



Warm up: What is the best thing about money? What is the worst thing about money?

Useful proverbs & idioms: **sth** = something; **sb** = somebody

...burning a hole in (one's) pocket. (see photo above) = suggests that sb feels the need to spend money quickly (or has a hard time saving it).

money can't buy happiness. = This saying is sometimes used to describe wealthy but deeply unhappy people.

time is money. = "Stop wasting time!"; Managers pay workers for time, and teachers have limited class-time, so they want speedy, hard work. If employees waste time, the company loses money.

money isn't everything. = Money is important, but there are also other very important things in life.

money talks. = Money can influence other people to do what you want them to do.

The love of money is the root of all evil. = Loving money too much will cause very bad results.

it's a rat race = (our life/our work) is a meaningless and fast-paced competition

take life a little easy = relax a little in your daily life; don't give yourself a lot of pressure in your daily life

settle for sth; settle for doing sth = accept something that is lower than (not as good as) what you originally wanted

Money is very important to Americans because it relates closely to three important American values: success, self-esteem,¹ and fun. In some ways, money makes these values compete with each other. For example, Americans who especially love to have fun often find money burning a hole in their pockets; meanwhile, successful Americans generally spend, save and give their money in a disciplined way. At the same time, Americans are forced to choose whether to spend money to buy "symbols of success" or spend money to have fun. Similarly, self-esteem is related to money in opposing ways. If your peers (people whose opinions are important to you) value wealth, you have more self-esteem if you "look rich"; conversely, if you get self-esteem from friends who value thrift or charity, you'll likely use money to live a generous and simple lifestyle.

Americans use several idioms related to money. For example, advertisers say that "money talks," so they spend money to influence shopping behavior. Americans say "money can't buy happiness" (or "can't buy love"). We know that some wealthy people are deeply unhappy (and lonely). Their deep unhappiness tells us that there must be more to life than what money can buy. However, many Americans keep chasing money anyway. Another expression is "Time is money," but younger Americans tend to say "No, time is time; money isn't everything" (or "I value my time-off more than a bigger paycheck"). At the same time, younger Americans are asking for both higher pay and more time-off, while their employers cry about paying more for less actual work—and consumers complain about higher costs as a result. Each group

¹ Self-esteem: confidence in one's own worth or abilities; the feeling that you deserve to be liked or respected

looks at money in a different way. Perhaps we are seeing a shift in the way Americans see money, but regardless, the way people use money will always reflect their values.

(Are there any words you want the teacher to talk about?)

Discussion Questions:

1. Does money burn a hole in your pocket, or do you use money thoughtfully? Explain.
2. Would you like extra work (and thus extra money), or more time off? Explain.
3. Many Americans work hard to get more money, but then they complain that life is a rat race and everyone is too busy to enjoy life. Do you think Americans should take life a little easier and settle for less money? Why or why not?
4. Compare thoughts about money in America and in your home country. What similarities and what differences do you see?
5. In your opinion, can money buy happiness and/or love? Why are some wealthy people deeply unhappy or lonely?
6. The article said that successful people often “give” in a disciplined way. Do you think “generosity” or “charity” is important? Explain.
7. The above article says “There’s more to life than what money can buy.” Do you agree? What can’t money buy?
8. Share and explain one proverb about money in your own country.
9. Do your friends value thrift, or wealth? Do you think money makes people successful or that successful people earn a lot of money? Explain.

If you have more time:

Discuss this thought from the Bible.

“Certainly, the love of money is the root of all kinds of evil. Some people who have set their hearts on getting rich have wandered away from the Christian faith and have caused themselves a lot of grief.” (1 Tim 6:10 GW)

~Are these words “timeless” or has life changed since it was written? If it is still true, what could people do to respond?

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Sep 3 2021~ **American Values, #6: Money** (Set 2, Lesson cez20)

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Money is very important to Americans because it relates closely to three important values: success, self-esteem,² and fun. In some ways, money makes these values compete with each other. For example, Americans who especially love to have fun often find money burning a hole in their pockets; meanwhile, successful Americans generally spend, save and give their money in a disciplined way. Self-esteem tends to come from peers: people whose opinions are important to you. So, self-esteem is also related to money, regardless of whether your peers value wealth or thrift.

Americans use several idioms related to money. Americans say "money can't buy happiness". Because some wealthy people are deeply unhappy, there must be more to life than what money can buy. However, many Americans keep chasing money anyway. Another expression is "Time is money," but younger Americans tend to say "No, time is time; money isn't everything." Whether you measure success by a paycheck, you want peers to see you as generous, or you like to spend money to have fun, the way you use money will always reflect your values.

Questions: (*Are there any words you want the teacher to talk about?*)

Content questions

a. What three American values are mentioned in this article?

b. What three things do disciplined people do with their money?

c. How does this article define the word "peers"?

d. Instead of saying "Time is money," what do some younger Americans say?

1. Does money burn a hole in your pocket, or do you use money thoughtfully? Explain.
2. Would you like extra work (and thus extra money), or more time off? Explain.
3. Many Americans work hard to get more money, but then they complain that everyone is too busy to enjoy life. Do you think Americans should settle for less money? Why or why not?
4. In your opinion, can money buy happiness and/or love? Why are some wealthy people deeply unhappy or lonely?
5. The article said that successful people often "give" in a disciplined way. Do you think "generosity" or "charity" is important? Explain.
6. The above article says "There's more to life than what money can buy." Do you agree? What can't money buy?
7. Share and explain one proverb about money in your own country, or talk about how people think about money in your country (similarities and differences).

If you have more time:

Discuss this thought from the Bible.

"Certainly, the love of money is the root of all kinds of evil. Some people who have set their hearts on getting rich have wandered away from the Christian faith and have caused themselves a lot of grief." (1 Tim 6:10 GW)

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These lessons were created or adapted by the staff of International Friendship Ministries, P.O. Box 12504, Columbia SC 29211; ifmusa.org; info@ifmusa.org. IFM is grateful to Kathy Williams for most of the original work. Some lessons were adapted from EFLsuccess.com (with permission). IFM makes these lessons available to our participants, but this does not imply our consent for others to publish these lessons online or in print without permission.

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