**Session Plan**

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|  | **SESSION TITLE:** | Independent Living (Core Content Package 3 HOURS) (Meal Planning, Budgeting, Work and Money) |
| **SESSION AIM/S:** | * To provide young people with an understanding of how to meal plan
* To provide young people with an understanding of the benefits of meal planning
* To understand how budgeting allows you to manage your financial situation
* To gain an understanding of money in relation to work
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| **SESSION OBJECTIVE/S:** | * Understand the benefits of meal planning
* Understand how you can meal plan effectively
* How to use budget and shopping techniques
* Explain the difference between a need and a want.
* Undertake a discussion around things they could budget for.
* Be able to identify key areas of your payslip
* Gain an understanding of compulsory deductions
* Complete a discussion regarding pensions
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| **RESOURCES REQUIRED**  | 1. Hand sanitiser, antibac wipes and face masks
2. A3 Paper/Flip Chart and marker (for trainer)
3. Small piece of blue tac
4. Trainer resource #1- to be cut out and added to participant packs
5. Trainer resource #2 (to be cut up and laminated)
6. Seven large cards with these letters written in bold block letters: CDEEITX.
7. YP Packs to be created in plastic wallets, and contain:
* Printed Handout document (Staple ‘Support sheets’ into its own booklet)
* Pen
* 2 xA4 Piece of paper
* 2 x coloured markers
* Cut up Trainer Resource #2 in another folder
* Small piece of bluetack
* Twitter board strip (Trainer Resource#1)
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|  | **OFSTED LINK/DETAIL** | **216.** The curriculum provided by schools should extend beyond the academic, technical or vocational. Schools support pupils to develop in many diverse aspects of life. The personal development judgement evaluates the school’s intent to provide for the personal development of all pupils, and the quality with which the school implements this work. It recognises that the impact of the school’s provision for personal development will often not be assessable during pupils’ time at school. **218.** developing pupils’ understanding of how to keep physically healthy, eat healthily and maintain an active lifestyle, including giving ample opportunities for pupils to be active during the school day and through extra-curricular activities |

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| Topic | Timings | Activity | Competencies | Resources |
| Set-up | 10 Minutes - before participants arrive | **TRAINER SET-UP** * Set up large tables, ready to split the room into groups of 3-5 (socially distanced)
* Place a participant pack one each place
* Place 1 x A3 piece of paper and marker on each table
* Set up laptop and projector or screen, play slideshow and leave on slide #1
* Ensure facemasks and hand sanitisers are available for participants
* Wipe down all surfaces to be used by participants throughout the session e.g chairs, tables, marker pens, light switches, door handles. This is to be done at the end of the session also.

**WHEN PARTICIPANTS ENTER ROOM:*** Have participants form a socially distanced queue for the PPE stations and sanitise their hands - they must also do this before they leave. Highlight that they are encouraged to take a mask at this point (but is not mandatory) They are encouraged to wear this mask if leaving the room e.g going to the bathroom

