

Breaking News English.com

Ready-to-Use English Lessons by Sean Banville

**"1,000 IDEAS & ACTIVITIES
FOR LANGUAGE TEACHERS"**

breakingnewsenglish.com/book.html

**Thousands more free lessons
from Sean's other websites**

www.freematerials.com/sean_banville_lessons.html

Level 3

South Korea government to help people in debt

2nd December, 2017

<https://breakingnewsenglish.com/1712/171202-debt.html>

Contents

The Article	2	Discussion (Student-Created Qs)	15
Warm-Ups	3	Language Work (Cloze)	16
Vocabulary	4	Spelling	17
Before Reading / Listening	5	Put The Text Back Together	18
Gap Fill	6	Put The Words In The Right Order	19
Match The Sentences And Listen	7	Circle The Correct Word	20
Listening Gap Fill	8	Insert The Vowels (a, e, i, o, u)	21
Comprehension Questions	9	Punctuate The Text And Add Capitals	22
Multiple Choice - Quiz	10	Put A Slash (/) Where The Spaces Are	23
Role Play	11	Free Writing	24
After Reading / Listening	12	Academic Writing	25
Student Survey	13	Homework	26
Discussion (20 Questions)	14	Answers	27

Please try Levels 0, 1 and 2 (they are easier).

Twitter



twitter.com/SeanBanville

Facebook



www.facebook.com/pages/BreakingNewsEnglish/155625444452176

Google +



<https://plus.google.com/+SeanBanville>

THE ARTICLE

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Many people around the world have a lot of debt. They owe a lot of money. They are using credit cards more and more. People are taking out loans to help them buy food. More young people are borrowing lots of money and have huge student loans. One country is doing something to help people with debt. South Korea is going to write off the debts of as many as 1.6 million people. The government wants to help people on low incomes who have money problems. It has a scheme called the National Happiness Fund. It wants to help people to make a fresh start in life, without money worries. South Koreans who are struggling to pay back debts of less than \$9,000 could get help.

The National Happiness Fund started in 2013 to help the poorest people in Korea with their debts. The scheme was a big promise of a former South Korean president. He wanted to reduce growing inequality in the country. Household debt is a big issue in South Korea. The Happiness Fund will help with this. However, there is still a big problem with middle and higher-income workers. These people have most of the debt in South Korea. The Korea Times newspaper said the government is, "preventing numerous working families from going bankrupt under a mountain of debt". It said the government needed to act soon because there could be a big debt crisis coming.

Sources: <http://www.bbc.com/news/business-42177172>
http://world.kbs.co.kr/english/news/news_Ec_detail.htm?No=132027&id=Ec
http://koreatimes.co.kr/www/news/opinion/2017/11/137_239633.html

WARM-UPS

1. DEBT: Students walk around the class and talk to other students about debt. Change partners often and share your findings.

2. CHAT: In pairs / groups, talk about these topics or words from the article. What will the article say about them? What can you say about these words and your life?

debt / owe money / credit cards / student loans / low incomes / happiness / money / poorest people / promise / inequality / income / newspaper / bankrupt / mountain

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

3. NO DEBT: Students A **strongly** believe people should never get into debt; Students B **strongly** believe being in debt is OK. Change partners again and talk about your conversations.

4. AVOIDING DEBT: What can we do to avoid debt? Complete this table with your partner(s). Change partners often and share what you wrote.

	What we can do	How easy this is
Housing		
Transport		
Studying		
Electronics		
Clothes		
Credit cards		

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

6. BORROWING: Rank these with your partner. Put the worst things to borrow money for at the top. Change partners often and share your rankings.

- a new iPhone
- a car
- clothes
- a holiday
- a house
- education
- starting a business
- to pay bills

VOCABULARY MATCHING

Paragraph 1

- | | |
|---------------|---|
| 1. debt | a. Take and use money (or anything else) from a person or bank and then give it or pay it back later. |
| 2. owe | b. Having difficulty or big problems trying to do something or trying to live. |
| 3. loans | c. The money that people must pay back to another person, a bank or a company. |
| 4. borrowing | d. Money that you got from a bank (or from a friend or other person) that you must give back later. |
| 5. huge | e. In the position that you must pay back some money to someone or to a bank. |
| 6. income | f. Very, very, very big. |
| 7. struggling | g. The money people get every month or year from working or from other things. |

Paragraph 2

- | | |
|----------------|--|
| 8. scheme | h. Been in a job or position before. |
| 9. former | i. Having very big and unfair differences because of money, job opportunities, chances in life, etc. |
| 10. inequality | j. Having no money and not being in a position to pay back money you owe. |
| 11. issue | k. A big plan for reaching a goal or for putting an idea into action. |
| 12. preventing | l. A time of big, big difficulty, trouble, or danger. |
| 13. bankrupt | m. Keeping something or stopping something from happening. |
| 14. crisis | n. An important topic or problem for debate or discussion. |

