

# 19 Money

## Unit overview

### General topic

Money, banks and comparing prices.

### Conversation

Tim has left his wallet at home, so Bob lends him some money.

### Reading

Eight things to hate about banks.

### Listening

Four conversations about problems with money.

### Language input

- Expressions with *money* and *time*: *He doesn't spend much money on me, I spend most of my time watching TV, I think buying CDs and music is a waste of money.*
- Making and responding to offers: *Do you want me to open the window? Would you mind?*
- Useful expressions in banks: *I'd like to open a new account, I'd like to take out a loan.*
- Comparing prices: *Everything is much cheaper in my country than it is here.*
- Expressions with *pay*: *How shall we pay the bill? Can I pay in dollars?*

### Language strip

You can use the language strip as a way to lead in to the unit. Ask students to quickly look through the strip and find any expressions they have heard or seen before and any they think they have used before or will use in the future. Explain that in this unit they will practise ways of talking about money. Encourage them to choose a couple of expressions in the strip that look interesting and to find out more about them.

You might need to explain some of the following expressions:

- If you ask someone *Have you got that £10 you owe me?* you are asking them to pay back the £10 that you lent them. For example:  
A: *Have you got that £10 you owe me?*  
B: *Oh yes. Sorry. Here you are.*
- You say *Would you mind?* when someone has offered to do something for you and you want to accept their offer, but at the same time, you want to make sure that it is not too much trouble for them. For example:

A: *You can borrow my car if you like.*

B: *Would you mind?*

A: *Not at all. I trust you.*

- If you think something is a *waste of time*, you think it is not worth doing. For example: *Don't go on the guided tour. It's a waste of time.*
- If someone *charges a commission*, they add an extra charge for providing a service. For example: *If you cash those travellers' cheques in that bank over there, they won't charge you a commission.*
- If your job gives you *sick pay*, you are paid even if you are sick and take time off work. For example: *I get three weeks' paid holiday and 20 days sick pay per year.*
- If you are *in debt*, you owe money. For example: *You're always in debt. You really should try and get out of it.*
- If someone is *well off*, they have a lot of money. For example: *I think he's quite well off. He lives in a big house that looks out over the lake.*

Remind students to record any of the expressions they like in their notebooks and to take note when they see similar expressions throughout the unit.

Use the language strip later on in this unit for a small group task. Here are some possibilities:

- Students find those expressions connected with work (e.g. *Do you get any sick pay?*) and those connected with banks (e.g. *Can I change this into dollars, please?*).
- Students find those expressions that are probably said to a friend (e.g. *Have you got that £10 you owe me?*) and those that are probably said to a stranger (e.g. *I'd like to pay this into my account, please.*).
- Students discuss what *it*, *some*, or *this* could refer to in several of the expressions.

### Lead in

You could use the questions in the first activity to lead in to the topic of money.

## Conversation

### 1 Speaking

In this pre-listening task students practise using some expressions associated with money. Read the four questions aloud and check that students understand the expressions by asking questions. For example:

*Who wouldn't lend you money if you asked them, a mean person or a generous one?*

*Who would probably leave a big tip, a mean person or a generous one?*

Why might we need to borrow money from someone?

Where do people save money?

Then get them to ask and answer the questions in groups. You could feed in other questions that practise some money collocations too. For example:

Do you like spending money?

Do you often worry about money?

Do you ever wish you had more money? What would you do with it?

Do you ever give people money on the street?

Students often have problems with *borrow* and *lend*, so talk about **Real English: borrow / lend**. For further practice write the following gapped expressions on the board and ask students which word, *borrow* or *lend*, is missing:

Could I ... a couple of pounds?

You could ... my car if you like.

I'll ... you some money if you like.

Can I ... your stapler for a minute?

Don't ... her any money. You'll never get it back.

I'll ... you my pen if I can ... your dictionary.

## 2 Borrowing money

Focus students' attention on the picture. Ask what they think is happening and why one of the men looks worried. Then explain the situation of the conversation and ask students to just listen for the answer to the question. Play the recording, making sure they cover the text. Get them to discuss the answers in pairs. Remind them to keep the text covered as they do this. You could also ask a couple of extra comprehension questions. For example:

What is Tim doing at two? (He's meeting someone.)

How much does Bob lend him? (30 euros)

When is Tim going to pay Bob back? (next week)

### Answers

Tim needs to borrow money because he has left his wallet at home.

