



Money

Task 2: How Money Can Affect Your Health

Welcome to a practice listening for the ISE 1, listening task 2.

You are going to hear a short talk about **how money can affect your health**. You will hear the talk twice. The first time, just listen. Then I'll ask you to tell me in a few words what the speaker is talking about. Are you ready?

The task will play once

Now tell me in a few words what the talk was about.

Give the candidate some blank paper

Now listen to the talk again. Write down some notes about what you hear if you want to. Then I'll ask you to tell me six pieces of information about **how money can affect your health**. Are you ready?

Now tell six pieces of information about **how money can affect your health**.

Now let's go over the potential questions. Remember, the examiner can ask you up to 4 additional questions after you say the six pieces of information that you heard.

This is the end of listening task 2.

Audio Script

You **must [modal verb: must]** know that there is a saying that "health is wealth" and there is a good reason why this saying **needs to [Semi-modal verb: need to]** exist. It is well-known that a person's personal finances can be the blame of somebody experiencing health problems like, heart disease, stroke and mental illness. In fact, **many [Adverbs of Quantity]** people that had problems with debt and were able to pay their debt off, have said that they started to feel better physically afterwards **because [Connector]** they **weren't worrying [Past continuous]** about their finances. For example, **if you are worried about money, this will probably cause you to have [first conditional / will for future use and possibilities]** high blood pressure. This can bring on different health problems that most people **prefer to [Preferences]** keep away from. Also, more than half of the people that had debt said that they had muscle tension, such as back pains. Upto 44% had headaches **because of [Connector]** this kind of stress. Moreover, you **have to [Semi-modal verb: have to]** keep in mind that people with debt problems don't tend to have regular eating habits and **might [Modal verb: might]** not be able to afford healthy food like somebody who is debt free. Apart from that, people that have problems buying healthy food, also **have had [Present Perfect]** trouble paying to go to the doctor and may avoid doing medical check-ups. So, it is important to not have debt **in order to [Infinitive of Purpose]** eat well and it is important to eat well so that you can avoid important healthcare bills in the future. Being free of debt is the best thing that a person can



do for their physical and mental health. Finally, if you do yoga or pilates, it can help [Zero Conditional] you relieve a lot of that stress that a person feels from financial problems.

Answers & Questions

1	(a person's) personal finances	What can be the blame of somebody experiencing health problems?
2	heart disease / stroke / mental illness	What are some health problems a person can have?
3	started to feel better physically afterwards	What happened to those people that were able to pay off their debt?
4	have high blood pressure	What can happen if you worry about money?
5	more than half	How many people said they had muscle tension?
6	Upto 44%	How many people had headaches?
7	Problems buying healthy food	Why might somebody not eat healthy?
8	go to the doctor / (medical) check-ups	Apart from food, what else might people with debt have trouble paying for?
9	Being debt free	Tell me what is the best thing a person can do for themselves.
10	Yoga / Pilates	What is something that you can do to help keep stress down?

Marks: +_ / +10



Activity 2: Reading

Find grammar in the audio script and highlight it, writing behind the grammar: For example:

You must know that... = You **must [modal verb: must]** know that

Grammar list:

- Present Perfect
- Because
- Because of
- Will for future use: will probably // will surely // will likely
- Adverbial quantities: a lot // much // many
- Expressions of preferences: I prefer // I would rather // I'd rather
- Zero Conditional
- First Conditional
- Past Continuous
- Modal verb: must
- Modal verb: Might
- Semi-modal verb: have to
- Semi-modal verb: need to
- Infinitive of Purpose: in order to // so as to

Once you have found all the grammar, write down some vocabulary and ideas in the audioscript.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.



Activity 3: Writing

Write an essay for your teacher (100 to 130 words) about how having money problems can be stressful:

- >> Explain the different problems it can have for your health
- >> Say how you can take care of your health if you have money problems and
- >> Recommend what a person should do to not worry about money

Plan your writing with the grammar, writing format, and ideas from the writing prompt before starting.

Remind students to:

- Use grammar, as done in the listening audio script.
- Follow writing format.
- Use specific vocabulary.
- Answer completely the writing prompt.
- Make sure not to write less than 100 words and more than 130 words.



Activity 4: Speaking

Now, think about having a two minute conversation about: What are some ways that people have money problems and how can they avoid it? You can use ideas from the listening activity and/or add your own ideas.

What ideas can you use?

1. I know some friends of my family have had money problems because one of the parents has lost their jobs and they have a lot of bills to pay, like the mortgage of their house.
2. I think they need to be careful on how they spend their money while trying to find a new job. For example, they might want to not buy brand names for food, and buy the store brand instead. Also, they can save money by not going out and eating at home and try to walk so that they don't use so much petrol / gas in the car.
- 3.
4. When a person starts to have headaches, muscle pains and are worried or in a bad mood, these are good signs of having some kind of problem, like money problems.
5. A person can do exercise, like walking or yoga and they can also meditate. This helps them relax.
6. I recommend that a person look at what money they are spending every week, and see how they can save some of that money in case they need it in the future. That way they will never have a problem with money.

What questions can you ask?

1. Do you know anybody that has had money problems?
2. Why do you think they have had money problems?
3. How do you think they could improve their problems with money?
4. How do you know that their money problems were affecting their health?
5. What activities can a person do to relieve their stress over their financial situation?
6. What would you recommend to somebody to keep from having money problems?