

# Shopping



## ... and finances

What payment options do you know, and which ones do you prefer?  
(E.g. credit/debit cards, cash, mobile payments...)

- Discuss advantages and disadvantages, potential interest fees, and benefits of each method.

Have you ever used a buy-now-pay-later service?

What's a smart way to save money on shopping?

How do you balance saving vs. spending? Talk about the importance of saving for emergencies and avoiding unnecessary debt.

Are big sales (like Black Friday) good for consumers?

Do you pay attention to ethical labels like 'fair trade' or 'sustainably sourced'?

Would you pay more for eco-friendly products?

Have you ever thought about investing money instead of saving it?

What's something you'd like to save or invest for in the future?

# 6 Try this crossword.

Across	Down
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- |   |  |
|---|--|
| <p>1. automatic teller machine</p> <p>6. (formal) to buy sth</p> <p>8. a sum of money lent to sb by a bank, allowing them to spend more money than is in their account</p> <p>9. to put money into a bank, esp so that it can gain interest</p> <p>10. the action of removing money from a bank account</p> <p>12. an organization or a place that provides a financial service</p> | <p>2. a sum of money lent by a building society, bank, etc for buying a house or other property, the property being the security</p> <p>3. a special printed form on which one writes an order to a bank to pay a sum of money from one's money in coins or notes</p> <p>4. money charged for borrowing money, or paid to sb who invests money</p> <p>7. a thing that is lent, esp a sum of money</p> <p>11. a sum of money owed to sb</p> |
|---|--|

The crossword puzzle grid is composed of white squares for letters and empty space for non-letter positions. The numbered starting points are as follows:

- 1:** Top row, first square.
- 2:** Top row, third square.
- 3:** Top row, eighth square.
- 4:** Second row, sixth square.
- 5:** Third row, second square.
- 6:** Third row, fourth square.
- 7:** Fourth row, first square.
- 8:** Fourth row, second square.
- 9:** Fifth row, sixth square.
- 10:** Sixth row, first square.
- 11:** Sixth row, fourth square.
- 12:** Seventh row, fourth square.


## Banking and Finance

credit bank  
high street bank (GB) / local bank (US)  
private bank  
building society (GB) / savings and loan (US)  
to go bankrupt / fail / declare bankruptcy  
cheque (GB) / check (US)  
current account (GB) / checking account (US)  
deposit account  
savings account  
to open × close a bank account  
high interest account  
ethical investments  
cash machines  
ATM / cash dispenser  
to put money into the bank / make a deposit  
to draw / take money out / make a withdrawal  
to credit × debit an account

interest (rates)  
mortgage  
bank loan  
bank manager  
bank clerk (GB) / teller (US)  
overdraft  
overdrawn / in the red  
bank charges  
money-changing counter / bureau de change  
bank holiday  
to make out a cheque to  
cheque card  
credit card  
standing order  
statement of account / bank statement  
home banking

### ||| Talking about money. Fill in the missing words.

- 17 'Million' is sometimes abbreviated to 'm', and 'billion' to 'bn'. Similarly 'K' and 'k' are sometimes used as abbreviations for 'thousand' when people's s\_\_\_\_\_ are being mentioned. eg.: Sales Manager, £30K + bonus + car.
- 18 When saying aloud an a \_\_\_\_\_ of money that consists only of pence, you say the word 'pence' or the letter 'p' after the number.
- 19 'How m\_\_\_\_\_ did you have to pay?'—'Eight quid'.
- 20 You don't have change for a ten-pound n\_\_\_\_\_, do you?
- 21 He rattled the loose c\_\_\_\_\_ in his pocket.
- 22 Farmers s\_\_\_\_\_ more than half a billion pounds per year on pesticides.
- 23 He o\_\_\_\_\_ some 10 million pounds' worth of property in Hampstead.
- 24 Americans use the word 'b\_\_\_\_\_' to refer to paper money. "The man put a five-dollar b\_\_\_\_\_ on the counter."
- 25 In informal speech, 'buck' is often used instead of 'd\_\_\_\_\_'. I got 100 bucks for it.
- 26 The rate of e\_\_\_\_\_ while I was there was almost 50 crowns to the pound.
- 27 You have to travel abroad to make b \_\_\_\_\_ money.
- 28 He d\_\_\_\_\_ to get danger money for that job.
- 29 It no longer provides v \_\_\_\_\_ for money.
- 30 How much m\_\_\_\_\_ have we got to play with?

