

第二届全国高校教师教学创新大赛

Unit 5 Section A

Spend or save

– The student's dilemma

(Period One)



UNIT 5 ▾ The money game

夫君子之行，静以修身，俭以养德。

——诸葛亮《诫子书》

This is a way of life for a man of virtue: to cultivate his character by keeping a peaceful mind, and **nourish his morality by a frugal living.**



UNIT 5 ▾ *The money game*

倡导简约适度、绿色低碳的生活方式，反对奢侈浪费和不合理消费，……

—中国共产党第十九次全国代表大会报告

We encourage simple, moderate, green, and low-carbon ways of life, and oppose extravagance and excessive consumption.

UNIT **5** ▾

The money game

Section A Spend or save – The student's dilemma

- To talk about spending habits
- To analyze text structure & main idea
- To learn to compare and contrast
- To think critically about spending and saving



Objectives

Section **A** ▼

Spend or save
– The student's dilemma

Teaching Procedures

Lead-in Activities

Global Reading

Critical Thinking

Formative Assessment



Section **A** ▼

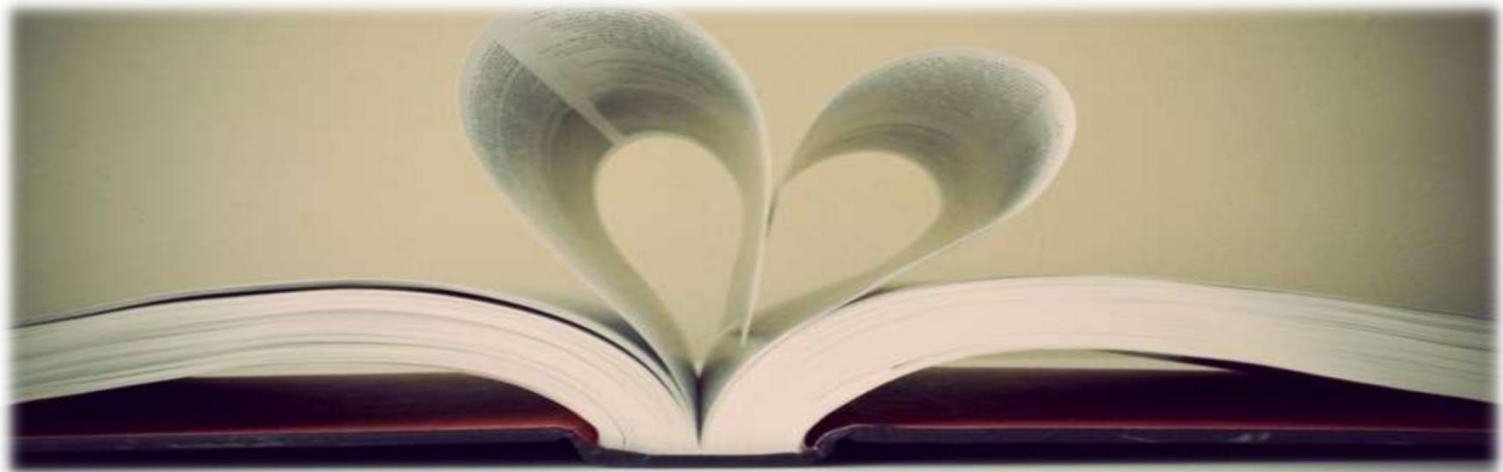
Spend or save
– *The student's dilemma*

Step 1

Lead-in Activities

Lead -in Report on the survey results

Describe and analyze the spending habits of college students based on the survey results on **Xuexitong** platform.

