

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 Two)

UNIT **5** ▾

The money game

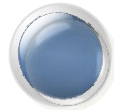
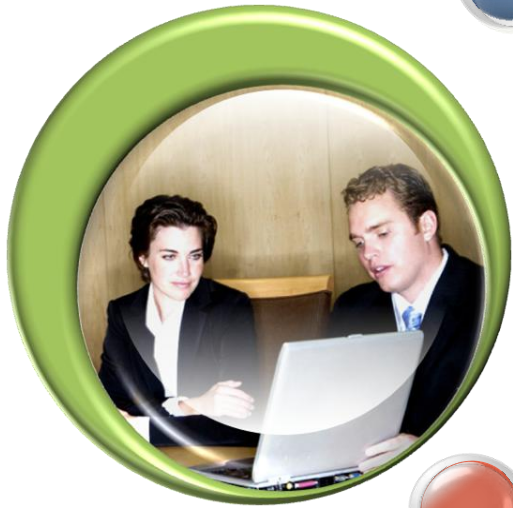
Section A Spend or save – The student's dilemma



Objectives

- To develop right spending habits
- To apply the phrases and patterns
- To cultivate cultural awareness
- To write a comparison/contrast essay

Teaching Procedures



Warming-up Activities
.....



Detailed Reading
.....



Cultural Awareness
.....



Essay Writing
.....



Extensive Activities
.....



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Step 1

Warming-up Activities

Report on the unit project

Report to the class findings and analysis of the group, and propose some ways to help college students avoid financial trouble.



Group Discussions

(1) What are the dangers campus loans may bring to college students?

Tips:

Campus loan may bring many dangers. Firstly, it will lead to personal information leakage. Secondly, high interest rate may result in heavy financial burdens. Thirdly, Internet lenders use loan tricks to lure students to sign a contract for a huge loan with high overdue charge, but lend them only a small amount.

Group Discussions

(2) Brainstorm the possible ways to avoid the the dangers caused by campus loans.

Tips:

In order to avoid the trap laid by campus lenders, the students should limit the consumption to what they really need, increase their financial knowledge and learn how to protect themselves using legal means if they fall in trouble even after taking a loan to pay for their necessary college expenses.

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Step 2

Detailed Reading

Text Reading

1 Do you feel as confused and manipulated as I do with this question, “Should I spend or should I save?” I think that the messages we get from our environment seem to defy common sense and contradict each other. The government tells us to spend or we’ll never get out of the recession. →

d. Most importantly, if you find yourself getting into financial trouble, don't let your ego get in your way; urgently get help with tackling your problem before it spins out of control and lands you in legal troubles. (Para. 8, L6)

学会了如何平衡支出和储蓄，你就会成为你自己的船长，驾驶着你的生活之帆，乘风破浪，驶向成功和富饶。



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Step 3

Cultural Awareness

1. What does financial literacy refer to ?



2. In the United States , what does Student Financial Aid refer to?



1. What does financial literacy refer to?

Tips

- The ability to understand financial matters;
- The set of skills and knowledge;
- Allows an individual to make informed and effective decisions through understanding of finances.



2. In the United States , what does Student Financial Aid refer to?

Tips

The funding intended to help students pay education expenses including tuition and fees, room and board, books and supplies, etc. for education at a college, university, or private school.



Core American Values

a. Hard work, family loyalty, and the capacity to postpone desires are core American values that have made our country great. (Para. 3, L6)

艰苦创业，忠于家庭，能推迟欲望是美国价值观的核心，它使我们的国家变得强大。

Quotation

College students are the special consumptive group, who are playing the role of leading the trend of social consumption in the future. The consumption concept and behavior are rational or not, is not only related to the healthy growth for themselves and the effects of ideological and political education in colleges, but also has the important influence to economic and social development and building an ecological civilization.

大学生是特殊的消费群体, 扮演着引领未来社会消费趋势的角色。大学生的消费观与消费行为是否理性, 不仅关系到自身的健康成长和高校思想政治教育的效果, 也对我国经济社会发展、生态文明建设等产生重要影响。

Quotation

... green consumption is strikingly different from the frugal and conservative view of consumption in tradition period, and it is the civilized and healthy consumption conception in the new era. ... under principles of socialist core values, guided by the idea of green development, ... help college students to establish the green consumption view, to form the green developed thought and life style, to meet college student's "ever-increasing needs for a better life", and to promote the growing up and developing in a free and all-round way of them.

