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Plastic replacing cash in UK

URL: http://www.breakingnewsenglish.com/0707/070704-credit_card.html

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4th July, 2007

THE ARTICLE

Plastic replacing cash in UK

Plastic cards are the UK's favourite way to pay for goods and services, according to a new report by APACS, the body that monitors payments in Britain. Spending on plastic cards overtook cash in 2004 and has continued growing ever since. British consumers' love of plastic means that spending on credit and debit cards has trebled over the past decade. A little under a third of total consumer spending is now charged to cards. Plastic transactions increased to a record \$600bn last year. APACS director of communications Sandra Quinn said: "The last 10 years have seen a rapid rise in the popularity of plastic, with debit cards showing particularly strong growth." She added: "Consumers enjoy the ease and convenience plastic cards bring, and today most retailers and supermarkets take plastic, as do an increasing number of professional service providers."

Last year saw new 'smart card' technology introduced into the world of card payments. However, these technological advances have not stopped an increasing reliance on plastic, which is responsible for the rising mountains of debt British people now have. In the first three months of this year almost 17,000 people were declared bankrupt – a 10 percent rise on the previous year. There is also a parallel, worrying trend regarding the opportunities plastic creates for fraud. In 2006, conmen stole almost a billion dollars using stolen cards and personal information. Soon, people will be carrying a single card in their wallet which will combine debit and credit cards and other financial transactions. This is another step toward a cashless society, but one that might increase personal debt and credit card fraud.

WARM-UPS

1. CREDIT CARDS: Walk around the class and talk to other students about credit cards. Are they better than cash? Change partners often. After you finish, sit with your original partner(s) and share what you found out.

2. CHAT: In pairs / groups, decide which of these topics or words from the article are most interesting and which are most boring.

plastic / payments / spending / cash / the past decade / consumers / growth / smart card technology / debt / bankruptcy / trends / fraud / cashless societies

Have a chat about the topics you liked. Change topics and partners frequently.

3. FINANCIAL DANGERS: In pairs / groups, discuss which of the items in the table are most dangerous. Which do you use regularly?

- credit cards
- debit cards
- cash
- cheques
- banks
- loans
- internet shopping
- 'smart card' technology

4. HEADLINES: Talk with your partner(s) about these headlines. What are the stories behind the headlines? Do you think they'll come true? Change partners and share what you said and heard.

- a) The world becomes cashless
- b) Hackers steal trillions in biggest credit card fraud
- c) Smart cards too risky – economies going back to cash
- d) Fifty percent of population officially bankrupt after increased card use
- e) Chips implanted in the hand replace cash and credit
- f) Chinese now world's biggest credit card users

5. CREDIT: Spend one minute writing down all of the different words you associate with the word "credit". Share your words with your partner(s) and talk about them. Together, put the words into different categories.

6. QUICK DEBATE: Students A think credit cards are better than cash. Students B think cash is better than credit cards. Change partners often. Share your findings.

BEFORE READING / LISTENING

1. TRUE / FALSE: Look at the article's headline and guess whether these sentences are true (T) or false (F):

- a. Britain's government has decided to stop people from using cash. T / F
- b. Credit and debit cards are used more than cash in the UK. T / F
- c. Almost 30% of spending in Britain involves the use of plastic cards. T / F
- d. An expert said plastic has increased in popularity since the 1960s. T / F
- e. Smart card technology became very popular last year. T / F
- f. The use of plastic cards has led to increasing levels of bankruptcy. T / F
- g. A positive side of credit card use is a parallel decrease in fraud. T / F
- h. New technology will mean people will carry more and more cards. T / F

2. SYNONYM MATCH: Match the following synonyms from the article:

- | | |
|-------------|-------------------------|
| 1. body | a. increased three fold |
| 2. monitors | b. fraudsters |
| 3. trebled | c. swift |
| 4. rapid | d. merge |
| 5. ease | e. dependence |
| 6. advances | f. organization |
| 7. reliance | g. corresponding |
| 8. parallel | h. simplicity |
| 9. conmen | i. oversees |
| 10. combine | j. breakthroughs |