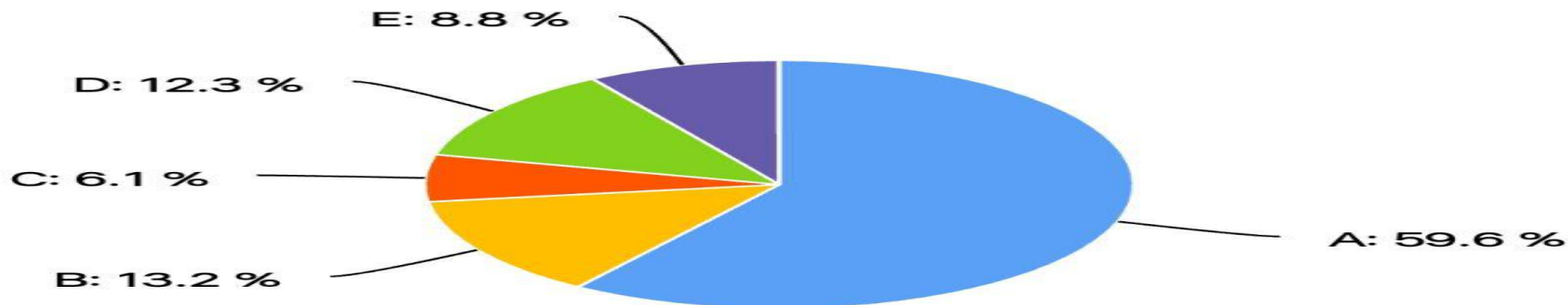




[多选题] What's the main source of your daily expenses?

已答: 72

[查看未答 >](#)



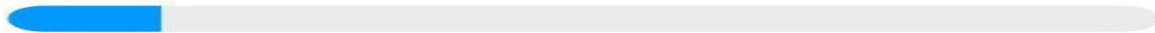
A. From parents.



68人

59.6%

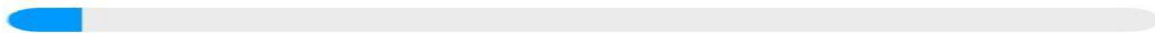
B. From student loan or subsidy.



15人

13.2%

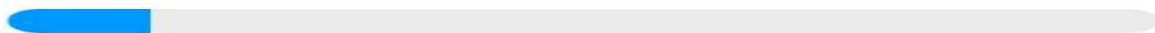
C. From scholarship.



7人

6.1%

D. From part-time job.



14人

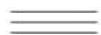
12.3%

E. Other (specify)



10人

8.8%





问卷

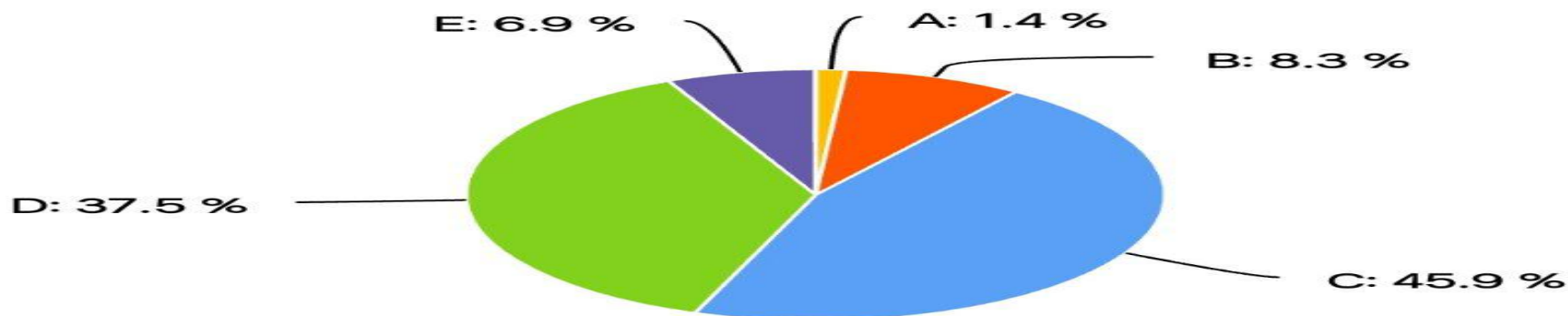
结束



[单选题] How much are your monthly expenses?

已答: 72

[查看未答 >](#)



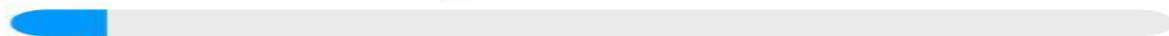
A. 500 yuan or less.



1人

1.4%

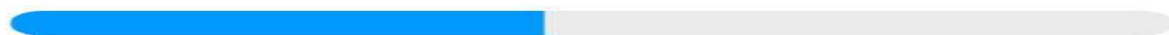
B. 501-800 yuan.