**WHEN ALL PARTICIPANTS ARE IN THE ROOM READY TO BEGIN:*** Explain general housekeeping – highlight fire exits and clear walkways, first aid box, ask anyone with any injuries, bathroom location. Outline any instructions around how to walk safely socially distanced around the room.
* Check everyone has their participant packs make it clear that participants are NOT TO SHARE anything in the plastic wallets - including pens. If a participant needs another handout or pen, they are to raise their hand and they can collect one from the front of the room (following the socially distanced walkways)
 | N/A | Hand sanitiserFace masks Participant packs Laptop and projector or screen  |
| Welcome | 1 Minute | **INTRODUCTION & WELCOME**1. Ask participants to take a seat on a chair available2. Welcome the participants to the session3. Introduce yourself4. Explain where hand sanitiser and mask stations are and encourage them | Listening | Slide #1 |
| Weekly Shopping List | 1 Minute  | **INTRODUCTION: WEEK SHOPPING LIST*** Introduce the participants to the activity. Example script: ***‘Within your teams, I would like you to imagine you are housemates. I would like you to come up with a shopping list for the next week- all within the budget of £50 (for 3 people). Please use the pricelist (Handout #2) and A4 paper within your participant packs to choose your items, feel free to add any items to this list with a reasonable costing’***
 | Listening  | Slide #2Handout #2 |
| Activity:Weekly Shopping List  | 10 Minutes  | **CREATE A WEEKLY SHOPPING LIST** 1. Allow the participants to work within their teams for 10 minutes to create a shopping list
2. Ask participants to keep their shopping lists safe until later on in the session
 | TeamworkProblem Solving Talking | Slide deck Slide #2Handout #2A4 paper & pens |
| Activity:Weekly Shopping List  | 10 Minutes  | **CREATE A WEEKLY SHOPPING LIST** * Allow the participants to work within their teams for 10 minutes to create a shopping list
* Ask participants to keep their shopping lists safe until later on in the session
 | TeamworkProblem Solving SpeakingCreativity | Slide #2Handout #2A4 paper & pens |
| Benefits of Meal Planning  | 2 Minutes  | **BENEFITS OF MEAL PLANNING** 1. Ask the participants what they think the benefits of meal planning are
2. allow the group to shout out answers.
3. **[Animations 1]** – Reveal ‘Save Money’
4. **[Animations 2]** – Reveal ‘Prevent Food waste’
5. **[Animations 3]** – Reveal ‘healthy eating’
6. **[Animations 4]** – Reveal ‘be more organised’
 | Speaking Listening  | Slide deck Slide #3**[Animations 1-4]** |
| Meal plan successfully steps  | 4 Minutes  | **HOW TO MEAL PLAN SUCCESSFULLY** 1. Introduction to meal planning -Example script ***‘There are many steps you can take to ensure successful meal planning such as’***
2. Play through animations, offering a brief example, as outlined below:
* **[Animation 1] Create weekly menus**

***Example: Include all 3 meals and snacks, try to create well balanced meals**** **[Animation 2] Check what you have at home**

***Example: Try to incorporate any food left over from the week before or make use of frozen meals, vegetables or meat that you may have at home.**** **[Animation 3] Set a weekly or monthly budget**

***Example: Set yourself a weekly or monthly food budget and try to stick to this when creating your meal plans*** * **[Animation 4] Plan to use any leftovers**

***Example: meals such as roast dinners, vegetables can be used to create bubble and squeak- leftover chicken can go into a soup**** **[Animation 5] Shop research & price compare**

***Example: Research online at offers and price compare on shop websites to see which shop will offer you the best value for items you want to purchase.**** **[Animation 6] Reduce waste & freeze meals**

***Example: Use leftover vegetables to make soups which can be frozen**** **[Animation 7] Include 1 vegetarian meal per week**

***Example: This can not only help save money but also support a more healthy, balanced diet*** * **[Animation 8] Enjoy grains to bulk up meals**

***Example: Rice, pasta, grains are cheap, easy to cook and can bulk up meals well and able to be flavoured easily.***  | Listening  | Slide deck Slide #4**[Animations 1-8]** |
| Top tips for shopping  | 3 Minutes  | **TOP TIPS WHEN SHOPPING**1. Ask participants if they have any ideas of what tips they could recommend to someone trying to save money, eat healthier or meal plan? Allow participants to shout out ideas.
2. Run through the 10 Top tips, reading the brief explanation under each topic:
* **[Animation 1] *Don’t shop when you are hungry***
* **[Animation 2] *Compare prices and brands***
* **[Animation 3] *Avoid supermarket toiletries***
* **[Animation 4] *Don’t be tempted!***
* **[Animation 5] *Promotions and offers***
* **[Animation 6] *Try to shop once a week only***
* **[Animation 7]** ***Take your own bags***
* **[Animation 8]** ***Look on lower shelves***
* **[Animation 9] *Stick to your list***
* **[Animation 10] *Loyalty Cards***
 | Listening Speaking  | Slide deck Slide #5**[Animations 1-10]** |
| Price Comparison  | 3 Minutes  | **PRICE COMPARISON** 1. Ask the participants which ketchup is the best value*.**Example script:* ***‘Here are 3 different types of Ketchup, all found in Asda- By looking at the price and quantity which one do you feel is best value?’***
2. Allow the participants to shout out what they think*. Participants example script- ‘The Asda value ketchup is the cheapest’*
3. **[Animation 1]** Now show the participants the ingredients for all ketchups, do they still think the Asda value is the best value?
4. **[Animation 2]** Show the participants that although the cheapest it’s lower in quality with less tomatoes. ***‘It is important not only when looking at price but also ingredients to ensure you are not compromising quality- If you take a look at the tomato level on the middle bottle, it is much less than the other 2. So, the Asda owns range on the right offers the same ingredients at a fraction of the price’***