3. PHRASE MATCH: Match the following phrases from the article (sometimes more than one combination is possible):

- | | |
|--|-------------------------------------|
| 1. the body that monitors | a. now charged to cards |
| 2. British consumers' love | b. on plastic |
| 3. a third of total consumer spending is | c. and other financial transactions |
| 4. a rapid rise in | d. worrying trend |
| 5. Consumers enjoy the ease and | e. payments in Britain |
| 6. an increasing reliance | f. of plastic |
| 7. almost 17,000 people were | g. toward a cashless society |
| 8. There is also a parallel, | h. the popularity of plastic |
| 9. combine debit and credit cards | i. declared bankrupt |
| 10. another step | j. convenience plastic cards bring |

WHILE READING / LISTENING

GAP FILL: Put the words into the gaps in the text.

Plastic replacing cash in UK

Plastic cards are the UK's favourite _____ to pay for goods and services, according to a new report by APACS, the body that _____ payments in Britain. Spending on plastic cards overtook cash in 2004 and has continued growing _____ since. British consumers' _____ of plastic means that spending on credit and debit cards has trebled over the past decade. A little _____ a third of total consumer spending is now charged to cards. Plastic transactions increased to a _____ \$600bn last year. APACS director of communications Sandra Quinn said: "The last 10 years have seen a rapid rise in the popularity of plastic, with debit cards showing particularly strong growth." She added: "Consumers enjoy the _____ and convenience plastic cards bring, and today most retailers and supermarkets take plastic, as do an increasing number of professional service _____."

Last year _____ new 'smart card' technology introduced into the world of card payments. However, these technological advances have not stopped an increasing _____ on plastic, which is responsible for the rising _____ of debt British people now have. In the first three months of this year almost 17,000 people were _____ bankrupt – a 10 percent rise on the previous year. There is also a parallel, worrying _____ regarding the opportunities plastic creates for fraud. In 2006, conmen stole almost a billion dollars using stolen cards and personal information. Soon, people will be carrying a single card in their wallet which will _____ debit and credit cards and other financial transactions. This is another step toward a _____ society, but one that might increase personal debt and credit card _____.

ease
under
monitors
love
providers
way
record
ever
fraud
mountains
combine
declared
saw
trend
reliance
cashless

LISTENING

Listen and fill in the spaces.

Plastic replacing cash in UK

Plastic cards are the UK's _____ goods and services, according to a new report by APACS, the body that monitors payments in Britain. Spending on plastic cards overtook cash in 2004 and has _____. British consumers' love of plastic means that spending on credit and debit cards _____ decade. _____ total consumer spending is now charged to cards. Plastic transactions increased to a record \$600bn last year. APACS director of communications Sandra Quinn said: "The last 10 years _____ the popularity of plastic, with debit cards showing particularly strong growth." She added: "Consumers _____ plastic cards bring, and today most retailers and supermarkets take plastic, as do an increasing number of professional service providers."

Last year saw new 'smart card' technology _____ card payments. However, these technological advances have not stopped an _____, which is responsible for the rising mountains of debt British people now have. In _____ year almost 17,000 people were declared bankrupt – a 10 percent rise on the previous year. There is also _____ regarding the opportunities plastic creates for fraud. In 2006, conmen stole almost a billion dollars using stolen cards and personal information. Soon, people will be carrying a single card in their wallet _____ credit cards and other financial transactions. This is _____ society, but one that might increase personal debt and credit card fraud.

