

# www.**Breaking News English**.com

Ready-to-use ESL/EFL Lessons by Sean Banville

**"1,000 IDEAS & ACTIVITIES FOR LANGUAGE TEACHERS"**

**The Breaking News English.com Resource Book**

<http://www.breakingnewsenglish.com/book.html>

## **Weak economy hits kids' pocket money**

[http://www.breakingnewsenglish.com/1009/100920-pocket\\_money.html](http://www.breakingnewsenglish.com/1009/100920-pocket_money.html)

### **Contents**

The Article	2
Warm-ups	3
Before Reading / Listening	4
While Reading / Listening	5
Listening Gap Fill	6
After Reading / Listening	7
Student Survey	8
Discussion	9
Language Work	10
Writing	11
Homework	12
Answers	13

# THE ARTICLE

From [http://www.BreakingNewsEnglish.com/1009/100920-pocket\\_money.html](http://www.BreakingNewsEnglish.com/1009/100920-pocket_money.html)

Children in Britain are feeling the effects of the recession. The weak economy is hitting them where it hurts most – their pockets. A new survey has shown that the weekly money that children receive from their parents is at a seven-year low. The report, from the Halifax Bank, indicates the allowance kids get from their parents is now 30 per cent lower than it was in 2003. Today, children between the ages of eight and 15 receive an average of £5.89 (\$9.20). This compares unfavourably with the £8.37 (\$13.07) they were getting five years ago, when pocket money levels peaked. The report also showed that girls were worse off than boys. Boys still receive more money than girls, but the gender gap in spending money has closed considerably compared with previous years.

Children seem to be coping well with their worsening economic conditions. The Halifax Bank says children are managing to put money away for a rainy day. Flavia Umana, head of savings products at Halifax, told the BBC: "It is encouraging to see that children are still saving, despite the amount of pocket money falling." Ms Umana added: "Teaching children how to manage their own pocket money is a great first step to building good financial awareness in our youngsters." British kids said they were finding it hard to make ends meet. Alec Flynn, 14, from London spoke about how tough he found stretching his pocket money: "It's not easy trying to budget on so little money. I only get £5 a week from my parents; it takes me three months to save up for a computer game."

# WARM-UPS

**1. POCKET MONEY:** Walk around the class and talk to other students about pocket money. Change partners often. Sit with your first partner(s) and share your findings.

**2. CHAT:** In pairs / groups, decide which of these topics or words from the article are most interesting and which are most boring.

*effects of the recession / hitting your pocket / pocket money / girls worse off / gender / coping / economic conditions / put money away / encouraging / financial awareness*

Have a chat about the topics you liked. Change topics and partners frequently.

**3. TOUGH:** Who does the recession affect most? Complete this table with your partner(s). Change partners and share what you wrote. Change and share again.

Who?	How?	What they need to do to budget
Children		
Parents		
The aged		
The homeless		
Uni students		
The jobless		

**4. PART-TIME JOBS:** Students A **strongly** believe kids should get money from part-time jobs, not their parents; Students B **strongly** believe kids shouldn't work - parents should give them money. Change partners again and talk about your conversations.

**5. 14 (AGAIN):** You are 14 (again). How do you use your pocket money? Rank these and share your rankings with your partner. Put the most important at the top. Change partners and share your rankings again.

- toys
- chocolate and sweets
- computer games
- save
- food
- school stuff
- presents
- clothes

**6. FINANCIAL:** Spend one minute writing down all of the different words you associate with the word 'financial'. Share your words with your partner(s) and talk about them. Together, put the words into different categories.

# BEFORE READING / LISTENING

From [http://www.BreakingNewsEnglish.com/1009/100920-pocket\\_money.html](http://www.BreakingNewsEnglish.com/1009/100920-pocket_money.html)

**1. TRUE / FALSE:** Read the headline. Guess if a-h below are true (T) or false (F).

- |  |       |
|--|-------|
| a. Children in the U.K. need bigger pockets for their pocket money.    | T / F |
| b. British kids are the poorest they have ever been.                   | T / F |
| c. Children in Britain are getting 30% less now than in 2003.          | T / F |
| d. Girls in the U.K. get more pocket money than boys.                  | T / F |
| e. A bank said kids are managing to do well with managing their money. | T / F |
| f. British kids are still saving, even though they have less money.    | T / F |
| g. One teen tried to stretch a banknote but it split in two.           | T / F |
| h. A British teen said he needed 3 months to save for a computer game. | T / F |