**[Animation 3] Example script: *‘A top tip is to always check the label as well as price and ingredients, all supermarket labels will show the price per quantity which makes it much easier to price compare- especially if you are trying to compare 2 different sized products’*** | TeamworkLeadership SpeakingGroup FeedbackProblem Solving  | Slide deck Slide #6**[Animation 1-3]** |
| Energiser: The price is right  | 4 Minutes  | **THE PRICE IS RIGHT** ***Aim: To show the participant’s cost differences between different supermarkets*****INSTRUCTIONS** 1. Introduction, Example script: ***‘We are now going to play a right fire round game where I will show you a number of products from different shops- I would like you to shout out how much you think each product costs, we will reveal the prices as we go through’***

*Trainer prompt [Keep this a quick fire round!]** Reveal image **[Animation 1],** allow participants to shout out answers, reveal price **[Animation 2]**
* Reveal image **[Animation 3],** allow participants to shout out answers, reveal price **[Animation 4]**
* Reveal image **[Animation 5],** allow participants to shout out answers, reveal price **[Animation 6]**
 | Listening Speaking Teamwork  | Slide #7**[Animation 1-6]** |
| Nutrition guidelines  | 2 Minutes  | **NUTRITIONAL GUIDELINES** * **[Animation 2]** Example script: ***‘Our food intake should be made up from 1/3 of fruit and vegetables, ½ of healthy carbs and the final third to be made of dairy, sugar and high fat. But what does that look like when creating a meal?’***
 | Listening Speaking  | Slide deck Slide #8 |
| How to create a healthy Plate  | 3 Minutes  | **HOW TO CREATE A HEALTHY PLATE**1. Introduction. Example script: ***‘We now know how many calories we should be eating a day- but what does that look like? Let us watch this video on how to create a healthy plate’***
2. Play Video on Slide #9: <https://youtu.be/Gmh_xMMJ2Pw>
 | Listening | Slide #9 |
| Peanut butter chicken noodles  | 3 Minutes  | **PEANUT BUTTER CHICKEN NOODLES** 1. Introduction, example script *‘There are many simple cooking tutorials online, today we are going to look at a Joe Wicks recipe where he shows a simple video of his peanut butter chicken noodles’*
2. Play video on #Slide 10: <https://youtu.be/9JdBLqUIC7E>
 | Listening  | #Slide 10  |
| Activity:Weekly meal planner  | 10 minutes  | **ACTIVITY: PLAN A WEEKLY MEAL PLANNER** ***Aim: to show participants that without meal planning a budget can be spent without being able to create proper meals for the week.*****INSTRUCTIONS*** Ask the participants to refer to their shopping lists made earlier in the session.
* Introduce the activity: Example script: ***‘I would now like you to create a weekly meal plan (Handout #1 in participant packs) with only the items on the shopping list- make sure to remember this should feed 3 people for a week’***
1. Slide #12 Inform the participants we will now stop for a 10 minute break and on our return we will present our meal plans with the wider group, and inform them of the time we will be restarting.
 | ListeningProblem solving CreativitySpeaking TeamworkTest Learning  | Slide #11- #12Handout #1 Coloured markers  |
| Break | 10 mins | **BREAK****Trainer Set-up (while Participants are on break)** 1. Add slide #13 on screen as participants return to the room
2. Flip Chart/ Bluetack A3 paper onto the wall
 |  | Slide #12 |
| Group Presentation | 10 Minutes  | **GROUP PRESENTATION*****Aim: to show them the importance of meal planning*****INSTRUCTIONS**1. Let the participants know that the 15 minutes are now finished