Play the recording again and ask students to try to fill in each of the gaps as they listen. They should then compare their answers with a partner. Play the recording a third time, but this time pause after each gap. Elicit the missing words and maybe write the complete expression on the board. Model the pronunciation and get students to practise saying it. Play the recording through one more time with students following the completed script.

### Answers

1. for a coffee
2. How about
3. matter
4. I'll pay for
5. lend you some
6. of course not
7. enough
8. the cash machine
9. you are
10. no hurry

## 3 Pronunciation

Go through the explanation of which words we normally stress and model the example. You could point out that if you just said the stressed words, for example, *OK WHERE WANT GO*, your meaning would probably be clear. Ask students to go through the conversation in pairs underlining the words they think are stressed. Encourage them to use pencil in case they need to change their answers. Then play the recording so they can check their answers. They can compare their answers with the tapescript on page 162.

Before students practise reading the tapescript, remind them how we give words stress in English: we make the stressed syllables longer, a little higher, clearer and louder. Demonstrate with a couple of lines. If your students tend to give each word the same stress, give them each a rubber band to stretch out on the stressed words. You might want to play the recording again, stopping after each line so they can repeat it, following the same pronunciation. They can then read the conversation in pairs.

## 4 Vocabulary: time and money

Go through the explanation and ask students to complete the sentences on their own and then compare their answers with a partner. As you go through the answers, ask them to underline the complete expressions, for example, *He doesn't spend much money on me*, and record those they want to remember in their notebooks. You may need to explain that if you do something *just in time*, you do it right before the time when it would be too late. For example:  
*I caught the bus just in time.*

### Answers

1. money
2. time
3. money
4. time
5. time
6. money
7. money
8. time, time
9. time
10. money

Before students work on the personalisation task, tell them which sentences are true for you. Add details to explain. For example:  
*My parents didn't spend much time with me when I was younger. My dad was in the army and my mother had her own business. My younger brother and I went to a boarding school and we only came home for the holidays.*

You may want to give students some more examples of collocations that *time* and *money* share. For example:  
*run out of time/money*  
*save time/money*  
*I don't have much time/money left*

## 5 Using grammar: making and responding to offers

Ask students if they can remember how Bob offered to lend Tim some money. Ask them to find the expression in the conversation on page 132 (*Well, do you want me to lend you some?*). Explain that this is a common way of making an offer to a friend. Then ask how Tim responded to the offer (*Would you mind?*). Explain that we use this expression when we want to make sure it is not too much trouble. Remind students of the expressions *Would you mind ...* and *I don't mind ...*, and that we respond to questions with *mind* with *no* when it isn't a problem and we are happy to do it.

Get students to put the two conversations in order. In **Conversation 1** students may think *That's OK* is the answer to *Is cheese OK?* Explain that we use *That's OK* or *That's all right* to respond to *Thank you* or *Thanks* as a more informal alternative to *You're welcome*. When students have reordered the conversations, read them out so they can check their answers. Then read them again, but pause after each line so students can repeat. Focus on how *Do you want me to ... ?* is linked and the intonation of *That's OK*. Finish up by asking students to read the conversations in pairs.

### Answers

Conversation 1: 1. e. 2. c. 3. b. 4. a. 5. f. 6. d.  
 Conversation 2: 1. c. 2. e. 3. b. 4. f. 5. a. 6. d.

## 6 Practice

Ask students to complete the offers on their own. Go around the class and help if necessary. Make sure students aren't omitting *to*. Invite a few students to tell you their suggestions so you can check. Then do an example with one of the students before they have the conversations in pairs. That way they will have an idea of how to continue the conversation. For example:  
 S: *It's a bit cold in here.*  
 T: *Do you want me to turn the heat up?*  
 S: *Would you mind?*  
 T: *No, of course not, but remember to turn it down before you go to bed.*  
 S: *OK. I'm not going to stay up for long.*

Finish up by referring students to G34 of the **Grammar commentary** on page 170, which they can read either in class or as homework.

# Reading

## 1 Vocabulary: banks

Lead in by asking students a few questions about banks. For example:  
*What are the biggest banks in your country? Are any run by the government?*  
*How often do you go into a bank? What for?*  
*Do you usually get money from cash machines or do you go inside?*  
*Do you ever do on-line banking?*

Then ask students to complete the expressions on their own before comparing their answers with a partner. As you go through the answers, encourage them to record any expressions they want to remember in their notebooks.