BEFORE READING / LISTENING

From <https://breakingnewsenglish.com/1712/171202-debt.html>

1. TRUE / FALSE: Read the headline. Guess if a-h below are true (T) or false (F).

- a. People are using credit cards a lot more often. **T / F**
- b. More young people are borrowing money. **T / F**
- c. A happiness fund could help up to 16 million people. **T / F**
- d. South Koreans with debts of less than \$9,000 could get help. **T / F**
- e. The National Happiness Fund began two years ago. **T / F**
- f. South Korea's current leader started the National Happiness Fund. **T / F**
- g. Lower-income families have the most debt in South Korea. **T / F**
- h. A newspaper said there was little chance of a debt crisis coming. **T / F**

2. SYNONYM MATCH:

Match the following synonyms. The words in **bold** are from the news article.

- | | |
|----------------------|-------------------|
| 1. taking out | a. assist |
| 2. huge | b. earnings |
| 3. help | c. project |
| 4. scheme | d. cut |
| 5. fresh | e. getting |
| 6. former | f. many |
| 7. reduce | g. new |
| 8. income | h. very, very big |
| 9. numerous | i. do something |
| 10. act | j. previous |

3. PHRASE MATCH: (Sometimes more than one choice is possible.)

- | | |
|--------------------------------------|------------------------------|
| 1. They owe a | a. lots of money |
| 2. South Korea is going to write | b. of debt |
| 3. More young people are borrowing | c. back debts |
| 4. help people to make a fresh | d. issue in South Korea |
| 5. Koreans who are struggling to pay | e. off the debts |
| 6. reduce growing | f. crisis coming |
| 7. Household debt is a big | g. start in life |
| 8. middle and higher- | h. inequality in the country |
| 9. going bankrupt under a mountain | i. lot of money |
| 10. there could be a big debt | j. income workers |

GAP FILL

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Many people around the world have a (1) _____ of debt. They owe a lot of money. They are using (2) _____ cards more and more. People are taking out loans to help them buy food. More young people are (3) _____ lots of money and have huge student (4) _____. One country is doing something to help people with debt. South Korea is going to write off the debts of as many as 1.6 million people. The government wants to help people on low (5) _____ who have money problems. It has a (6) _____ called the National Happiness Fund. It wants to help people to make a (7) _____ start in life, without money worries. South Koreans who are (8) _____ to pay back debts of less than \$9,000 could get help.

borrowing
struggling
lot
scheme
credit
loans
fresh
incomes

The National Happiness Fund started in 2013 to help the (9) _____ people in Korea with their debts. The scheme was a big promise of a (10) _____ South Korean president. He wanted to reduce growing (11) _____ in the country. Household debt is a big issue in South Korea. The Happiness Fund will help with this. However, there is (12) _____ a big problem with middle and higher-income workers. These people have (13) _____ of the debt in South Korea. The Korea Times newspaper said the government is, "preventing (14) _____ working families from going bankrupt under a (15) _____ of debt". It said the government needed to act soon because there could be a big debt (16) _____ coming.

former
mountain
poorest
most
crisis
still
inequality
numerous

LISTENING – Guess the answers. Listen to check.

From <https://breakingnewsenglish.com/1712/171202-debt.html>

- 1) Many people around the world have _____ debt
 - a. allot of
 - b. a lots of
 - c. all lot of
 - d. a lot of
- 2) People are taking out loans to help _____
 - a. them by food
 - b. them buy food
 - c. then buy food
 - d. then by food
- 3) More young people are borrowing lots of money and _____ loans
 - a. has huge student
 - b. have huge student
 - c. have huge students
 - d. has huge students
- 4) South Korea is going to _____ the debts
 - a. wry toff
 - b. write toff
 - c. write tough
 - d. write off
- 5) It wants to help people to make a fresh _____
 - a. start in life
 - b. starting life
 - c. starting in life
 - d. star tin life
- 6) The scheme was a big promise _____ South Korean president
 - a. of a firmer
 - b. of a former
 - c. of a for mar
 - d. of a fore mar
- 7) He wanted to reduce growing _____
 - a. in equality
 - b. inner quality
 - c. inequality
 - d. inner qualify
- 8) However, there is still a big problem with middle and _____ workers
 - a. high a income
 - b. higher in come
 - c. higher-income
 - d. high erring come
- 9) The Korea Times newspaper said the government is preventing _____ families
 - a. numerals working
 - b. numerous work in
 - c. none are us working
 - d. numerous working
- 10) the government needed to act soon because there could be a _____ coming
 - a. big debt cry sis
 - b. big dead crisis
 - c. big dead Christ is
 - d. big debt crisis

LISTENING – Listen and fill in the gaps

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Many people around the world have (1) _____ debt. They owe a lot of money. They are using credit cards (2) _____. People are taking out loans to help them buy food. More young people are borrowing lots of money (3) _____ student loans. One country is doing something to help people with debt. South Korea is going to write off the debts (4) _____ as 1.6 million people. The government wants to help people on low incomes who have money problems. It has a scheme called the National Happiness Fund. It wants to help people to make a (5) _____ life, without money worries. South Koreans who are struggling to pay back debts (6) _____ \$9,000 could get help.