AFTER READING / LISTENING

1. WORD SEARCH: Look in your dictionaries / computer to find collocates, other meanings, information, synonyms ... for the words 'credit' and 'card'.

credit	card
---------------	-------------

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

2. ARTICLE QUESTIONS: Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

3. GAP FILL: In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

4. VOCABULARY: Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

5. TEST EACH OTHER: Look at the words below. With your partner, try to recall exactly how these were used in the text:

<ul style="list-style-type: none">• favourite• overtook• trebled• popularity• growth• ease	<ul style="list-style-type: none">• smart• reliance• mountains• parallel• combine• society
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STUDENT CREDIT CARD SURVEY

Write five GOOD questions about CREDIT CARDS in the table. Do this in pairs. Each student must write the questions on his / her own paper.

When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- a) What did you think when you read the headline?
- b) Do you have a lot of plastic?
- c) Do you think credit cards are more convenient than cash?
- d) What are the dangers of using credit cards and cash?
- e) Why do you think consumers have a love of plastic?
- f) Do you think it is too easy to get lots of credit cards?
- g) Do you think credit is a good or bad thing?
- h) Are people in your country dependent on credit?
- i) Why do you think plastic is becoming increasingly popular?
- j) What are the differences between debit and credit cards?



STUDENT B's QUESTIONS (Do not show these to student A)

- a) Did you like reading this article?
- b) What kind of new 'smart technology' do you think could be introduced to credit cards?
- c) What should a government do if there are growing mountains of debt among its citizens?
- d) How do you think your life would change if you became bankrupt?
- e) Do you worry about giving shops and Internet sites your credit card details?
- f) What would you do if your credit card statement had a terrible mistake on it?
- g) Do you think having one card for all your spending is a good idea?
- h) What do you think of the idea of a cashless society?
- i) What would you say to someone who tried to use your card fraudulently?
- j) Did you like this discussion?

AFTER DISCUSSION: Join another partner / group and tell them what you talked about.

- a) What was the most interesting thing you heard?
- b) Was there a question you didn't like?
- c) Was there something you totally disagreed with?
- d) What did you like talking about?
- e) Which was the most difficult question?

LANGUAGE

CORRECT WORD: Put the correct words from a–d below in the article.

Plastic replacing cash in UK

Plastic cards are the UK's favourite way to (1) _____ for goods and services, according to a new report by APACS, the body that monitors payments in Britain. Spending (2) _____ plastic cards overtook cash in 2004 and has continued growing (3) _____ since. British (4) _____ love of plastic means that spending on credit and debit cards has trebled over the past decade. A little under a third of total consumer spending is now charged to cards. Plastic transactions increased to a record \$600bn last year. APACS director of communications Sandra Quinn said: "The last 10 years have seen a rapid (5) _____ in the popularity of plastic, with debit cards showing particularly strong growth." She added: "Consumers enjoy the ease and convenience plastic cards (6) _____, and today most retailers and supermarkets take plastic, as do an increasing number of professional service providers."

Last year saw new 'smart card' technology introduced into the world of card payments. However, these technological advances have not stopped an increasing reliance (7) _____ plastic, which is responsible for the rising mountains of debt British people (8) _____ have. In the first three months of this year almost 17,000 people were (9) _____ bankrupt – a 10 percent rise on the previous year. There is also a parallel, worrying trend regarding the opportunities plastic creates (10) _____ fraud. In 2006, conmen stole almost a billion dollars using stolen cards and personal information. Soon, people will be carrying a single card in their wallet which will combine debit and credit cards and other financial transactions. This is another step (11) _____ a cashless society, but one that might increase personal debt and credit card (12) _____.

