

Money

Before the session

Make sure before the session you prepare how you're going to present the four money idioms to your members.

Useful Language

Below you will find some useful language members might find useful when talking about money.

Borrowing: consists of taking money from another person or a financial institution with the intention to pay back the amount of money borrowed after a certain period

Credit: is the ability to borrow money with the promise that you'll repay it in the future, often with interest.

Debt: is an amount of money that is owed or due.

Lending: consists of giving money to somebody with the intention of collecting back the original amount given and the interest if it is a commercial loan after a certain period.

Loans: refers to a type of credit that where one person or organisation borrows money from another person or organisation.

Savings: refers to the income that is not spent but put aside for the future, emergencies etc.

Paying back: repay a debt or loan.

You may want to check your members of the following language used during the session.

Stress-free: means not causing or feeling a stress.

Amassing: means to gather or accumulate a large number of materials things or money over a period of time.

Bridging the gap: means to make the space between two things smaller, e.g., the rich and poor.

Morally neutral: means to neither agree or disagree with any position, idea, behaviour etc.

Net-worth / Net-wealth: refers to the total value of material things and money a person, company, organisation or country has.

	<p>Insomnia: is a sleep disorder that makes it difficult for people to fall asleep, stay asleep, or feel restless overnight.</p> <p>Obsessive compulsive disorder (OCD): the features of this disorder include uncontrollable, reoccurring thoughts, obsessions, or behaviours that a person feels the urge to repeat routinely.</p> <p>Post-traumatic stress disorder (PTSD): is a common disorder brought on after experiencing a traumatic event such as losing a loved one, assault, abuse or any kind of trauma. The symptoms can include panic attacks, insomnia, anxiety and depression.</p>
Welcome (5 mins)	<p>Make sure you're in the meeting space 10-15 mins before the club starts. Depending on your registration process make sure you've a register either to tick people's names off or for people to add their names too. Also, make sure the suggestion box is visible for members to see and access, again make sure you've got papers and pens for people to make their recommendations/ suggestions.</p> <p>Greet members as they enter, invite them to sit/stand wherever they are comfortable.</p> <p>Start the club at the advertised time:</p> <ol style="list-style-type: none"> 1. Introduce yourself, what an English Club is, and your role during the club meeting. 2. Tell members there are five golden rules they need to follow to ensure this meeting is an enjoyable experience for everyone. <ol style="list-style-type: none"> I. Use English – don't correct anyone's English II. Be respectful and supportive. You may have different levels of understanding and abilities to contribute to the discussions. III. Everyone has the right to an opinion. IV. Make sure everyone in your group has an opportunity to talk / ask questions. Max 3 mins per person per question. V. All mobile phones off or put on silent. 3. Ask members if they have any questions. 4. Ask members if they are ready to start.
Warmer (10 mins)	<p>Money, idioms and meaning?</p> <ol style="list-style-type: none"> 1. Before you begin this activity you might need to explain to your members what an idiom is. An idiom is a common expression where the meaning is not related to the literal words in the idiom. E.g catch a bus - this does not mean we catch a bus with our hands in real life! 2. Tell members we're going to look at four English money idioms and they need to guess what it means. Present all four idioms, give members 5 minutes to discuss together what they think each idiom means:

Idiom 1: Money doesn't grow on trees.

Meaning: This means, money is a limited resource, it's not easy to find and we need to be careful with how we use/spend it.

Idiom 2: A fool and his money are soon parted

Meaning: This means some people are good with money and other's aren't.

Idiom 3: Money talks

Meaning: This means money is powerful, it makes things happen and gets things done even when it looks impossible.

Idiom 4: Money can't buy you happiness

Meaning: This means while money can buy you many things e.g. a car, a house, holidays etc. it won't take away your worries, or prevent family problems. Money can't buy your emotions, take your problems away, or guarantee a stress-free life.

3. Facilitate member answers for each idiom, and where appropriate provide the answer when members can't.

4. Ask members if they can translate any Sudanese idioms about money into English.

**Main activity
(1 hour)**

Below are some questions, you don't have to do all of them, let the club members guide you, if they are enjoying discussing one of the question rounds let it run beyond the 17 minutes.

Round 1: Question 1 (20 mins)

1. Put members into groups of 5-6 using the different currencies: USD, SDG, Euros, Dirham, Egyptian pounds, Saudi Riyal.
2. Tell each group to introduce themselves to each other.
3. Show / give each group the first question: **Imagine you won ten million dollars. Who would you tell and what would you do with the money?**
4. Give support where needed. Encourage turn-taking / asking questions.
5. If members answer the question quickly ask them to discuss: What would be the advantages and disadvantages of winning ten million dollars on you and your family? Would you be happier and have less worries if you were a millionaire?
6. After 17 mins facilitate feedback. Invite members to share something from their group discussions.

Round 2: Question 2 (20 mins)

1. Put members into groups of 5-6 using the top 5 richest countries per GDP in 2023: Luxemburg, Singapore, Ireland, Qatar, Macao etc.
2. Tell each group to introduce themselves to each other.
3. Show / give each group the second question: **Can money problems break up families or damage family relationships?**
4. Monitor, give support where needed. Encourage turn-taking / asking questions.
5. If members answer the question quickly ask them to discuss: Why do people find it difficult to talk about money and what they earn? Would the world be a better place if we all had the same amount of money?
6. After 17 mins facilitate feedback. Invite members to share what they discussed in their groups.

Round 3: Question 3 (20 mins)

1. Put members into groups of 5-6 using different net worth/wealth labels: millionaires, multi-millionaires, billionaires, trillionaires, gazillionaires etc.
2. Tell each group to introduce themselves to each other.
3. Show / give each group the third question: **In what ways is Sudan both a rich and poor country?**
4. Monitor, give support where needed. Encourage turn-taking / asking questions.
5. If members answer the question very quickly get them to discuss: The rich are getting richer and the poorer are getting poorer. How can we bridge this gap and make things more equal? Is amassing money good, bad, or morally neutral?
6. After 17 mins facilitate feedback. Invite members to share what their group members discussed.

Wrapping up (5 mins)

1. Ask members how their meeting went.
2. Ask members if the club met their expectations.
3. Tell members there's a suggestion box (point to it) where they can share topic ideas or activities we could do.
4. Tell members when the next club is and what the theme/topic is. Encourage them to come/bring a colleague etc.
5. Thank everyone for coming.

If the members enjoyed the club session you could share the following resources with them either on Facebook or in the English Club WhatsApp group:

[101 Money Idioms And Phrases \(Meaning & Examples\) \(englishbyday.com\)](https://www.englishbyday.com/101-money-idioms-and-phrases-meaning-examples/)

[Talking about money is taboo. You should break it. - Big Think](#)

[How to bridge the inequality gap? - Inside Story - YouTube](#)

[MONEY Vocabulary: 11 Common Phrasal Verbs about Money • 7ESL](#)