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## **Credit crunch making Britons ill**

<http://www.breakingnewsenglish.com/0809/080909-money.html>

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## THE ARTICLE

An old saying says that money is the root of all evil. It is also the cause of increasing health problems in Britain. The recent ill health of the world economy is making people sick. This is according to a survey carried out jointly by the UK's Blood Pressure Association and the insurance company Friends Provident. They found that two-thirds of British people feel less well than they did three years ago. Researchers say the credit crunch and concerns about the economy are driving up stress levels and making people cut back on healthy food and fitness clubs. Their research coincides with the launch of a campaign called Know Your Numbers Week, during which Britons can get free blood pressure checks. The aim is to warn people early that their health may be worsening.

Money worries could have serious consequences for people in Britain. Mark Jones, a Friends Provident spokesman, said: "The credit crunch appears to be having serious [effects]. Lifestyle changes, poor diet and lack of exercise in particular, can have a negative effect on people's blood pressure and consequently their long-term health." Many people are worrying more about spiralling food and fuel prices, home loan repayments, and rising debt. Nearly one in five of those surveyed said they were sleeping less, 56% are buying cheaper food and cutting back on fruit and vegetables, while 6% have started smoking. Professor Graham Macgregor of the Blood Pressure Association warned: "The lack of concern over long-term health is putting the nation at risk of a blood-pressure ticking time bomb."

# WARM-UPS

**1. MONEY:** Walk around the class and talk to other students about money. Change partners often. After you finish, sit with your partner(s) and share your findings.

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

*evil / health problems / world economy / credit crunch / fitness clubs / blood pressure / lifestyle changes / exercise / food prices / debt / cutting back / smoking / risk*

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

**3. CUTTING BACK:** Have you cut back on what you spend? Complete the table below. How could you cut back more? How would you feel? Change partners and share your ideas and feelings.

Spending	Cutbacks	Feelings
Food		
Hobbies		
Bills		
Going out		
Retirement plan		
Shopping		

**4. THE ROOT OF ALL EVIL:** Students A strongly believe that money is the root of all evil; Students B strongly believe money is a force for good. Change partners again and talk about your roles and conversations.

**5. WORRIES:** What do you worry about most? Rank the following in order. Change partners to share and discuss your ranking.

- |                     |                                |
|---------------------|--------------------------------|
| _____ money         | _____ what to have for dinner  |
| _____ health        | _____ your looks               |
| _____ English level | _____ the size of your stomach |
| _____ the future    | _____ the environment          |

**6. 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.

# BEFORE READING / LISTENING

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

- |  |       |
|--|-------|
| a. Credit cards in the UK are making people sick.                          | T / F |
| b. About 67% of British people feel better now than they three years ago.  | T / F |
| c. People are exercising more because they are stressed.                   | T / F |
| d. Britons have a week to take a free blood pressure check.                | T / F |
| e. The diets of British people are getting worse because of money worries. | T / F |
| f. Twenty percent of people are having problems sleeping.                  | T / F |
| g. More and more people are quitting smoking to save money.                | T / F |
| h. People are also afraid of a time bomb that is ticking away.             | T / F |

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

- |                 |               |
|-----------------|---------------|
| 1. saying       | a. spend less |
| 2. root         | b. seems      |
| 3. concerns     | c. increasing |
| 4. cut back     | d. cause      |
| 5. worsening    | e. effects    |
| 6. consequences | f. declining  |
| 7. appears      | g. expression |
| 8. consequently | h. country    |
| 9. spiralling   | i. therefore  |
| 10. nation      | j. worries    |

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

- |  |                             |
|--|-----------------------------|
| 1. An old saying says that money is        | a. were sleeping less       |
| 2. The recent ill health of                | b. on healthy food          |
| 3. concerns about the economy are          | c. consequences             |
| 4. people cut back                         | d. may be worsening         |
| 5. warn people early that their health     | e. driving up stress levels |
| 6. Money worries could have serious        | f. of exercise              |
| 7. lack                                    | g. the root of all evil     |
| 8. spiralling food                         | h. the world economy        |
| 9. one in five of those surveyed said they | i. over long-term health    |
| 10. The lack of concern                    | j. and fuel prices          |

# WHILE READING / LISTENING

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

An old \_\_\_\_\_ says that money is the root of all evil. It is also the cause of increasing health problems in Britain. The \_\_\_\_\_ ill health of the world economy is making people sick. This is according to a survey carried out \_\_\_\_\_ by the UK's Blood Pressure Association and the insurance company Friends Provident. They found that two-thirds of British people feel \_\_\_\_\_ well than they did three years ago. Researchers say the credit crunch and \_\_\_\_\_ about the economy are driving up stress levels and making people cut \_\_\_\_\_ on healthy food and fitness clubs. Their research coincides with the \_\_\_\_\_ of a campaign called Know Your Numbers Week, during which Britons can get free blood pressure checks. The aim is to warn people early that their health may be \_\_\_\_\_.