**2. SYNONYM MATCH:** Match the following synonyms from the article.

- |                   |                  |
|-------------------|------------------|
| 1. effects        | a. monetary      |
| 2. weak           | b. pocket money  |
| 3. allowance      | c. survive       |
| 4. worse off      | d. impact        |
| 5. considerably   | e. poorer        |
| 6. coping         | f. later         |
| 7. a rainy day    | g. fragile       |
| 8. financial      | h. difficult     |
| 9. make ends meet | i. by a long way |
| 10. tough         | j. managing      |

**3. PHRASE MATCH:** (Sometimes more than one choice is possible.)

- |                                 |                           |
|---------------------------------|---------------------------|
| 1. The weak economy is hitting  | a. of £5.89               |
| 2. at a seven-year              | b. ends meet              |
| 3. receive an average           | c. with previous years    |
| 4. girls were worse             | d. well                   |
| 5. closed considerably compared | e. low                    |
| 6. Children seem to be coping   | f. a rainy day            |
| 7. put money away for           | g. them where it hurts    |
| 8. first step to building good  | h. up for a computer game |
| 9. finding it hard to make      | i. off than boys          |
| 10. three months to save        | j. financial awareness    |

# WHILE READING / LISTENING

From [http://www.BreakingNewsEnglish.com/1009/100920-pocket\\_money.html](http://www.BreakingNewsEnglish.com/1009/100920-pocket_money.html)

**GAP FILL:** Put the words into the gaps in the text.

Children in Britain are feeling the \_\_\_\_\_ of the recession. The weak economy is hitting them where it hurts most – their pockets. A new survey has \_\_\_\_\_ that the weekly money that children receive from their parents is at a seven-year \_\_\_\_\_. The report, from the Halifax Bank, \_\_\_\_\_ the allowance kids get from their parents is now 30 per cent lower than it was in 2003. Today, children between the ages of eight and 15 receive an \_\_\_\_\_ of £5.89 (\$9.20). This compares unfavourably with the £8.37 (\$13.07) they were getting five years ago, when pocket money levels \_\_\_\_\_. The report also showed that girls were \_\_\_\_\_ off than boys. Boys still receive more money than girls, but the gender \_\_\_\_\_ in spending money has closed considerably compared with previous years.

*peaked*  
*indicates*  
*gap*  
*shown*  
*worse*  
*effects*  
*average*  
*low*

Children seem to be \_\_\_\_\_ well with their worsening economic conditions. The Halifax Bank says children are managing to put money away for a \_\_\_\_\_ day. Flavia Umana, head of savings products at Halifax, told the BBC: "It is encouraging to see that children are still saving, \_\_\_\_\_ the amount of pocket money falling." Ms Umana added: "Teaching children how to \_\_\_\_\_ their own pocket money is a great first \_\_\_\_\_ to building good financial awareness in our youngsters." British kids said they were finding it hard to make ends \_\_\_\_\_. Alec Flynn, 14, from London spoke about how tough he found stretching his pocket money: "It's not easy trying to \_\_\_\_\_ on so little money. I only get £5 a week from my parents; it takes me three months to save \_\_\_\_\_ for a computer game."

*meet*  
*despite*  
*up*  
*step*  
*rainy*  
*coping*  
*budget*  
*manage*

## LISTENING – Listen and fill in the gaps

From [http://www.BreakingNewsEnglish.com/1009/100920-pocket\\_money.html](http://www.BreakingNewsEnglish.com/1009/100920-pocket_money.html)

Children in Britain are \_\_\_\_\_ the recession. The weak economy is \_\_\_\_\_ it hurts most – their pockets. A new survey has shown that the weekly money that children receive from their parents is \_\_\_\_\_. The report, from the Halifax Bank, indicates the allowance kids get from their parents is now 30 per cent lower than it was in 2003. Today, children between the ages of eight and 15 receive an average of £5.89 (\$9.20). This \_\_\_\_\_ with the £8.37 (\$13.07) they were getting five years ago, when pocket money levels peaked. The report also showed that girls \_\_\_\_\_ boys. Boys still receive more money than girls, but the gender gap in spending money has closed considerably \_\_\_\_\_ years.

Children seem to \_\_\_\_\_ their worsening economic conditions. The Halifax Bank says children are managing to put money \_\_\_\_\_. Flavia Umana, head of savings products at Halifax, told the BBC: "It is encouraging to see that children are still saving, \_\_\_\_\_ pocket money falling." Ms Umana added: "Teaching children how to manage their own pocket money is a great first step to building \_\_\_\_\_ in our youngsters." British kids said they were finding it hard to make ends meet. Alec Flynn, 14, from London spoke about \_\_\_\_\_ stretching his pocket money: "It's not easy trying to \_\_\_\_\_ money. I only get £5 a week from my parents; it takes me three months to save up for a computer game."