绿色消费观有别于传统节俭、保守的消费观，是新时代文明、健康的消费观。……以社会主义核心价值观为统领，以绿色发展理念为指导，帮助大学生树立绿色消费观，形成绿色发展思维与绿色生活方式，满足大学生“日益增长的美好生活需要”，促进大学生成长成才和自由全面发展。

——《大学生绿色消费观教育研究》

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Step 4

Essay Writing

Topic:

Thrift people vs. lavish people

Introduction:

Thesis statement: It's always interesting to compare two groups of people who live in entirely different lifestyles.

to be continued

Body:

Subject A: People who live thriftily

- Go shopping when things are on sale;
- Try every means to conserve electricity;
- Seldom eat at restaurants.

Subject B: People who live lavishly

- Go shopping any time they want;
- Never conserve electricity;
- Often eat at fancy restaurants.

to be continued

Conclusion:

People always have their own lifestyles;
some are thriftier than others.

to be continued

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Step 5

Extensive Activities

1. Listening Activities

 Listen to a short passage and discuss the following question.



Q: What are the six steps for saving money mentioned in the passage?



1. Listening Activities

What are the six steps for saving money mentioned in the passage?



Tips

- You need to set ambitious goals to encourage you to save money;
- Form many money-saving habits while stay away from those that waste money;
- Economize your daily expense;
- Keep an eye on discounts information;
- Economize your social life.;
- While reducing the expenditures, you need to broaden your way earning money.



2. Word and Expression Test

*Ask the students translate the words and expressions on **Xuexitong** to check if they have grasped them.*

Word Test

Words	Meanings
1.	与...抵触，与...矛盾，违背
2.	差距，差额，差别
3.	(与某物)不一致，相矛盾；困难，不利条件
4.	极度，极限，最大可能；最大的，极度的
5.	(从某物中)得到，获得；源自，源于
6.	滋养，给...营养
7.	经营过程，管理过程
8.	法律的，与法律有关的

Word Test

Words and phrases	Meanings
1. contradict	与...抵触, 与...矛盾, 违背
2. gap	差距, 差额, 差别
3. odds	(与某物) 不一致, 相矛盾; 困难, 不利条件
4. utmost	极度, 极限, 最大可能; 最大的, 极度的
5. derive	(从某物中) 得到, 获得; 源自, 源于
6. nourish	滋养, 给...营养
7. administration	经营过程, 管理过程
8. legal	法律的, 与法律有关的

Expression test

1.	offer higher interest rates
2.	pay credit card bill
3.	messages at odds with each other
4.	traditional values
5.	core American values
6.	advertisements invade daily lives
7.	it's been calculated that
8.	do one's utmost
9.	cement into our consciousness
10.	satisfy your desires

Expression test

1. 提供较高的利率	offer higher interest rates
2. 支付信用卡账单	pay credit card bill
3. 彼此相左的信息	messages at odds with each other
4. 传统价值观	traditional values
5. 美国价值观的核心	core American values
6. 广告浸入日常生活	advertisements invade daily lives
7. 据计算	it's been calculated that
8. 尽最大努力	do one's utmost
9. 凝聚在我们的意识里	cement into our consciousness
10. 满足你的愿望	satisfy your desires

3. Assignments

Writing

Write a comparison/contrast essay to compare you and your mother's spending habits.

On-line Activities

1. listening to one passage of CET4 in *Aitingwaiyu App*;
2. Upload your recording to *Dinging App*.

Detailed Study of the Text

manipulate: *vt.* make sb. think and behave exactly as you want them to, by skillfully deceiving or influencing them 操纵, 控制 (某人的思想和行为)

词汇应用

她知道怎样用自己的魅力利用别人。

意群提示 (charm)

She knows how to use her charm to manipulate people.



defy: *vt.* happen in a way that is different from what usu. happens or what you expect 违反

词汇应用

童年时，我总认为飞机没有从天上掉下来，是不符合万有引力定律的。

意群提示 (aircraft; law of gravity)

In my childhood, the fact that aircraft don't fall out of the sky always seems to defy the law of gravity.



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contradict: v. disagree and cannot both be true in two statements, two pieces of evidence, two stories, etc.

与…抵触；与…矛盾；违背

词汇应用

她对事故的陈述和另一位司机的说法不一致。

Her account of the accident contradicts that of the other driver.



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recession: *n.* [C, U] a difficult time when there is less trade, business activity, etc. in a country than usual
(经济) 衰退, 萧条

词汇应用

经济衰退导致许多小企业破产。

意群提示 (go bankrupt)

The recession has led to many small businesses going bankrupt.



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1. The government tells us to spend or we'll never get out of the recession. (Para. 1)

Meaning beyond words: to help the country recover from the economic recession, the government is encouraging people to spend, which will help stimulate production, job markets and bank liquidity.

