

Keep your English up to date 4 Teacher's pack

Lesson plan and student worksheets with answers

Cashback



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BBC Learning English – Keep your English up to date
Lesson Plan: Teacher's notes
Cashback

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Level: Intermediate and above

Topic: Supermarkets, shopping and money

Aims: Listening skills – A short talk
Language – ‘Cashback’ and other phrases/words connected to money

Materials: Worksheet 1 – Introductory speaking and vocabulary exercises,
Listening section 1
Worksheet 2 – Listening section 2
Worksheet 3 – Extra work: Vocabulary, language and discussion
Audio script – Available in teacher’s notes
Recording of the talk – Available online at bbclearningenglish.com

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bbclearningenglish.com/radio/specials/1720_uptodate4/page8.shtml

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LESSON STAGES

A

Explain to the students that they are going to listen to a talk by Gavin Dudeney, an expert on the English language, and that the talk is about the way English is changing. This particular talk is about the word 'cashback'.

B

Hand out **Student Worksheet 1**. Students do **Speaking, Exercise 1** in small groups or pairs.

C

Students do **Vocabulary, Exercise 2** - without dictionaries at first.

Practise the pronunciation of the vocabulary, as they will hear it in the talk.

D

Students read **Listening: Section 1, Exercise 3** and then listen to Section 1 of the talk. They answer questions 'a' and 'b'.

Students listen again and do **Listening: Section 1, Exercise 4**.

E

Hand out **Student Worksheet 2**.

Students read **Listening: Section 2, Exercise 5** and then listen to Section 2 of the talk.

They answer question 'a'.

F

Students try to answer **Listening: Section 2, Exercise 6**. They listen again to Section 2 to check/complete their answers.

G

If you wish to do some extra work with the class, hand out **Student Worksheet 3**.

For the vocabulary exercise, give the students copies of the audio script and play the complete talk as they read.

The language work focuses on other words/phrases connected to money. Use **Exercise 8a** as a discussion activity; you shouldn't give full answers after this activity, as **Exercises 8b** and **8c** deal with the definitions of the words.

The final discussion uses some of the language from the lesson.

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AUDIO SCRIPTS

Listening Section 1

It used to be that shopping was a fairly simple activity – you went to the supermarket, picked up what you needed, paid for it and left. But in recent years it's become a lot more complicated. Supermarkets in the UK now sell much more than food: you can get your insurance there, pay bills and a variety of other services. In many ways they've become a one-stop shop for lots of life's daily chores.

You can also get 'rewards' – join up and get a 'loyalty card' and every time you shop you'll get points and discounts. And just when you thought supermarkets couldn't offer anything else, they turned into mini-banks, offering you cash when you shop. Go into any UK supermarket, pay for your shopping, and you're more than likely to be asked if you want 'any cashback with that?'

Listening Section 2

This is only offered if you pay by debit card. Effectively, if you buy £30 worth of shopping, you can pay £50 with your debit card and the supermarket will give you your shopping plus, £20 in cash from the till.

Originally introduced by the supermarket giant Tesco, it eases busy shoppers' lives by cutting out an extra visit to the bank. Of course, they didn't just introduce this for the customer's benefit – shops also benefit by having less cash in-house, and by paying less in fees for taking this cash to their local bank.

In recent years the phrase 'cashback!' has also been observed as an exclamation of joy or satisfaction, as in 'It's three drinks for the price of two in the pub tonight. Cashback!'

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ANSWER KEY

VOCABULARY

Exercise 2

- a. complicated** not simple
- b. insurance** a financial protection scheme; you pay a little money to a company every year, then, if you have a serious financial problem, the company will pay for everything.
- c. daily chores** everyday jobs and tasks e.g. the washing up, paying bills
- d. discount** a reduction in the normal price of something
- e. debit card** a card, given to you by a bank, which lets you pay for things without using cash
- f. the till** the place where you pay for something in a shop; the cash register

LISTENING: SECTION 1

Exercise 3

- a.** Supermarkets
- b. iii.** They are more than just food shops these days, you can get many things there

Exercise 4

- a.** True – ‘you can get your insurance there, pay bills.’
- b.** True – ‘join up and get a ‘loyalty card’ and every time you shop you’ll get points and discounts.’
- c.** False – They already offer some banking services: ‘just when you thought supermarkets couldn’t offer anything else, they turned into mini-banks, offering you cash when you shop’

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LISTENING: SECTION 2

Exercise 5

- a. ii. You pay extra with your debit card, but you are then given cash to make up the difference.

Exercise 6

- a. True – ‘it eases busy shoppers’ lives by cutting out an extra visit to the bank.’
b. False – ‘shops also benefit by having less cash in-house, and by paying less in fees for taking this cash to their local bank.’
c. True – ‘cashback!’ has also been observed as an exclamation of joy or satisfaction.’

EXTRA WORK

VOCABULARY

Exercise 7

- a. one-stop shop
b. cutting out
c. fees

LANGUAGE

Exercise 8a

At this stage, don't give exact answers to these questions. Allow students to discuss, perhaps check a few of the items, but then move the students onto Exercise 8b.