# AFTER READING / LISTENING

From [http://www.BreakingNewsEnglish.com/1009/100920-pocket\\_money.html](http://www.BreakingNewsEnglish.com/1009/100920-pocket_money.html)

**1. WORD SEARCH:** Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'pocket' and 'money'.

<b>pocket</b>	<b>money</b>
---------------	--------------

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

**2. ARTICLE QUESTIONS:** Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

**3. GAP FILL:** In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

**4. VOCABULARY:** Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

**5. TEST EACH OTHER:** Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none"><li>• feeling</li><li>• weekly</li><li>• low</li><li>• ages</li><li>• worse</li><li>• previous</li></ul>	<ul style="list-style-type: none"><li>• seem</li><li>• head</li><li>• despite</li><li>• meet</li><li>• tough</li><li>• three</li></ul>
--	--

# STUDENT POCKET MONEY SURVEY

From [http://www.BreakingNewsEnglish.com/1009/100920-pocket\\_money.html](http://www.BreakingNewsEnglish.com/1009/100920-pocket_money.html)

Write five GOOD questions about pocket money in the table. Do this in pairs. Each student must write the questions on his / her own paper.  
When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.



# POCKET MONEY DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- a) What did you think when you read the headline?
- b) What springs to mind when you hear the word 'pocket money'?
- c) Did you have enough when you were a young teen?
- d) Should kids have to do something in return for getting pocket money?
- e) Is the recession affecting you?
- f) When was the last time you felt your pocket was hit?
- g) From what age do you think children should start receiving pocket money?
- h) Do you think kids complain about their pocket money?
- i) What do you think of the amount of weekly pocket money quoted in the article?
- j) When do you think the idea of pocket money first came along?

*Weak economy hits kids' pocket money – 20th September, 2010*  
More free lessons at [www.BreakingNewsEnglish.com](http://www.BreakingNewsEnglish.com)

---

# POCKET MONEY DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

- a) Did you like reading this article?
- b) Does pocket money teach children to be good at managing finances?
- c) Should kids put something away for a rainy day or spend everything?
- d) Are you good at managing money?
- e) Are you good at putting money away for a rainy day?
- f) Do you find it hard to make ends meet?
- g) Is it OK to stop giving pocket money to kids if times are tough?
- h) What would you do with more pocket money?
- i) Are you saving up for anything at the moment?
- j) What questions would you like to ask Flavia Umana?

# LANGUAGE – MULTIPLE CHOICE

From [http://www.BreakingNewsEnglish.com/1009/100920-pocket\\_money.html](http://www.BreakingNewsEnglish.com/1009/100920-pocket_money.html)

Children in Britain are feeling the (1) \_\_\_\_ of the recession. The weak economy is hitting them where it hurts most – their pockets. A new survey has shown that the (2) \_\_\_\_ money that children receive from their parents is at a seven-year (3) \_\_\_\_\_. The report, from the Halifax Bank, indicates the allowance kids get from their parents is now 30 per cent lower than it was in 2003. Today, children between the ages of eight and 15 receive an average of £5.89 (\$9.20). This (4) \_\_\_\_ unfavourably with the £8.37 (\$13.07) they were getting five years ago, when pocket money levels (5) \_\_\_\_\_. The report also showed that girls were worse off than boys. Boys still receive more money than girls, but the gender gap (6) \_\_\_\_ spending money has closed considerably compared with previous years.

Children seem to be coping well with their worsening economic conditions. The Halifax Bank says children are managing to put money away for a (7) \_\_\_\_ day. Flavia Umana, (8) \_\_\_\_ of savings products at Halifax, told the BBC: "It is encouraging to see that children are still (9) \_\_\_\_\_, despite the amount of pocket money falling." Ms Umana added: "Teaching children how to manage their own pocket money is a great first step (10) \_\_\_\_ building good financial awareness in our youngsters." British kids said they were finding (11) \_\_\_\_ hard to make ends meet. Alec Flynn, 14, from London spoke about how tough he found stretching his pocket money: "It's not easy trying to budget on (12) \_\_\_\_ little money. I only get £5 a week from my parents; it takes me three months to save up for a computer game."