### Answers

1. a new account 2. account 3. banks 4. a loan  
 5. my credit card 6. make 7. change 8. transfer  
 9. pay 10. apply for

After students have discussed why the people want to do these things, invite a few students to share their suggestions with the class. Reformulate any suggestions if necessary. You could also ask additional questions. For example:  
*What do you need to open a new account for?*  
*Is it easy to get a credit card?*  
*When do people usually get their first credit card?*

You could also do some extra work on the verbs in this task by asking students in pairs to think of two more things that you can *open*, *take out*, *cancel*, and *apply for*.

## 2 While you read (Eight things I hate about banks)

Go through the list of expressions in the box and check that students understand them by asking a few questions. For example:  
*Which expression describes the extra money I have to pay on top of a loan? (interest)*  
*Which expression describes the extra money the bank wants for a service like changing money? (a commission)*  
*What might you have to do before you're served in a bank? (queue)*  
*Who serves you in a bank? (a cashier)*  
*What things do you need to fill in forms for? (to apply for a credit card, to take out a loan)*  
*What do you get when you cash a cheque? (the amount of the cheque in cash)*

Explain to students that they are going to read an article about banks. Ask them in pairs to think of three good

things and three bad things about banks. Then get them to read the article and see if any of the bad things they thought of were mentioned. They should also mark those points they agree with, disagree with and don't understand. Then read the article aloud or play the recording as students follow. Alternatively, use it as a listening task first by playing the recording while students listen with the text covered. Then they can read the article. You can play the recording again while they do this.

You could do this as a jigsaw activity by dividing the class into four groups. Each group reads two points. They then get together with someone from another group and tell them what they read. The next activity, **3**

**Comprehension**, can be done in the same groups of four.

### 3 Comprehension

Go through the example expressions first before getting students in small groups or pairs to compare their answers. Encourage them to explain anything another member of the group doesn't understand. Finish up by asking students to read the article again and underline any expressions they want to remember or ask about. If you want to do some work on 'delexical' verbs, ask students to find all the expressions with *make*, *get* and *take* (e.g. *make so much money*, *take a very long time*, *get paid*).

### 4 Role play

One way you could do this task is to ask students to close their Coursebooks. Read the conversation out aloud for them, but leave a gap of silence for each missing word. Ask students to write down on a piece of paper what they think is missing. Then ask them to compare their answers with a partner. Next, read the conversation for them again. When you have finished, students open their Coursebooks and do the completion task, seeing if they guessed any of the words. Read the completed conversation for students one more time, so they can check their answers. The focus here is on how the expressions sound.

#### Answers

change, cash, ID, fill in, sign

Ask students to take turns reading the conversation in pairs. You may want to do an example with one student first before they have their own conversations using the questions in **I Vocabulary: banks**.

## Listening

### 1 While you listen

Focus students' attention on the photos on page 136. Ask how old they think each person is, what they are doing, and where they are going or have been. Then elicit different money problems the people might have. This is a chance to revise some expressions like *her credit card was rejected*, *she didn't get a promotion* etc. Write students' suggestions on the board and reformulate them if necessary. You could teach the expression *shopaholic* to refer to the woman in photo 3.

Play the recording for students, but before they complete the sentences, make sure they understand *can't afford*. Give a couple of examples:

*I can't afford to live in the city.*

*I'd like to get a new computer, but I can't afford it at the moment.*

Students can compare their answers with a partner. Then choose a few students to tell you their answers.

#### Answers

1. (He can't afford to) go out (because) he only gets £15 pocket money a week.
2. (She can't afford to) live by herself or drive a car (because) she hasn't had a pay rise in five years and she only gets seven euros an hour. (She also can't afford to take time off to go to interviews for another job.)
3. (She can't afford to) go on holiday (because) she's in debt.
4. (He can't afford to) stay in the UK much longer (because) everything is so expensive in London.

### 2 Word check

Ask students to work on this task in pairs, completing as much as they can. Point out that each space represents one word or contraction (e.g. *he's*, *it's*, *I'm* etc.). Then play the recording again so they can fill in anything they missed. Check that they understand some of these expressions:

*What do you fill shelves in a supermarket with? (cans, boxes)*

*What things can you buy in a fancy designer shop? Are they usually expensive? What are some names of fancy designer shops you know?*

Explain that *fairly* means *quite*. For example:

*I'm fairly sure she's coming, but I haven't spoken to her for a week and her plans may have changed.*

**Answers**

1. It's so (Conversation 1)
2. filling shelves in (Conversation 1)
3. to work (Conversation 2)
4. to go to (Conversation 2)
5. fancy, shop (Conversation 3)
6. in (Conversation 3)
7. cost about six (Conversation 4)
8. fairly, to here (Conversation 4)

For extra practice give students a few minutes to memorise the expressions. Then they can test each other in pairs. One person reads the given words. Their partner tries to remember the complete expression. Finish up by playing the recording again while students follow the tapescript on page 162. As they do so, encourage them to underline any expressions they want to remember and record them in their notebooks.