 1. Ask teams to share their meal choices, along with any barriers or challenges they found. (allow 2 minutes per team) Are their meals nutritional? Were they able to create a weeks’ worth of meals?
2. Remind the participants that their packs contain shopping tips, a meal plan template, and some easy recipes for them to try at home. Ask them to have a go with putting their new learnt skills into practice and use these handouts to meal plan at home
 | Group feedback Speaking | Slide #13 |
| **Welcome**  | 1 Minute  | **WELCOME** -* Welcome YP’s to the session
* Let the participants know hand sanitizer on tables available to use freely throughout the session
 | Listening | Slide #14 |
| **Ice-breaker**  | 6 Minutes | **ICEBREAKER- WARMER** **INSTRUCTIONS**1. Ask for seven people from the group to come to the front of the room and stand in a straight line facing the audience (Socially distanced)
2. Distribute the letter cards, one to each participant. Ask each person to hold her letter card above her head, so the audience can read it easily.
3. Explain that the letters spell a seven-letter English word. Ask members of the audience to call out directions to the letter holders to rearrange them in the correct order to spell the word. (Examples: One of the people with the letter E, please move to the beginning of the word. The person with the letter D, moves to the end.)
4. Ask the letter holders to follow the directions from the audience. Give some hints to speed up the process, if necessary.
5. When the word is correctly formed, ask everyone to read it aloud at the count of three. *Trainer note: [Answer = EXCITED]*
6. Thank the letter holders, collect the cards, and send them back to their seats.
7. Lead a round of applause for the entire group for rapidly solving the anagram.
8. Ask the participants to return to their seats
 | Listening Speaking Problem Solving Teamwork  | Seven large cards with these letters written in bold block letters: CDEEITX. |
| Introduction to Budgeting  | 1 minute | **INTRODUCTION**1. Ask participants to sit back down
2. Inform the participants we will now look at budgeting
 | Listening | Slide #14 |
| Needs Vs Wants  | 5 Minutes | **NEEDS V WANTS** 1. 1. Explain to the group, example script: ***‘Before we look into preparing a budget it is important to know the difference between things we need to spend our money on and things we want to spend on’***
2. Ask for a volunteer to write the participants answers .
3. Allow the participants to shout out examples of needs
4. Allow the participants to shout out examples of wants
5. Once the group has run out of examples pose the following question. ***‘Would you class a smartphone as a need or a want?’***

*Trainer note: [if the group is split between need and wants. The trainer is to ask the group to discuss and decide as a collective which side of the flipchart a smartphone should be on]* | ListeningWritingProblem solving | Slide #15 |
| What is Budgeting? | 3 Minutes  | **WHAT IS BUDGETING**1. Ask the group ***‘What is budgeting?’***
2. **[Animation #1]** Display and read the definition on slide 16
3. Ask the participants ***‘What types of things might you have to budget for?’***
4. Ask the group to call out the types of things they might budget for now and in the future
5. Once they have run out of answers display slide #17 and highlight any ideas the YP’s didn't mention
 | Listening Speaking  | Slide #16 - #17**[Animation #1]**  |
| Personal Budgeting  | 10 Minutes  | **PERSONAL BUDGET** 1. Ask the group to share some idea on what they would personally budget for in relation to their likes and interests
2. Allow the participants to shout out some answers
3. Ask participants to take out Handout #3 from their participant packs
4. Explain to the participants we will now look at how you can organise your expenditure and budgets from income value
5. Inform the participants to imagine they have a budget of £300 weekly however they need to cover some fixed expenditures of bills, which is recorded on their expenditure sheets, such as:
* ***£120 Rent***
* ***£5 Internet***
* ***£10 Gas***
* ***£10 Electric***
* ***£15 Council Tax***
* ***£10 Phone***
1. Ask participants to then organise the remaining £130 in regards to how they would manage the rest of their money - get them to also think about food and if they could budget to save some of the remaining money
2. Walk around the room and offer support where required
 |  | Slide #18Handout #3 |
| Twitter Feed  | 5 Minutes | **TWITTER FEED** **INSTRUCTIONS**1. Display slide 19
2. Ask the participants to summarise what was learned in the session using 140 characters.
3. Ask YP’s to take out the paper strips, pens and blue tackin Handout Package
4. Ask the YPs to tack the small strips of paper to a poster or cork board to resemble a Twitter feed.
5. 2. Trainer to read through the Twitter feed then take a picture of the completed feed **.**
 | Listening Speaking Positivity  | Slide #19 Paper Strips Pens BlueTackSmart phone to take picture of the feed |
| Close | 1 minutes | **THANK YOU**1. Thank the Participant’s for their contribution to this part of the session
2. Slide #21 -Let the participants know they have a 10 minute break and inform them of the time we will be restarting.