**1**  Listen to the following four dialogues and decide where they are taking place and what kind of relationship the speakers have.

**2** For each of the four dialogues, first describe the problem the characters have, then say whether the statements that follow are true or false.



**Dialogue 1**

- ◇ Shoppers can get a better price at the hypermarkets because they can buy goods in bulk.
- ◇ Joe is a regular shopper who just buys odds and ends at the store.

**Dialogue 2**

- ◇ The speaker can't afford the product until the sale begins.
- ◇ The saleswoman offers to sell her the product even though she doesn't have all of the money to pay for it immediately.

**Dialogue 3**

- ◇ Lee thinks she got a good deal on her computer.
- ◇ She paid more money for a better warranty.

**Dialogue 4**

- ◇ The shop doesn't usually have the model the customer is looking for.
- ◇ The shop assistant suggests mail order because she doesn't want the customer to go to another shop in town.

	Place	Relationship	Problem
1			
2			
3			
4			

# 5B COMMUNICATIVE Money

Choose two questions from each section to ask a partner.

## Saving money

- 1 Would you say you are good at saving money? Why (not)?
- 2 Do you have any strategies for saving money, e.g. when you are shopping?
- 3 Are you saving for anything at the moment? What for?
- 4 What factors might influence your decision to keep your money in a specific bank?

## Losing and winning money

Do you know anyone who...

- 1 has been a victim of credit card fraud?
- 2 found that money had been mistakenly paid into their bank account?
- 3 lost or made a large amount of money on the stock market?
- 4 won a substantial amount of money in the lottery?

## Earning money

- 1 Did you have a Saturday job or a summer job when you were younger? What kind of work did you have to do?
- 2 Do you have any skills that could bring you extra income if you needed it?
- 3 How would you feel about earning a lot less than your partner?
- 4 In what jobs do you think people can justify earning huge salaries?

## Spending money

- 1 When you go shopping do you prefer paying with cash or by credit card?
- 2 Do you prefer spending money on things (e.g. clothes, gadgets, etc.) or experiences (e.g. holidays, concerts, etc.)?
- 3 Is there anything you feel guilty about spending money on? Why?
- 4 Have you ever bought something that you now think was a complete waste of money?

## Giving money

- 1 Do you give money to any charities? Which ones? Why did you choose them?
- 2 Where and when do you tend to give tips? What factors influence your decision to give a tip or not?
- 3 Do you ever give money to people begging on the street?
- 4 Do you often give money as a present, e.g. for a birthday or wedding present? Do you prefer being given money yourself, or would you rather have an actual present?

## Borrowing or lending money

- 1 Do you think it's better to borrow money from friends or family?
- 2 Have you ever lent someone some money and never been paid back?
- 3 Do you currently have a bank loan or a mortgage? What for?
- 4 Do you think the government should give young people loans for higher education, or grants (which they don't have to pay back)?

Here's a list of common payment methods:

1. **Cash:** Physical currency (coins and bills) used for in-person purchases.
2. **Debit Card:** A card linked directly to a bank account, allowing funds to be withdrawn immediately for purchases.
3. **Credit Card:** A card that allows purchases on credit, to be paid back later, often with interest if not paid off within a set period.
4. **Mobile Payments:** Payments made through a smartphone app or digital wallet, such as Apple Pay, Google Pay, or Samsung Pay.
5. **Bank Transfer:** Direct transfer of funds from one bank account to another, commonly used for large purchases or bills.
6. **PayPal:** An online payment platform where users can link their bank accounts or cards to make secure online purchases.
7. **Buy Now, Pay Later (BNPL):** A service that allows buyers to split purchases into smaller payments over time, often without interest if paid on schedule (e.g., Klarna, Afterpay).
8. **Cryptocurrency:** Digital or virtual currency, like Bitcoin or Ethereum, used for online transactions, often decentralized and stored in a digital wallet.
9. **Prepaid Card:** A card loaded with a specific amount of money in advance, which can be used until the balance is spent.
10. **Check:** A written, dated, and signed instrument that directs a bank to pay a specific amount from the account holder's funds to the recipient.
11. **Gift Card:** A prepaid card with a set amount of money, typically restricted for use at a specific store or group of stores.
12. **QR Code Payment:** Scanning a QR code with a mobile device to complete a payment, commonly used in stores and for online orders.