

# Financial Vocabulary (Tutor Guide)

**Note to Tutor:** This lesson can be a stand-alone lesson, or used as a prerequisite to other financial lessons on specific topics available in Tutor Resources under the Volunteer section of the LVGH website.

- **Target Audience:** ESOL or BL class interested in learning about financial literacy concepts. This lesson involves listening, writing, reading and speaking language skills. (Level 4+)
- **Objectives:** Students will be able to provide examples of what “financial” means and recognize various financial terms by completing a crossword puzzle with fourteen financial vocabulary words.
- **Class time:** 30-45 minutes
- **Preparation:** Become familiar with the terminology and definitions used in the crossword puzzle and think about ways to relate the words to your students. Some terms may be more difficult than others.
- **Resources/Materials:**
  - Copies of crossword puzzle
  - Copies of Word Bank (optional)

## A. Introduction

1. Write the word “financial” on the white board.
2. Ask students to think of an example of something “financial” and write it on a slip of paper. Ask them to take turns reading what they wrote. Examples that students might think of include: money, bank, budget, paying bills, or credit.
3. Ask why spending time on financial topics can help them. Answers may include: I can make better decisions about my money, I can plan my spending, I can go into a bank and talk with customer service, etc.
4. Introduce the crossword puzzle in item B. The crossword puzzle contains important financial vocabulary.

## B. Financial Vocabulary Crossword Puzzle (Pairs Activity)

1. Ask students to work together in pairs to complete the crossword puzzle. If needed, you can provide them with the Word Bank to help them complete the puzzle.
2. Ask students to take turns reading a clue and providing their answer to each crossword puzzle item. Discuss responses and ask general questions about the vocabulary, e.g., Have you written or received a check? Do you use the ATM? Do you think it’s important to have a savings account? Why or why not?

### Answer Key:

#### Across:

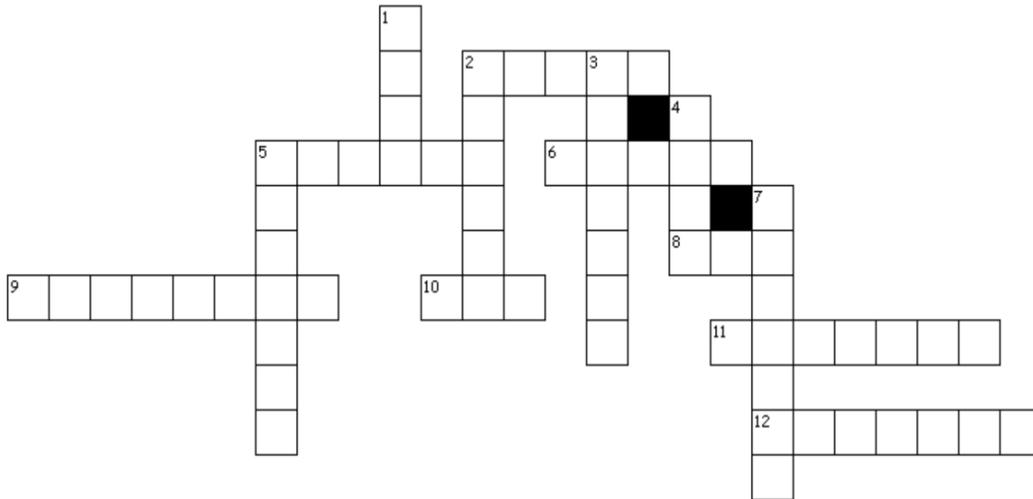
2. Check
5. Bounce
6. Payee
8. Tax
9. Withdraw
10. ATM
11. Deposit
12. Savings

#### Down:

1. Loan
2. Credit
3. Charges  
(also called Fees)
4. Debt
5. Balance
7. Expense

# Crossword Puzzle

## Financial Vocabulary



### Across

2. Printed form used to make payments
5. Check can't be paid; not enough \$
6. A person who receives money
8. Money you pay the government
9. To take money out of a bank account
10. Automated Teller Machine
11. To put money into a bank account
12. A bank account to save money

### Down

1. Money you borrow and promise to repay
2. Paying for something later
3. Money paid for a bank's services
4. Money owed to someone else
5. Amount of money in a bank account
7. When you spend or use money

# Word Bank

Payee

Debt

Check

Expense

Bounce

Tax

Savings

Credit

ATM

Deposit

Balance

Loan

Withdraw

Charges