**3 Speaking**

This activity gives students a chance to react to the conversations. Explain that if you *feel sorry for* someone, you sympathise with them because something bad has happened to them or they are in a bad situation. For example:

*I feel sorry for Gina. She has to go in to work on Saturday.*

Talk about your own answers to questions 2 and 3 before asking students to discuss in pairs or small groups.

**4 Using grammar: comparing prices**

If your students are studying abroad, ask them if they think their own country is cheaper or more expensive. Ask them to tell you what things, for example, food, clothes etc. are cheaper or more expensive. If your students are in their own country, ask them what things a visitor might find more expensive. Explain that in this activity they will practise ways of describing these kinds of differences. Before they do the matching task, you may want to quickly remind them of the guidelines for forming comparatives.

As you go through the answers you may need to explain a few things:

- We often use *I mean* to add an explanation to what we have just said.
- A *pint* is a common way of referring to a pint of beer. We can also use *a half* for *half a pint*.
- We can use a length of time with words like *ride*, *trip*, *flight* and *journey* to say how long it takes. For example: *a three-hour flight*, *an all-day trip*.
- *Much* is used to emphasise the comparison (*much cheaper*). Ask what the opposite would be (*much more expensive*).

- The following expressions are used for approximations: *two pounds or so*, *about sixty pence*, *around ten pounds*, *thirty or forty pence*.

For extra practice ask students to use some of these expressions to tell you the approximate price of different things in their hometown. For example:

T: *How much is a beer?*

S: *About three euros or so.*

**Answers**

1. a. 2. h. 3. c. 4. d. 5. b. 6. e. 7. g. 8. f.

**5 Practice**

You might want to check which words in the box complete the two sentence patterns before students talk about the places that were cheaper or more expensive. Ask students how they decided. Ask if we usually make the words that fit with sentence 1 plural (*no*). Explain that when we want to make general statements comparing things, we use the plural form unless the thing is an uncountable noun. You might also want to point out that when we use an *-ing* form (e.g. *watching football*, *getting your hair cut*), it is singular, even if the noun following it is plural (e.g. *Borrowing books is much more difficult*).

**Answers**

- Sentence 1: chocolate, paper, rice, toothpaste  
Sentence 2: clothes, DVDs, hotels, shoes

**6 Key word: pay**

Students may be surprised to learn that *money* is not one of the most typical collocations for *pay*. This activity gives them several common collocations that are. Go through the list saying each expression, and as you do so, tell students to mark those whose meaning they are not sure of with a question mark. Then ask them which ones they would like you to explain. You may need to explain the following:

- Possible answers to *How are you paying?* include *in cash*, *by cheque*, *by credit card*.
- If you *pay attention*, you listen or watch something carefully. For example: *Pay attention. I'm only going to tell you this once.*

Ask students to work on the translation task and if possible, get them to compare their ideas with someone who shares the same language. In multi-national classes, where students speak different languages, one person could test the other by saying the first part of each expression. Their partner then tries to remember the complete expression.

## 7 Practice

Explain the task and ask students to complete the sentences on their own. Then get them to compare their answers with a partner. You may need to explain that if you *split the bill* you each pay half. We can also say *split the cab fare* and *split the cost*.

### Answers

1. back, fixed, get    2. shall    3. much  
4. into, account    5. How, discount, cash

Ask students to practise reading the conversations in pairs. As a follow-up ask them to practise the conversations again, but this time change the last line and see if they can continue the conversation. For example in **1**:

A: *The cash machine just ate my card and I won't be able to sort it out until the morning.*

B: *OK, there you go.*

A: *Thanks. Come on. I'll buy you a drink.*

## 8 Speaking

Teach a few expressions to help students talk about bills and getting paid. For example:

*I pay my bills on-line/by standing order.*

*I never/always pay them late.*

*I pay them just in time/straightaway.*

*I get paid at the end of the month/on the 15<sup>th</sup>.*

Tell students your answers to the questions before they discuss in pairs or in small groups.

## Follow-up

Ask students to think of three things for each of the following categories:

*Things that will get cheaper in the future.*

*Things that will get more expensive in the future.*

*Things that should be free.*

*Things that money can't buy.*

*Things that are a waste of money.*

*Ways to save money.*

*Ways to make money quickly and easily.*

Then get them in groups to compare their ideas.