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Exercise 8b

- a. bank account
- b. current account
- c. to save money
- d. bank clerk
- e. to deposit money
- f. to be in credit
- g. to pay interest
- h. credit card
- i. cash
- j. a bank loan

Exercise 8c

- a wallet:** something that you carry your cash and bank cards in
- to spend money:** to use your money to buy something
- a savings account:** a special bank account where you keep money that you don't want to spend
- a debit card:** a bank card which you can use instead of cash in shops. The money goes directly from your current account
- a cash machine:** a special machine into which you put your bank card and you can then withdraw cash
- a discount:** a reduction in the price of something
- to withdraw money:** to take money out off your account, often so that you can spend it
- a cheque:** a special piece of paper which represents a certain amount of money; you take it to the bank and deposit it in your account.
- a mortgage:** a special loan which is used to buy a house. A mortgage often last for 25 years.

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WORKSHEET 1

SPEAKING

1. Discuss these questions with your partner.

- a. What types of shops do you go to in order to buy your food and everyday domestic items? How often do you do this kind of shopping?
- Small local convenience stores
 - Large supermarkets
 - Small local shops that specialise in one type of product e.g. a local baker
 - Expensive small shops that sell high-quality goods only
- b. What are the advantages and disadvantages of these different types of shops?
- c. Do you have large out-of-town supermarkets, that everyone drives to, in your country? Apart from food and cleaning materials, what other things can you buy at these kinds of places?

VOCABULARY

2. Match these words and phrases to their definitions.

- | | |
|------------------------|--|
| a. complicated | a card, given to you by a bank, which lets you pay for things without using cash |
| b. insurance | the place where you pay for something in a shop; the cash register |
| c. daily chores | not simple |
| d. discount | a financial protection scheme; you pay a little money every year, then, if you have a serious financial problem, the company will pay for everything |
| e. debit card | everyday jobs and tasks e.g. the washing up, paying bills |
| f. the till | a reduction in the normal price of something |

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LISTENING SECTION 1

3. Now, listen to Gavin Dudeney talking about life in England and answer these questions.

- a. What type of shop does Gavin discuss in particular?
- b. What is his point about these shops?
 - i. There are too many of them nowadays
 - ii. There are not enough of them in the countryside or rural areas
 - iii. They are more than just food shops these days, you can get many things there
 - iv. They are less successful because they don't offer enough different services

4. Listen to Section 1 again and decide if the following statements are true or false, according to Gavin Dudeney.

- a. You can pay for your household electricity and gas at supermarkets.
- b. If you have a loyalty card, your shopping may be cheaper.
- c. In the future, supermarkets may begin to offer some banking services.

WORKSHEET 2

LISTENING SECTION 2

- 5. In the second part of the talk, Gavin explains more about the word ‘cashback’, which he mentioned at the end of the first part of the talk. Listen to Section 2 of the talk and answer these questions.**
- a.** What happens if you use the cashback service?
- i.** You get a further discount on your shopping because you pay by debit card
 - ii.** You pay extra with your debit card, but you are then given cash to make up the difference.
 - iii.** You get a small discount on your shopping because you pay by cash, not by card.
 - iv.** You are given some cash as a reward for using your debit card.
- 6. Listen again to Section 2. Are the following sentences true or false?**
- a.** Cashback makes customers lives a little less busy and difficult.
 - b.** Cashback is a customer service that has no real benefit for the shop.
 - c.** ‘Cashback’ could be used to mean ‘fantastic’ or ‘great news!’.

WORKSHEET 3 - EXTRA WORK

VOCABULARY

- 7. Find the phrases in the text that have the following meanings.**
- a. a place where you can buy everything you need, so you don't need to go to other places
 - b. removing the need for something
 - c. charges that you pay for a service

LANGUAGE

- 8a. There are many phrases and words that connected to money and finance. With a partner, can you explain the differences between these words?**
- a. to save money / to spend money
 - b. a wallet / a bank account
 - c. a current account / a savings account
 - d. cash / a cheque
 - e. a cash machine / a bank clerk
 - f. to withdraw money / to deposit money
 - g. a credit card / a debit card
 - h. a bank loan / a mortgage
 - i. to be in credit / to be overdrawn
 - j. to get a discount / to pay interest

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8b Match some of the words from exercise 8a to the definitions below

- a. This is the general name for the 'place' where you keep your money in a bank.
- b. This bank account is the one you use on a daily basis. Your salary is probably paid into it, and you spend most of the money from this account
- c. You keep your money, perhaps in a special bank account. You don't use your money to buy things.
- d. This is the person who works in a bank and gives you your money and helps you with enquiries.
- e. This means that you put money into your account.
- f. This means that you have got money in your account and that you are not in debt; you do not owe the bank money.
- g. If you do this, you have to pay some extra money because you borrowed some money from the bank.
- h. When you use this type of card, you borrow money from a bank which you have to pay back later. You can use this card in many different shops and on the Internet.
- i. This is actual money that you can hold e.g. notes and coins
- j. You have one of these if you have borrowed money from the bank, perhaps to buy a car or a computer.

8c Now, write definitions for the other words in exercise 8a.

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Discussion

9. Discuss these questions with your partner.

- a. How many bank accounts have you got?
- b. Do you use a debit card, cash or cheques more frequently?
- c. How much money do you manage to save each month?
- d. Do you have a credit card? What are the dangers of having a credit card?
- e. Have you ever had a bank loan? What did you use it for?
- f. Is it common for people in your country to have mortgages? Is it easy for people to get mortgages at the moment?
- g. What happens when you go overdrawn on your bank account?
- h. Do you usually withdraw money from cash machines, or do you go into the bank?
- i. Can you get cashback at supermarkets in your country? Do you use this facility?
- j. Overall, are you careful with your money? Do you keep track of how much you withdraw and deposit? Do you regularly check your bank account?