 | ListeningSpeaking | Slide #20-#21 |
| Break | 10 mins | **BREAK****Trainer Set-up (while Participants are on break)** 1. Remove previous resources
2. Add slide #22 on screen as participants return to the room
 |  | Slide #21 |
| Welcome  | 3 mins | **INTRODUCTION & WELCOME**1. Inform the participants we will now look at work and money
2. Slide #23 - Explain the aims and objectives of this session:
* ***Be able to identify key areas of your payslip***
* ***Gain an understanding of compulsory deductions***
* ***Complete a discussion regarding pensions***
 | Listening  | Slide #22-#23 |
| Activity: Pieces of the puzzle  | 4 minutes | **PIECES OF THE PUZZLE** **INSTRUCTIONS** 1. Trainer to split the group into teams of 3-5.
2. Ask Participants to take out the wallet of puzzle pieces from their participant packs
3. The participants must drop their puzzle pieces from the pack when the trainer says ‘GO!’
4. Trainer to explain: **‘*When I say “Go” the timer will start and we will see which team can put the puzzle together in the quickest time’.***
5. Once all team members have finished the puzzle they must all raise their hands
6. The trainer should record each team's time once they all have their hands in the air.

*Trainer note: [Team members may encourage each other but they should not touch other puzzle pieces due to cross contamination risk]* | Listening Problem SolvingTeam work | Slide #23Puzzle packs  |
| Discussion | 10 minutes | **DISCUSSION**1. Trainer to bring the group back together to display the completed payslip on slide #25
2. Trainer to start the discussion with the following question:

***‘Q1. What’s the difference between net and gross pay?’***1. Allow the participants to discuss this between the group
2. Allow a time for discussion and then reveal the answer.

***‘Gross Pay – is your actual salary before any ‘deductions’ are taken out’******‘Net Pay – is the actual money you will receive in your bank account (after all the deductions have been taken out of it).’***1. Trainer to ask the participants Q2

***‘Q2. What types of deductions from a salary are you aware of? (Team Leaders to record answers on a flipchart.)’***1. Allow the participants to discuss this between the group
2. Allow a time for discussion and then reveal the answer:

***‘Income Tax, National Insurance Contribution, Pension payments, Child Maintenance, Student Loan Repayments, Payroll Giving (Money to charity), Season ticket loan.’*** (make a note of these on the flip chart as you read out)1. Slide #26 -Display and read through slide #26. ***‘There are 2 types of deductions that can be made from your pay: Compulsory and voluntary’***
2. Refer back to the flip chart, and ask participants if they know which of those deductions are compulsory
3. Allow participants to shout out the answers
4. Reveal slide #27 and confirm the answer:

***‘ Compulsory deductions must be paid. Some examples of compulsory deductions are:Income Tax, National Insurance and Pension payments’***  | SpeakingListeningTeamwork | Slide #25-#27Flip ChartMarker |
| Income Tax | 5 mins | **INCOME TAX** 1. Display slide #28. Explain the below:
* ***‘Personal Allowance: The majority of people in the country have a personal allowance of £12,500. This is the amount you are able to earn before you start paying tax on your income.’***
* ***‘Basic Rate: If you earn between £12,501 and £50,000 you will pay tax at 20%’***
* ***‘Higher Rate: Earning £50,001 to £150,000 means some of earnings will be liable for the 40% bracket***
* ***and if you are fortunate enough to be earning £150,001+ you become part of the Additional Rate group that pays tax at 45%’***
* ***‘Now we are going to look at this in more detail..’***
 | Listening  | Slide #28 |
| Real life examples: Leon and Natalie  | 10 mins | **REAL LIFE EXAMPLES- LEON AND NATALIE** **INSTRUCTIONS** 1. Present Slide #29
2. **[Animation 1]** reveal and read Leon's questions: ***‘Hi, I’m Leon. I have just completed my first month in work and am looking forward to being paid. I work in retail being paid £15,000 a year.How much Income tax will I pay?’***
3. Ask the group what the answer is. Allow the participants to discussion together shout out the answers
4. **[Animation 2]** reveal and read the answer to Leon’s questions
5. Present Slide #30
6. **[Animation 1]** reveal and read Natalie's questions: ***Hi! My name is Natalie. I have just completed my first month in a new role and am looking forward to receiving my payslip. I work as a Medical Scientist, on a salary of £30,000 a year.How much Income tax will I pay this month?***
7. Ask the group what the answer is. Allow the participants to discussion together shout out the answers
8. **[Animation 2]** reveal and read the answer to Natalies question
 | ListeningProblem SolvingAiming High | Slide #29**[Animation 1-2]**Slide #30**[Animation 1-2]** |
| National Insurance  | 7 minutes | **NATIONAL INSURANCE** Introduction, example script: ***‘Your national insurance number is your unique identity that has been put in place by the government to successfully keep track of everyone’s personal tax status’***1. Reveal **[Animation 1]** ***‘You receive notification just before your 16th Birthday’***
2. Reveal **[Animation 2]** and say ***‘Did you know that your NI number is allocated to you as a baby? This number is allocated when parents make a claim for child benefit’.***
3. Reveal **[Animation 3] *‘If you earn below £520 per month, you don’t pay contributions at all’***
4. Reveal **[Animation 4] ‘*You pay contributions at approx. 12% of your earnings between £520 - £4,167’***
5. Reveal **[Animation 5]** and say ***‘Any earnings over £4,167 will have 2% contributions but the individual will pay 12% on the earnings below.’***