**Put the correct words from the table below in the above article.**

- |     |              |                |                |                 |
|-----|--------------|----------------|----------------|-----------------|
| 1.  | (a) affects  | (b) defects    | (c) artifacts  | (d) effects     |
| 2.  | (a) week     | (b) weeks      | (c) weekly     | (d) weakly      |
| 3.  | (a) bow      | (b) low        | (c) mow        | (d) tow         |
| 4.  | (a) compares | (b) comparable | (c) comparison | (d) comparative |
| 5.  | (a) poked    | (b) packed     | (c) peaked     | (d) peeked      |
| 6.  | (a) at       | (b) on         | (c) to         | (d) in          |
| 7.  | (a) windy    | (b) rainy      | (c) snowy      | (d) sunny       |
| 8.  | (a) head     | (b) back       | (c) hand       | (d) foot        |
| 9.  | (a) saves    | (b) saving     | (c) saved      | (d) save        |
| 10. | (a) by       | (b) at         | (c) to         | (d) an          |
| 11. | (a) it       | (b) them       | (c) thing      | (d) very        |
| 12. | (a) as       | (b) by         | (c) to         | (d) so          |

Weak economy hits kids' pocket money – 20th September, 2010

More free lessons at [www.BreakingNewsEnglish.com](http://www.BreakingNewsEnglish.com) - Copyright Sean Banville 2010



# HOMEWORK

**1. VOCABULARY EXTENSION:** Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

**2. INTERNET:** Search the Internet and find out more about pocket money. Share what you discover with your partner(s) in the next lesson.

**3. POCKET MONEY:** Make a poster about pocket money. Show your work to your classmates in the next lesson. Did you all have similar things?

**4. TOUGH:** Write a magazine article about children who can't make ends meet with their pocket money. Include imaginary interviews with these kids.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

**5. LETTER:** Write a letter to the leader of your country. Ask him/her three questions about pocket money. Give him/her three ways he/she can help with kids' finances. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

# ANSWERS

## TRUE / FALSE:

- a. F      b. F      c. T      d. F      e. T      f. T      g. F      h. T

## SYNONYM MATCH:

- |                   |                  |
|-------------------|------------------|
| 1. effects        | a. impact        |
| 2. weak           | b. fragile       |
| 3. allowance      | c. pocket money  |
| 4. worse off      | d. poorer        |
| 5. considerably   | e. by a long way |
| 6. coping         | f. managing      |
| 7. a rainy day    | g. later         |
| 8. financial      | h. monetary      |
| 9. make ends meet | i. survive       |
| 10. tough         | j. difficult     |

## PHRASE MATCH:

- |                                 |                           |
|---------------------------------|---------------------------|
| 1. The weak economy is hitting  | a. them where it hurts    |
| 2. at a seven-year              | b. low                    |
| 3. receive an average           | c. of £5.89               |
| 4. girls were worse             | d. off than boys          |
| 5. closed considerably compared | e. with previous years    |
| 6. Children seem to be coping   | f. well                   |
| 7. put money away for           | g. a rainy day            |
| 8. first step to building good  | h. financial awareness    |
| 9. finding it hard to make      | i. ends meet              |
| 10. three months to save        | j. up for a computer game |

## GAP FILL:

### Weak economy hits kids' pocket money

Children in Britain are feeling the **effects** of the recession. The weak economy is hitting them where it hurts most – their pockets. A new survey has **shown** that the weekly money that children receive from their parents is at a seven-year **low**. The report, from the Halifax Bank, **indicates** the allowance kids get from their parents is now 30 per cent lower than it was in 2003. Today, children between the ages of eight and 15 receive an **average** of £5.89 (\$9.20). This compares unfavourably with the £8.37 (\$13.07) they were getting five years ago, when pocket money levels **peaked**. The report also showed that girls were **worse** off than boys. Boys still receive more money than girls, but the gender **gap** in spending money has closed considerably compared with previous years.

Children seem to be **coping** well with their worsening economic conditions. The Halifax Bank says children are managing to put money away for a **rainy** day. Flavia Umana, head of savings products at Halifax, told the BBC: "It is encouraging to see that children are still saving, **despite** the amount of pocket money falling." Ms Umana added: "Teaching children how to **manage** their own pocket money is a great first **step** to building good financial awareness in our youngsters." British kids said they were finding it hard to make ends **meet**. Alec Flynn, 14, from London spoke about how tough he found stretching his pocket money: "It's not easy trying to **budget** on so little money. I only get £5 a week from my parents; it takes me three months to save **up** for a computer game."

## LANGUAGE WORK

- 1 - d    2 - c    3 - b    4 - a    5 - c    6 - d    7 - b    8 - a    9 - b    10 - c    11 - a    12 - d

Weak economy hits kids' pocket money – 20th September, 2010