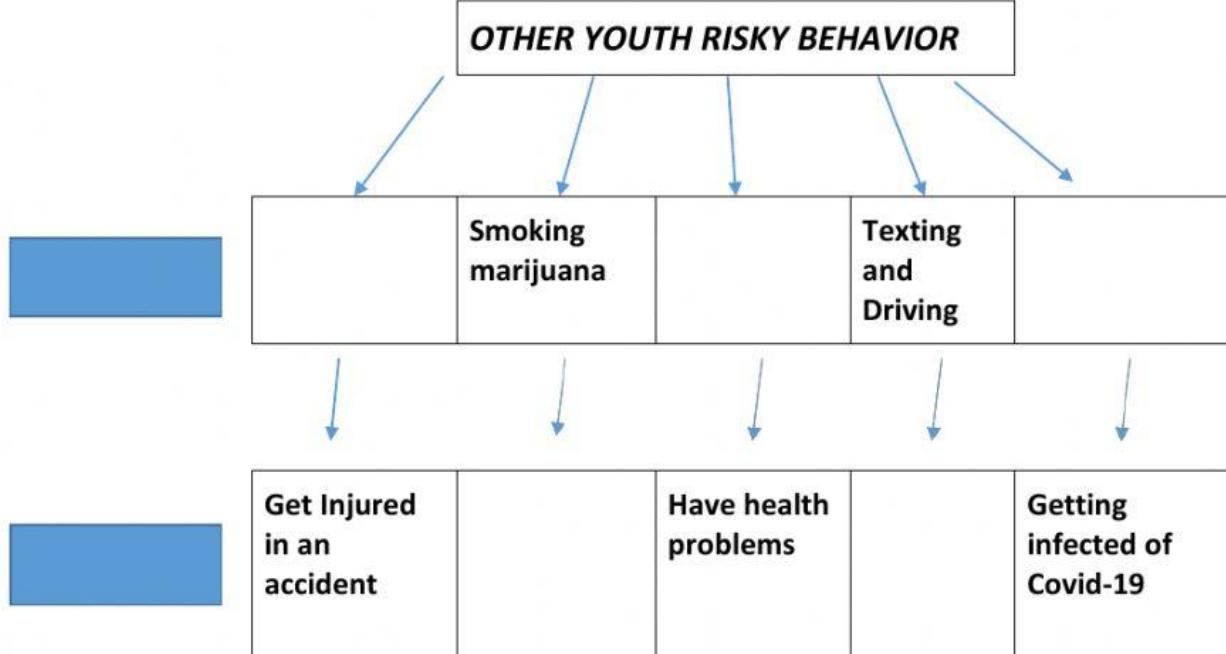
*Not wearing
a face mask*

*Drinking
alcohol*

*Not wearing
a seatbelt*

*Becoming a
drug addict*

OTHER YOUTH RISKY BEHAVIOR



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.

- a. According to the conversation, which item did Kate NOT purchase with her credit card?

- b. What is one reason to explain why she obtained a student credit card?

- c. What is one problem NOT mentioned in the conversation?

- d. How does Kate plan on resolving her credit card problems?

- e. 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.

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

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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