Once completed ask for any questions. | Listening | Slide #3**[Animations 1-5]** |
| Pension | 8 Minutes | **PENSION** Introduction: Trainer to say: **‘Now we’ve looked at Income Tax and National Insurance it’s time to look at pensions. I know that some of you may see this as something you don’t have to worry about right now but let’s take a look’.**1. Ask the participants: ***‘What do you know about the State Pension?’***
2. Allow the group to discuss and shout out answers - record these answers on the flip chart
3. Reveal and read out state pension facts on slide #32
* **[Animation 1] *Paid by the government every 4 weeks***
* **[Animation 2] *You need at least 10 qualifying years of NI payments to be eligible***
* **[Animation 3] *You need to reach State Pension age to claim. (Currently 67)***
* **[Animation 4] *The current pension rate is £175.20 per week***
1. Trainer to say: ***‘We’ve looked at the State Pension, now let’s look at workplace pensions’.***
2. Reveal and read out workplace pension facts on slide #33
* **[Animation 1] *They are set up by your employer***
* **[Animation 2] *Taken from your gross income, before tax***
* **[Animation 3]*You must earn above £10,000 a year to be eligible***
* **[Animation 4]*Auto-enrolment applies to those between 22 and state pension age***
* **[Animation 5]*You, as the employee, contribute 5%, Employer will contribute a minimum of 3%***
* **[Animation 6]*You can claim ‘draw down’ this pension at 55 years old***
1. Ask the group: ***‘Do any of the facts surprise you?’***
 | SpeakingListening | Slide #32**[Animations 1-5]**Slide #33**[Animations 1-6]**Flip chart Marker  |
| Quiz | 5 mins | **QUIZ** 1. Slide #34 Trainer to say: ***‘Now it’s time to see how much you remember from today. We are going to have a fire round quiz- I am going to ask you a set of questions and I would like you to shout out the answers’***
2. Trainer to reveal answers
* Slide #35 **[Animation 1]** ***‘Q1: What is the difference between gross and net pay?’***
* Slide #35 **[Animation 2]*‘Q2: Name the compulsory deductions made from your pay?’***
* Slide #36**[Animation 1]*‘Q3: With income tax bandings, how much, in % is basic rate?’***
* Slide #36 **[Animation 2]*‘Q4: When is your national insurance number allocated to you?’***
* Slide #37 **[Animation 1] ‘*Q5: How many qualifying years of NI contributions are needed to be eligible for the State Pension?*’**
* Slide #37 **[Animation 2]‘*Q6: At what age will you be auto-enrolled into your employer’s pension?*’**
 | Problem SolvingSpeakingListening | Slide #34- #37**[Animation 1-2]** |
| Thank you and close  | 2 minutes | **THANK YOU AND CLOSE**1. Thank the participants for attending
2. Ask the participants if they have any questions
3. Remind participants to form a queue to sanitise their hands when leaving the room
4. Trainer to wipe down all chairs, tables, door handles, marker pens and light switches used in session.
5. Close

  | Listening Speaking | Slide #38 |