

B1 TEENS

Money Talks

Budgeting, wants vs needs, and using quantifiers

B1 Intermediate | Grammar | Reading | 40 min

★ Lesson Objectives

- ✓ Read about teenagers and money -- earning, saving, spending, budgeting
- ✓ Learn vocabulary for money, finance and consumer habits
- ✓ Use quantifiers: much, many, a lot of, few, a few, little, a little, enough, too
- ✓ Distinguish countable and uncountable nouns with quantifiers
- ✓ Discuss spending habits, wants vs needs, financial responsibility
- ✓ Write a personal budget plan using quantifiers

1 Before You Read

- ▶ Do you get pocket money or earn money from a job?
- ▶ What's the difference between a need and a want?
- ▶ If someone gave you 500 euros right now, what would you do?

2 Reading: Your Money, Your Choices

Your Money, Your Choices

Learning how to manage money is one of the most important life skills that schools rarely teach. Most teenagers receive some money -- either from their parents as pocket money, from part-time jobs, or from gifts. But very few of them know how to manage it well. A recent survey of 3,000 European teenagers found that 62% spend all their money within a few days of receiving it, and only 15% have any savings at all.

"The problem isn't that teenagers don't have enough money," says financial educator Sarah Johansson, who runs money workshops in schools across Scandinavia. "The problem is that too many young people don't understand the difference between wants and needs. A need is something you can't live without -- food, transport to school, basic clothing. A want is something you'd like but don't actually need -- the latest trainers, a new phone case, another streaming subscription. Too much of teenagers' money goes

on wants, and too little goes on things that actually matter."

Johansson teaches a simple budgeting method called the 50/30/20 rule. "When you receive money, put 50% towards needs, 30% towards wants, and save 20%. It doesn't matter how much money you have -- even a little bit of saving makes a big difference over time." She gives an example: if a teenager receives 100 euros a month, they should spend 50 on needs, 30 on wants, and save 20. After one year, that's 240 euros -- enough for something special or an emergency.

But budgeting is only half the battle. Many teenagers also struggle with impulse buying -- purchasing without thinking. Online shopping has made this worse: there are too many temptations, and it takes too few clicks to spend money. "Before you buy something, ask yourself three questions," Johansson advises. "Do I really need this? Can I afford it without using my savings? Will I still want it in a week?" If the answer to any of these is no, don't buy it.

Sixteen-year-old Emil from Stockholm took Johansson's workshop last year. "I used to spend a lot of money on fast food and games. I didn't save anything. Now I use the 50/30/20 rule and I've already saved enough money to buy a good camera, which is something I've wanted for a long time. I've also learned that having a little patience with money gives you a lot more freedom in the end."

3 Vocabulary

Word	Definition	Example
budget	plan for spending money	"Make a monthly budget."
savings	money kept, not spent	"Only 15% have savings."
pocket money	money from parents regularly	"50 euros pocket money."
afford	have enough money to pay	"Can you afford it?"
expense	something you spend money on	"Food is my biggest expense."
income	money received regularly	"Income from a part-time job."
impulse buying	buying without thinking	"Online = more impulse buying."
temptation	something making you want to act unwisely	"Too many temptations online."
subscription	regular payment for a service	"How many subscriptions?"
consumer	person who buys goods/services	"Teenagers are powerful consumers."
debt	money you owe	"Avoid getting into debt."
invest	put money into something to grow	"Invest in your future."
financial	relating to money	"Financial education is important."
emergency	serious unexpected situation	"Save for emergencies."

Word	Definition	Example
patience	ability to wait calmly	"Patience gives you freedom."
freedom	ability to do what you want	"Savings give financial freedom."

Collocations: pocket money • save up for • can't afford • impulse buying • monthly budget • get into debt • financial freedom • spending habits

4 Grammar: Quantifiers

too many + countable: "Too many young people don't understand wants vs needs."

too much + uncountable: "Too much of teenagers' money goes on wants."

a lot of: "I used to spend a lot of money on fast food."

enough: "I've saved enough money to buy a camera."

a little: "Even a little saving makes a big difference."

a few: "Within a few days of receiving it."

