



MONEY

A. Fill-in-the-Gap Activity: Money & Verb Tenses

Complete the sentences with the correct form of the verb in parentheses.

1. I _____ (save) some money every month for my future.
2. Last year, I _____ (spend) too much money on clothes.
3. Next week, I _____ (buy) a new wallet.
4. She always _____ (pay) in cash when she goes shopping.
5. They _____ (borrow) money from the bank yesterday.
6. Tomorrow, we _____ (exchange) dollars for euros at the airport.
7. He _____ (earn) a lot of money from his new job last month.
8. I _____ (make) a budget every year to control my expenses.
9. Next year, she _____ (invest) her money in a business.
10. We _____ (buy) a car last summer, but it was too expensive!

B. "Money Talks" – Role-Play Prompts

Choose a role and answer the questions using the correct verb tense.

Take turns asking and answering these questions while using the correct verb tense!

● Present Tense – Talking About Money Now

- How do you usually spend money?
- Do you save money regularly? Why or why not?
- What is the most expensive thing you can afford right now?
- Where do you keep your money?

● Past Tense – Talking About Money Before

- What was the last thing you bought?
- Did you ever save money for something important? What was it?
- Have you ever borrowed money? What happened?
- What was the biggest mistake you made with money?

● Future Tense – Talking About Money Plans

- What will you do with your money next year?
- Do you plan to buy something expensive in the future? What is it?
- Will you save more money in the future? Why or why not?
- What job will you have to make more money?

C. "Time Traveler Wallet" – Past, Present & Future Storytelling

Imagine you have a magical wallet that lets you travel through time!

1. **PAST:** What was inside your wallet last year?

Example: *"I had \$5, but I spent it on snacks."*

2. **PRESENT:** What is inside your wallet now?

Example: *"I have \$20 because I just got paid."*

3. **FUTURE:** What will be inside your wallet next month?

Example: *"I will have \$50 because I plan to save."*

Write three sentences about your wallet, using past, present, and future tenses.

Past _____

Present _____

Future _____

D. Identifying Past, Present & Future Tenses

Read each sentence. Write Past, Present, or Future at the end.

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|--|-------|
| 1. I am saving money because I want to buy a car. | _____ |
| 2. Last week, I spent all my money on new shoes. | _____ |
| 3. Next year, I will invest in a business. | _____ |
| 4. She always pays with cash at the supermarket. | _____ |
| 5. Yesterday, I forgot my wallet at home. | _____ |
| 6. They will borrow money from the bank to buy a house. | _____ |
| 7. My father works hard and earns a good salary. | _____ |
| 8. Last summer, I exchanged my dollars for euros in Spain. | _____ |

Teacher's Key

A. Fill-in-the-Gap Activity: Money & Verb Tenses

Complete the sentences with the correct form of the verb in parentheses.

1. I **save** (save) some money every month for my future. (Present)
2. Last year, I **spent** (spend) too much money on clothes. (Past)
3. Next week, I **will buy** (buy) a new wallet. (Future)
4. She always **pays** (pay) in cash when she goes shopping. (Present)
5. They **borrowed** (borrow) money from the bank yesterday. (Past)
6. Tomorrow, we **will exchange** (exchange) dollars for euros at the airport. (Future)
7. He **earned** (earn) a lot of money from his new job last month. (Past)
8. I **make** (make) a budget every year to control my expenses. (Present)
9. Next year, she **will invest** (invest) her money in a business. (Future)
10. We **bought** (buy) a car last summer, but it was too expensive! (Past)