MONEY



1 **Tick (✓) the methods of payment you've used in the past month.**

bank transfer	cash	credit card	debit card	mobile phone payment
online payment	store card	other payment method		

2 **Which type of payment do you use the most often? Which do you use the least often? Why?**

3 **You are going to watch a video about cashless payments in India. Before you watch, answer the questions.**

1 Why do you think some governments want people to stop using cash?

- **a** To save money – making notes and coins is expensive.
- **b** Because it's difficult to steal electronic money – and it can't get lost.
- **c** Almost everyone has a mobile phone – cashless payments are becoming easier for everyone.
- **d** To get more money for the government – electronic payments are easier to track.
- **e** Your own ideas.

2 Could you do these things in your country without cash? Why? / Why not?

buy street food	buy vegetables	lend money to a friend		
pay for a taxi	pay in a restaurant			

4 5.1.1 **Watch the video. Which ideas from Exercise 3 does it mention?**

LIVEWORKSHEETS

5 **Watch the video again. Choose the correct option in italics to complete the sentences.**

1 The reporter is going shopping without *money / cash*.
2 Food sellers often pay for their goods *at the time of delivery / on credit*.
3 The reporter paid for his food by *credit card / mobile phone payment*.
4 Cashless payment has increased *a little / a lot* recently.
5 People usually pay for vegetables *by card / in cash*.
6 The reporter couldn't pay for his taxi fare because he didn't have *cash / a credit card*.

6 **How easy is it to go cashless in your country?**

How do you earn, save and spend your money?



1 Do you usually pay by **cash** or **credit card** when you buy things?
2 Do you ever **lend** money to family or friends? Why/Why not?
3 Have you ever **borrowed** a lot of money? What for?
4 How many **notes** or **coins** do you have in your pocket at the moment?
5 In your country, how much do you **tip** waiters?
6 Which three people do you think **earn** the most money in your country?
7 Have you ever **invested** money **in** something?
8 Who pays the **bills** where you live?
9 Which of your **possessions** is **worth** the most to you?
10 Have you ever thought of hunting for **treasure**?

LIVEWORKSHEETS

Vocabulary Money

7 **Match the words and phrases in bold from the video with the definitions (a–g).**

1 I put my credit card information into my **mobile wallet**.
2 On the internet, **payment** by credit card is very easy.
3 The **currency** in most countries in the European Union is the euro.
4 **Tax revenues** increase when more people use banks.
5 In a **cashless economy**, people don't use paper money.
6 I have no money – not even one **penny**.
7 Banks are an important part of **the financial system**.

a the act of paying for something
b software that stores your bank or credit card information on your phone
c a system of buying and selling things without using coins or notes
d the money the government collects from people
e a small unit of money
f the system or type of money that a country uses
g the institutions and organisations that help with the transfer of money between people and businesses

Collocations

8A **Look at the sentences. Which word from the video completes all the sentences?**

The _____ **crunch** in India caused problems for small businesses.
The business has a _____ **flow** of about $50,000 per month.
Shops usually use a _____ **register** to keep money in.
For small items, I usually **pay** in _____ .
She **withdraws** _____ from the bank every Friday.
We pay our workers _____ **in hand** because many don't have a bank account.
We use **petty** _____ to buy paper and ink for the printer.
We pay _____ **on delivery**, so we don't need credit.
I need to stop at a _____ **dispenser** to get some money.
I'm **short of** _____ this week, so I'm not going out.

9A **Complete the questions using the correct form of words and phrases from Exercises 7 and 8A.**

1 Do you keep money in a _____ on your phone?
2 How do you usually _____ from the bank? Can you get cash from anywhere else?
3 If you're _____ , do you borrow money from a friend or family member?
4 When you use a _____ to take money out of the bank, do you sometimes have to pay a small charge?
5 What _____ do you use in your country? Whose pictures are on the money?

B **Work in pairs or small groups. Discuss the questions in Exercise 9A.**

LIVEWORKSHEETS

READING

2 A **Discuss the questions.**

1 Do you know any true stories or films that involved hunting for treasure?

2 The man in the photo was very rich and very ill. What is his connection with the treasure chest? Guess, and tell your partner. Read to find out.

B **Discuss in pairs. What are the connections between:**

1 1988 ... and ... Fenn hiding the treasure?

He was diagnosed with cancer in 1988. He wanted to leave something for the world after his death, so he hid the treasure chest.

2 a poem in Fenn's autobiography ... and ... the treasure chest?

3 new clues ... and ... tourism in the area?

4 13,000 ... and ... 18?

5 the Air Force ... and ... an art gallery?

C **What do you think of Fenn's treasure hunt? Do you like the idea? Why/Why not?**

Hidden Treasure

In 1988, US millionaire Forrest Fenn was diagnosed with cancer. Thinking that his life was nearly over, he wanted to leave something to the world. Then he had a rather interesting idea. He decided to fill a wooden chest with treasure and hide it.

He included old gold coins, ancient animal figures, and antique jewellery, all covered in gold dust, and left the chest somewhere in the desert, probably in New Mexico, where he lives. Then he published his autobiography and included in it a poem which contained clues about where the treasure was hidden. Against all expectations, Fenn recovered from cancer, so he has lived to see the success of his plan.

He says his idea was to provide people with an adventure: hunting outside, with the chance of getting rich. He loves stories and adventures and he clearly enjoys the attention his plan has brought him. Every few months he releases a new clue, just to keep treasure hunters interested. It seems it is working: he has received more than 13,000 emails from people that want more clues, as well as 18 marriage proposals! There are blogs that describe Fenn's treasure hunt, and tourism in the area has increased, thanks to people who want to find the chest.

Fenn was originally from a poor family in Texas. As a child, he spent his summers in Yellowstone National Park, which is where he first discovered his love of the outdoors. After a career in the Air Force, he eventually opened an art gallery in Santa Fe, making his money by buying and selling paintings. He also became known for organising amazing parties which were attended by all kinds of famous people. Now he lives with his wife, happily looking on as treasure hunters arrive in his home town.



LIVEWORKSHEETS



LISTENING

1 A Look at the infographic about the pay for different jobs. Discuss the questions.

1 Are you surprised by any of these figures?
2 Why do you think the high earners make so much money?

B 8.2 Listen to three people saying why they should be paid more. As you listen, complete the table.

speaker	job	difficulties with job	should earn more because ...
1	nanny	[1] _____	[2] _____
2	[3] _____	[4] _____	save people, buildings, businesses
3	[5] _____	hard to get funding	[6] _____

C Listen again and discuss the questions.

1 Which speaker (1, 2 or 3) says:
   a) he/she doesn't want a bigger salary for him/herself? What does he/she want?
   b) some people are 'stupid'? Why?
   c) he/she does extra work? What type of work?
2 Who do you think makes the best argument for more money?

LIVEWORKSHEETS