*jointly*  
*worsening*  
*saying*  
*back*  
*recent*  
*less*  
*launch*  
*concerns*

Money worries could have \_\_\_\_\_ consequences for people in Britain. Mark Jones, a Friends Provident spokesman, said: "The credit crunch \_\_\_\_\_ to be having serious [effects]. Lifestyle changes, poor diet and \_\_\_\_\_ of exercise in particular, can have a negative effect on people's blood pressure and consequently their \_\_\_\_\_ -term health." Many people are worrying more about spiralling food and fuel prices, home \_\_\_\_\_ repayments, and rising debt. Nearly one in \_\_\_\_\_ of those surveyed said they were sleeping less, 56% are buying cheaper food and cutting back on fruit and vegetables, while 6% have started smoking. Professor Graham Macgregor of the Blood Pressure Association \_\_\_\_\_: "The lack of concern over long-term health is putting the nation at risk of a blood-pressure \_\_\_\_\_ time bomb."

*five*  
*appears*  
*loan*  
*long*  
*warned*  
*serious*  
*ticking*  
*lack*

## **LISTENING:** Listen and fill in the spaces.

An old saying says that money is the \_\_\_\_\_. It is also the cause of increasing health problems in Britain. The \_\_\_\_\_ the world economy is making people sick. This is according to a survey carried \_\_\_\_\_ UK's Blood Pressure Association and the insurance company Friends Provident. They found that two-thirds of British people feel \_\_\_\_\_ did three years ago. Researchers say the credit crunch and concerns about the economy are driving up stress levels and making people \_\_\_\_\_ healthy food and fitness clubs. Their research coincides with the launch of a campaign called Know Your Numbers Week, during which Britons can get free blood pressure checks. \_\_\_\_\_ people early that their health may be worsening.

Money worries \_\_\_\_\_ consequences for people in Britain. Mark Jones, a Friends Provident spokesman, said: "The credit crunch appears to be having serious [effects]. Lifestyle changes, poor diet and \_\_\_\_\_ in particular, can have a negative effect on people's blood pressure and consequently their \_\_\_\_\_." Many people are worrying more about spiralling food and fuel prices, home loan repayments, and rising debt. Nearly \_\_\_\_\_ those surveyed said they were sleeping less, 56% are buying cheaper food and cutting back on fruit and vegetables, \_\_\_\_\_ started smoking. Professor Graham Macgregor of the Blood Pressure Association warned: "The lack of concern over long-term health is putting the nation at risk of a blood-pressure \_\_\_\_\_."

# AFTER READING / LISTENING

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

<b>credit</b>	<b>crunch</b>
---------------	---------------

- 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 how they were used in the text:

<ul style="list-style-type: none"><li>• root</li><li>• cause</li><li>• jointly</li><li>• driving</li><li>• launch</li><li>• warn</li></ul>	<ul style="list-style-type: none"><li>• serious</li><li>• poor</li><li>• consequently</li><li>• rising</li><li>• sleeping</li><li>• risk</li></ul>
--	--

# STUDENT MONEY SURVEY

Write five GOOD questions about money 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.



# CREDIT CRUNCH DISCUSSION

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

- a) What did you think when you read the headline?
- b) What springs to mind when you hear the term 'credit crunch'?
- c) Do you worry about money?
- d) Do you think money is the root of all evil? How does money make us some people bad?
- e) Do you think worrying about money could affect your health?
- f) Has the ill health of the world's economy affected your life?
- g) What do you know about the credit crunch? What is the crunch?
- h) Have you ever cut back on doing or buying anything?
- i) How is your blood pressure?
- j) What should Britons do to make sure their money worries do not affect their health?

*Credit crunch making Britons ill - 9th September, 2008*  
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# CREDIT CRUNCH DISCUSSION

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

- a) Did you like reading this article?
- b) What serious consequences might money worries have for people?
- c) Do you think people worry too much about money?
- d) What are your biggest worries at the moment?
- e) What do you think about debt, i.e. borrowing money and spending more than you have?
- f) Are food prices in your country spiralling?
- g) What things cause you to lose sleep?
- h) Do you ever think about your long-term health?
- i) What kinds of time bombs are ticking in your country?
- j) What questions would you like to ask Professor Graham Macgregor?

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# LANGUAGE

An old (1) \_\_\_\_ says that money is the (2) \_\_\_\_ of all evil. It is also the cause of increasing health problems in Britain. The recent ill health of the world economy is making people sick. This is according to a survey carried out (3) \_\_\_\_ by the UK's Blood Pressure Association and the insurance company Friends Provident. They found that two-thirds of British people feel less (4) \_\_\_\_ than they did three years ago. Researchers say the credit crunch and concerns about the economy are driving up stress levels and making people cut (5) \_\_\_\_ on healthy food and fitness clubs. Their research coincides with the launch of a campaign called Know Your Numbers Week, during which Britons can get free blood (6) \_\_\_\_ checks. The aim is to warn people early that their health may be worsening.