6人

8.3%

C. 801-1,000 yuan.



33人

45.9%

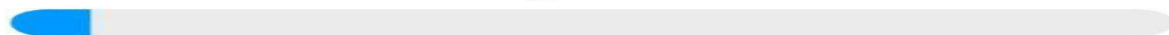
D. 1,001-1,500 yuan.



27人

37.5%

E. Over 1,500 yuan.



5人

6.9%



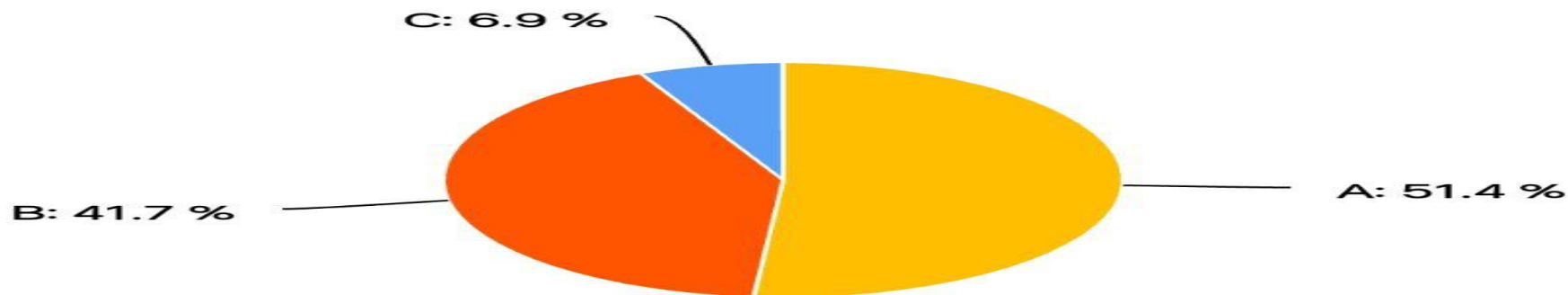
Unit 5 预习



[单选题] Do you spend money based on your budget?

已答: 72

[查看未答 >](#)



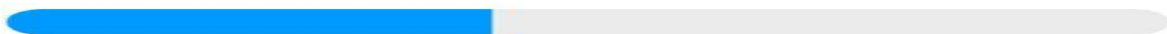
A. Always.



37人

51.4%

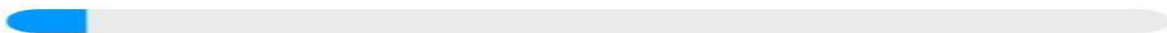
B. Sometimes.



30人

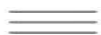
41.7%

C. Never.



5人

6.9%





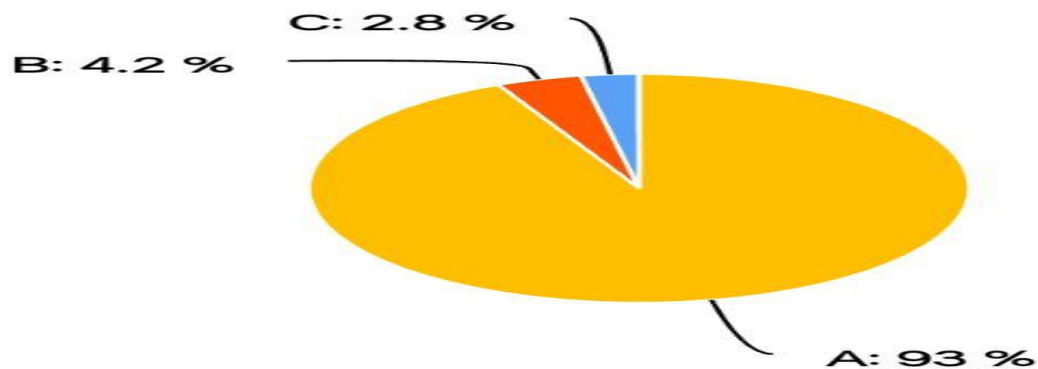
Unit 5 预习



[单选题] What costs most of your money as a college student?