- | | | | | |
|-----|----------------|----------------|-----------------|--------------|
| 1. | (a) borrow | (b) use | (c) spend | (d) pay |
| 2. | (a) on | (b) in | (c) of | (d) by |
| 3. | (a) never | (b) for | (c) ever | (d) did |
| 4. | (a) consumer's | (b) consumers' | (c) consumers | (d) consumer |
| 5. | (a) fall | (b) decrease | (c) raise | (d) rise |
| 6. | (a) gave | (b) take | (c) bring | (d) brought |
| 7. | (a) on | (b) in | (c) of | (d) by |
| 8. | (a) new | (b) now | (c) know | (d) no |
| 9. | (a) declaring | (b) declared | (c) declaration | (d) declares |
| 10. | (a) for | (b) by | (c) with | (d) on |
| 11. | (a) reward | (b) backward | (c) toward | (d) forward |
| 12. | (a) defraud | (b) defrauds | (c) fraudulent | (d) fraud |

HOMEWORK

1. VOCABULARY EXTENSION: Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

2. INTERNET: Search the Internet and find more information about credit and credit card use in your country. Talk about what you discover with your partner(s) in the next lesson.

3. CREDIT: Make a poster showing the advantages and disadvantages of cash and credit. Show your poster to your classmates in the next lesson. Did you all find out similar things?

4. MAGAZINE ARTICLE: Write a magazine article about the dangers of having too many credit cards and going into debt. Describe what someone might do if they became bankrupt.

Read what you wrote to your classmates in the next lesson. Which article was best and why?

5. LETTER: Write a letter to the boss of a credit card company. Give him/her advice on how to make cards easier to use. Give three suggestions about what they can do to stop people using their cards too much. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

TRUE / FALSE:

a. F b. T c. T d. F e. T f. T g. F h. F

SYNONYM MATCH:

- | | |
|-------------|-------------------------|
| 1. body | a. organization |
| 2. monitors | b. oversees |
| 3. trebled | c. increased three fold |
| 4. rapid | d. swift |
| 5. ease | e. simplicity |
| 6. advances | f. breakthroughs |
| 7. reliance | g. dependence |
| 8. parallel | h. corresponding |
| 9. conmen | i. fraudsters |
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PHRASE MATCH:

- | | |
|--|-------------------------------------|
| 1. the body that monitors | a. payments in Britain |
| 2. British consumers' love | b. of plastic |
| 3. a third of total consumer spending is | c. now charged to cards |
| 4. a rapid rise in | d. the popularity of plastic |
| 5. Consumers enjoy the ease and | e. convenience plastic cards bring |
| 6. an increasing reliance | f. on plastic |
| 7. almost 17,000 people were | g. declared bankrupt |
| 8. There is also a parallel, | h. worrying trend |
| 9. combine debit and credit cards | i. and other financial transactions |
| 10. another step | j. toward a cashless society |

GAP FILL:

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Plastic cards are the UK's favourite **way** to pay for goods and services, according to a new report by APACS, the body that **monitors** payments in Britain. Spending on plastic cards overtook cash in 2004 and has continued growing **ever** since. British consumers' **love** of plastic means that spending on credit and debit cards has trebled over the past decade. A little **under** a third of total consumer spending is now charged to cards. Plastic transactions increased to a **record** \$600bn last year. APACS director of communications Sandra Quinn said: "The last 10 years have seen a rapid rise in the popularity of plastic, with debit cards showing particularly strong growth." She added: "Consumers enjoy the **ease** and convenience plastic cards bring, and today most retailers and supermarkets take plastic, as do an increasing number of professional service **providers**."

Last year **saw** new 'smart card' technology introduced into the world of card payments. However, these technological advances have not stopped an increasing **reliance** on plastic, which is responsible for the rising **mountains** of debt British people now have. In the first three months of this year almost 17,000 people were **declared** bankrupt – a 10 percent rise on the previous year. There is also a parallel, worrying **trend** regarding the opportunities plastic creates for fraud. In 2006, conmen stole almost a billion dollars using stolen cards and personal information. Soon, people will be carrying a single card in their wallet which will **combine** debit and credit cards and other financial transactions. This is another step toward a **cashless** society, but one that might increase personal debt and credit card **fraud**.

LANGUAGE WORK

1 - d 2 - a 3 - c 4 - b 5 - d 6 - c 7 - a 8 - b 9 - b 10 - a 11 - c 12 - d