Money worries could have serious consequences (7) \_\_\_\_ people in Britain. Mark Jones, a Friends Provident spokesman, said: "The credit crunch appears to be having serious [effects]. Lifestyle changes, poor diet and (8) \_\_\_\_ of exercise in particular, can have a negative effect (9) \_\_\_\_ people's blood pressure and consequently their long-term health." Many people are worrying more about spiralling food and fuel prices, home loan repayments, and rising (10) \_\_\_\_\_. Nearly (11) \_\_\_\_ in five of those surveyed said they were sleeping less, 56% are buying cheaper food and cutting back on fruit and vegetables, while 6% have started smoking. Professor Graham Macgregor of the Blood Pressure Association warned: "The lack of concern over long-term health is putting the nation (12) \_\_\_\_ risk of a blood-pressure ticking time bomb."

**Put the correct words from the table below in the above article.**

- |     |              |              |              |             |
|-----|--------------|--------------|--------------|-------------|
| 1.  | (a) says     | (b) say      | (c) sayings  | (d) saying  |
| 2.  | (a) trunk    | (b) root     | (c) branch   | (d) twig    |
| 3.  | (a) jointly  | (b) join     | (c) joined   | (d) joints  |
| 4.  | (a) better   | (b) good     | (c) well     | (d) best    |
| 5.  | (a) side     | (b) front    | (c) back     | (d) bottom  |
| 6.  | (a) pleasure | (b) pressure | (c) pressing | (d) plaster |
| 7.  | (a) for      | (b) in       | (c) by       | (d) of      |
| 8.  | (a) lacks    | (b) black    | (c) slack    | (d) lack    |
| 9.  | (a) to       | (b) on       | (c) at       | (d) for     |
| 10. | (a) doubt    | (b) debut    | (c) debit    | (d) debt    |
| 11. | (a) ones     | (b) once     | (c) one      | (d) one's   |
| 12. | (a) at       | (b) by       | (c) with     | (d) on      |



# 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 out more about the credit crunch. Share what you discover with your partner(s) in the next lesson.

**3. MONEY WORRIES:** Make a poster about the different things people worry about over money. Include advice for each thing. Show your work to your classmates in the next lesson. Did you all have similar things?

**4. CUTTING BACK:** Write a magazine article about someone badly affected by the credit crunch. What are they cutting back on? How different is their life?

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

**5. DIARY / JOURNAL:** You are seriously affected by the credit crunch. Your lifestyle has changed completely. Write about one day in your life. What do you miss about your old lifestyle when you had more money? Read your entry to your classmates in the next lesson.

**6. LETTER:** Write a letter to your government. Ask them three questions about the credit crunch. Make three suggestions on what they should do to make things better for everyone. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

# ANSWERS

## TRUE / FALSE:

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

## SYNONYM MATCH:

- |                 |               |
|-----------------|---------------|
| 1. saying       | a. expression |
| 2. root         | b. cause      |
| 3. concerns     | c. worries    |
| 4. cut back     | d. spend less |
| 5. worsening    | e. declining  |
| 6. consequences | f. effects    |
| 7. appears      | g. seems      |
| 8. consequently | h. therefore  |
| 9. spiralling   | i. increasing |
| 10. nation      | j. country    |

## PHRASE MATCH:

- |  |                             |
|--|-----------------------------|
| 1. An old saying says that money is        | a. the root of all evil     |
| 2. The recent ill health of                | b. the world economy        |
| 3. concerns about the economy are          | c. driving up stress levels |
| 4. people cut back                         | d. on healthy food          |
| 5. warn people early that their health     | e. may be worsening         |
| 6. Money worries could have serious        | f. consequences             |
| 7. lack                                    | g. of exercise              |
| 8. spiralling food                         | h. and fuel prices          |
| 9. one in five of those surveyed said they | i. were sleeping less       |
| 10. The lack of concern                    | j. over long-term health    |

## GAP FILL:

### Credit crunch making Britons ill

An old **saying** says that money is the root of all evil. It is also the cause of increasing health problems in Britain. The **recent** ill health of the world economy is making people sick. This is according to a survey carried out **jointly** by the UK's Blood Pressure Association and the insurance company Friends Provident. They found that two-thirds of British people feel **less** well than they did three years ago. Researchers say the credit crunch and **concerns** about the economy are driving up stress levels and making people cut **back** on healthy food and fitness clubs. Their research coincides with the **launch** of a campaign called Know Your Numbers Week, during which Britons can get free blood pressure checks. The aim is to warn people early that their health may be **worsening**.

Money worries could have **serious** consequences for people in Britain. Mark Jones, a Friends Provident spokesman, said: "The credit crunch **appears** to be having serious [effects]. Lifestyle changes, poor diet and **lack** of exercise in particular, can have a negative effect on people's blood pressure and consequently their **long-term** health." Many people are worrying more about spiralling food and fuel prices, home **loan** repayments, and rising debt. Nearly one in **five** of those surveyed said they were sleeping less, 56% are buying cheaper food and cutting back on fruit and vegetables, while 6% have started smoking. Professor Graham Macgregor of the Blood Pressure Association **warned**: "The lack of concern over long-term health is putting the nation at risk of a blood-pressure **ticking** time bomb."

## LANGUAGE WORK

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