已答: 72

[查看未答 >](#)



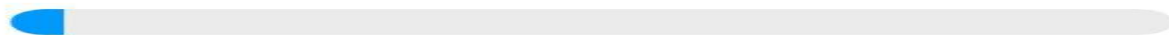
A. Food, clothing and other necessities.



67人

93%

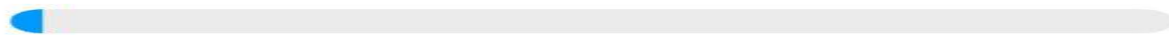
B. Books.



3人

4.2%

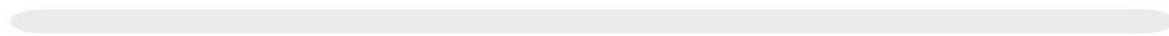
C. Entertainment.



2人

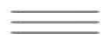
2.8%

D. Other (specify)



0人

0%



问卷

结束

Unit 5 预习

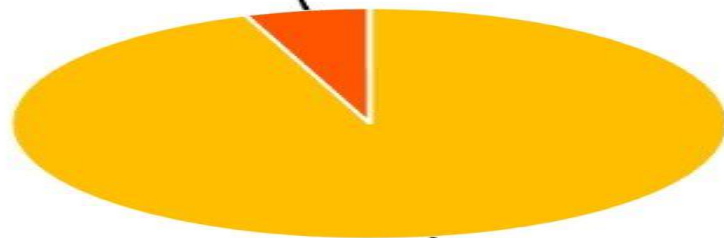


[单选题] If you have extra money, do you prefer to save it or spend it immediately?

答: 72

[查看未答 >](#)

B: 5.6 %



A: 94.4 %



Save it.



68人

94.4%

Spend it.



4人

5.6%

How to manage money as a college student?

A small green torn paper graphic with the word "Tips" written in red.

Tips

- Create a strict budget and commit to sticking with it;
- Prioritize one's finances by identifying the areas in which one need to spend money;
- Remember to save;
- Avoid credit cards;
- ...

Section **A** ▾

Spend or save
– The student's dilemma

Step 2 Global Reading

Main Idea & Structure

According to the writer, why do the messages we get from our environment seem to defy common sense and contradict each other? (Para. 1)

Tips

Because when the government encourages people to spend money to get out of the recession, they also advice people to save more . Similarly, when banks offer higher interest rates to increase savings they send credit card offers to let people spend more.

Another familiar example.(Para. 2)



Don't pay on time

we get demanding, nasty emails saying : "Your failure to pay is unacceptable. Pay immediately or you'll be in trouble!"



Credit Card Bill



As soon as we pay

we get an email in a charming tone telling us how valuable a customer we are and encouraging us to resume spending.

Part I — (Paras. 1- 2)

We are confused and manipulated by two contradictory messages that we get from our environment.

Main Idea & Structure

Main Ideas of the Parts

Two sets of messages
(Paras. 3-5)

“**Upright**” message, which urges us, “Work hard and save. Suspend your desires. Avoid luxuries. Control your appetite for more than you truly need.” This message comes to us from school, from parents, even from political figures referring to “traditional values”.

“**Permissive**” message, “Buy, spend, get it now. You need this!”, is inescapable. Advertisements invade our daily lives. The essential message is cemented into our consciousness, “It’s good to satisfy your desires”. You should have what you want. You deserve the best. So, you should buy it – now!”

Main Idea & Structure

Main Ideas of the Parts

Two sets of messages
(Paras. 3-5)

“**Upright**” message, which urges us, “Work hard and save. **Suspend your desires**. Avoid luxuries.

Contrast Hard work, family loyalty, and the capacity to postpone desires are core American values that have made our country great. This is the message we receive from **parents**, even from political figures referring to

on TV, in movies, on printed media and road signs, in stores, and on busses, trains and subways.

“**Permissive**” message, “Buy, spend, get it now. You need this!”, is **inescapable**. Advertisements **invade** our daily lives. The essential message is cemented into our consciousness, “It’s good to

S The only time you can escape advertising is when you’re in your bed asleep! By the age of 18, the average American will have seen 600,000 ads; by the age of 40, the total is almost one million.