Quantifier	Countable	Uncountable	Meaning
many/much	many friends	much money	large amount (Q/neg)
a lot of	a lot of friends	a lot of money	large amount (all)
a few/a little	a few friends	a little money	some (positive)
few/little	few friends	little money	not enough (neg)
too many/much	too many problems	too much stress	more than needed
enough	enough books	enough water	right amount

⚠ Common Mistakes

~~I don't have much friends.~~ → **many friends** (many + countable)

~~There are too much cars.~~ → **too many cars** (too many + countable)

~~I have enough of money.~~ → enough money (no "of" after enough)

5 Match the Halves

#	Beginning	Ending
1	I don't have much	money left this month.
2	There are too many	subscriptions I don't use.
3	She saved a little	money every week.
4	Few teenagers	know how to budget properly.
5	He spends a lot of	money on clothes.
6	There isn't enough	time to think before buying.
7	I have a few	coins in my pocket.
8	Too much spending	leads to debt and stress.
9	How many	streaming services do you pay for?
10	A little patience	can save you a lot of money.

6 Comprehension Quiz

- 1. What did the survey find?**
 Answer: 62% spend all money within a few days
- 2. What is the 50/30/20 rule?**
 Answer: 50% needs, 30% wants, 20% savings
- 3. Three questions before buying?**
 Answer: Need it? Afford it? Want it in a week?
- 4. What did Emil learn?**
 Answer: 50/30/20 rule, saved for a camera
- 5. 'I don't have ___ money.' Which fits?**
 Answer: much
- 6. 'Too ___ temptations online.'**
 Answer: many
- 7. 'I have ___ friends here.' (neg feeling)**
 Answer: few
- 8. Which is WRONG?**
 Answer: I don't have much friends.

7 Fill in the Blanks

Word Bank: much • many • a lot of • a few • few • a little • enough • too many • too much

1. I don't have _____ money left this week.
2. There are _____ apps on my phone I never use.
3. She has _____ money saved -- just enough for a ticket.
4. _____ students have a part-time job. (not many)
5. He spends _____ money on video games.
6. I've saved _____ money for a new phone.
7. How _____ subscriptions do you pay for?
8. _____ spending on wants leaves nothing for emergencies.

Answers: 1. much • 2. too many • 3. a little • 4. Few • 5. a lot of • 6. enough • 7. many • 8. Too much

8 Speaking & Writing

◆ Discussion Questions

Should teens learn about money at school?

Smartest and worst thing you've done with money?

Better to save for the future or enjoy now?

Does advertising make teens spend too much?

Budget 200 euros a month -- how would you divide it?

◆ Example Dialogue

A: How much pocket money do you get?

B: About 80 euros. But I never have enough by month end!

A: Do you save any?

B: Very little. I spend too much on food and clothes.

A: I save a little every month. A few euros saved gives a lot of freedom.

B: I have too many subscriptions I don't use. Maybe I should cancel a few.

 **Writing Task**

Write 80-120 words. Use at least 5 different quantifiers:

Option A: Create your own monthly budget using the 50/30/20 rule.

Option B: Write about a time you spent too much on something you didn't need.

9 Budget Boss – The Game

Interactive game available online. Choose the correct quantifier in 10 money scenarios!

#	Sentence	Answer
1	I don't have ___ time to shop today.	much
2	She bought ___ new clothes last weekend.	a lot of
3	There are ___ options at this price. (neg)	few
4	He has ___ money saved -- just 10 euros.	a little
5	___ students can afford a new iPhone.	Few
6	I have ___ money to buy lunch.	enough
7	There are ___ things I want but can't afford.	too many
8	How ___ does this cost?	much
9	She earns ___ from her part-time job.	a lot of
10	We have ___ food for everyone.	enough

10 Review Checklist

- ✓ I can understand a text about budgeting and financial habits
- ✓ I can use vocabulary for money, saving and spending
- ✓ I can use much/many, a lot of, few/a few, little/a little correctly
- ✓ I can use enough, too much, too many in context
- ✓ I can discuss spending habits and financial responsibility
- ✓ I can write a budget plan using quantifiers

Congratulations!

You have completed this lesson: Money Talks