Main Idea & Structure

Main Ideas of the Parts

What happens as we take in these contradictory but explicit messages? What are the psychological and social consequences of this campaign to control our spending habits? (Para. 6)

We want more things because we want to satisfy our material appetite. Most of us derive pleasure from treating ourselves.



Watch out, take stock of your life, don't let your attention get scattered. Postpone your desires. Don't fall into debt. Wait! Retain control over your own life. It will make you stronger.

Part II — (Paras. 3- 6)

Every day we get two sets of messages at odds with each other. The “upright” message urges us to work hard and save, suspend our desires, and avoid luxuries. The permissive advertisements urge us to spend. the essential message from ads is anyhow cemented into our consciousness already. As psychological and social consequences, people get confused with the two contradictory messages.

What can students do to be financially healthy and have no money worries? (Para. 8)

Tips

They can go to:

- financial literacy classes;
- school's financial aid office;
- seek input from parents or other adults;
- find a partner;
- ask for help ...

Main Idea & Structure

Main Ideas of the Parts

What conclusion can you draw from the text? (Para. 9)

An educated
consumer and
saver

Learn to



Balance
spending and
saving

Successful and
productive
direction

Steer in



Captain
of your own
ship



Become



Part III — Paras. 7-9

Students should learn how to become a smart and educated consumer and how to successfully manage their finances, which will help them gain a successful and production life.

Main Idea & Structure

Main Ideas of the Parts

What have we analyzed?



paradox



causes



solutions

Section **A** ▾

Spend or save
– The student's dilemma

Step 2 Global Reading

Compare & Contrast

Introduction (Paras.1-2)

We're confused and manipulated by two contradictory messages - spend or save?
(Para. 1)

The government tells us to spend more to help end the recession. Banks send credit cards to encourage more spending.

They also tell us to save more for our financial well-being. Banks offer higher interest rates to encourage saving more.



Introduction (Paras.1-2)

Example of contradictory messages: a failing consumer or a valued customer?
(Para. 2)

If we don't pay our credit card bill, we get nasty emails saying: "Your failure to pay is unacceptable. Pay immediately or you will be in trouble!"



As soon as we pay, we get an email in a charming tone, addressing us as valuable customers and encouraging us to resume spending.

Body (Paras.3-6)

Paradox of the two sets of messages

The “upright” message urges us to work hard and save, suspend our desires, avoid luxuries, and control our appetite for more than we truly need. (Para. 3)



The opposite permissive messages to spend are everywhere. It's good to satisfy our desires; we deserve what we want and the best we want. (Paras. 4-5)



Body (Paras.3-6)

Paradox of the two sets of messages

The psychological and social consequences of the contradictory message (Para. 6)

On one hand, we always want more things because we want to satisfy our material appetite. Most of us derive pleasure from treating ourselves.

On the other hand, a little voice warns us: watch out, postpone your desires, don't fall into debt, and retain control over your own life.

Section **A** ▼

Spend or save
– *The student's dilemma*

Step 3

Critical Thinking

Do you prefer to spend or save? Why?



Tips

- **I will spend because** life is so short and I don't want to be thrifty or spend money carefully, which will drive me crazy. I only know I should enjoy my life while I'm still young and healthy.
- **I will save because** with the worsening economic situation everywhere, I don't know what could happen to me in the future. To be responsible for myself, I have to save some money for the future.



Section **A**

Summary

Talking about
spending habits

Main idea & structure
Compare & contrast

Critical thinking about
spending and saving



Formative Assessment

1. Blank-filling

*Ask the students to fill in the blanks of the summary of Text A on **Xuexitong** to check if they have grasped the main idea.*

Formative Assessment

2. Assignments

Unit Project: *Reporting on college students' spending habits*

- ◆ *Design the questionnaire in groups*
- ◆ *Interview students on campus*
- ◆ *Discuss the results in groups*
- ◆ *Upload your findings and analysis.*

Autonomous Study

Websites for your reference:

*[https://www.bilibili.com/video/BV1Wb411b7M9?
spm_id_from=333.337.search-card.all.click](https://www.bilibili.com/video/BV1Wb411b7M9?spm_id_from=333.337.search-card.all.click)*

<https://www.annuity.org/financial-literacy/>

Section A ▾

Spend or Save – The Student's Dilemma



The end