The National Happiness Fund started in 2013 to help the poorest people in Korea with their debts. The scheme was a big promise (7) _____ South Korean president. He wanted to reduce growing inequality in the country. Household debt is (8) _____ in South Korea. The Happiness Fund will help with this. However, there is still a big problem (9) _____ higher-income workers. These people (10) _____ the debt in South Korea. The Korea Times newspaper said the government is, "preventing numerous working families from going bankrupt (11) _____ of debt". It said the government needed to act soon because there could be a (12) _____ coming.

COMPREHENSION QUESTIONS

From <https://breakingnewsenglish.com/1712/171202-debt.html>

1. What does the article say people owe a lot of?
2. What are people taking out loans to buy?
3. How many people might South Korea help with debt?
4. What is the name of the scheme that will help people with debt?
5. How much debt do people have to be struggling with to get help?
6. When did the scheme start?
7. What growing thing does the government want to help reduce?
8. What does the article say is a big issue in South Korea?
9. Who has the most debt in South Korea?
10. What big thing did a newspaper say might be coming?

MULTIPLE CHOICE - QUIZ

From <https://breakingnewsenglish.com/1712/171202-debt.html>

- 1) What does the article say people owe a lot of?
 - a) interest
 - b) money
 - c) thanks
 - d) gratitude
- 2) What are people taking out loans to buy?
 - a) smart phones
 - b) land
 - c) houses
 - d) food
- 3) How many people might South Korea help with debt?
 - a) 1.6 million
 - b) 16 million
 - c) 6 million
 - d) 16 million
- 4) What is the name of the scheme that will help people with debt?
 - a) National Happiness Plan
 - b) Debt Happiness Fund
 - c) National Happiness Fund
 - d) National Debt Plan
- 5) How much debt do people have to be struggling with to get help?
 - a) more than \$9,000
 - b) less than \$9,000
 - c) more than \$19,000
 - d) more than \$90,000
- 6) When did the scheme start?
 - a) 2014
 - b) 2011
 - c) 2013
 - d) 2015
- 7) What growing thing does the government want to help reduce?
 - a) the population
 - b) poverty
 - c) the government
 - d) inequality
- 8) What does the article say is a big issue in South Korea?
 - a) household debt
 - b) homelessness
 - c) poverty
 - d) smart phone use
- 9) Who has the most debt in South Korea?
 - a) middle and higher-income workers
 - b) the poorest people
 - c) business managers
 - d) teachers
- 10) What big thing did a newspaper say might be coming?
 - a) war
 - b) a big debt crisis
 - c) a new way of borrowing
 - d) winter

ROLE PLAY

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Role A – A New iPhone

You think a new iPhone is the worst thing to borrow money for. Tell the others three reasons why. Tell them why it isn't as bad to get a loan for their things. Also, tell the others which is the best of these to get a loan for (and why): clothes, education or starting a business.

Role B – Clothes

You think clothes is the worst thing to borrow money for. Tell the others three reasons why. Tell them why it isn't as bad to get a loan for their things. Also, tell the others which is the best of these to get a loan for (and why): a new iPhone, education or starting a business.

Role C – Education

You think education is the worst thing to borrow money for. Tell the others three reasons why. Tell them why it isn't as bad to get a loan for their things. Also, tell the others which is the best of these to get a loan for (and why): clothes, a new iPhone or starting a business.

Role D – Starting a Business

You think starting a business is the worst thing to borrow money for. Tell the others three reasons why. Tell them why it isn't as bad to get a loan for their things. Also, tell the others which is the best of these to get a loan for (and why): clothes, education or a new iPhone.

AFTER READING / LISTENING

From <https://breakingnewsenglish.com/1712/171202-debt.html>

1. WORD SEARCH: Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'debt' and 'money'.

debt	money
-------------	--------------

- 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">• owe• huge• 1.6• low• worries• less	<ul style="list-style-type: none">• 2013• former• issue• middle• going• coming
---	---

DEBT SURVEY

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Write five GOOD questions about debt 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.

DEBT DISCUSSION

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

1. What did you think when you read the headline?
2. What images are in your mind when you hear the word 'debt'?
3. What do you think of debt?
4. How much debt have you been in?
5. What can we do to stay out of debt?
6. Why do people get into debt?
7. What do you think of South Korea for helping people in debt?
8. What are the bad things about credit cards?
9. How can countries help poor people?
10. How would you like to make a fresh start in life?

South Korea government to help people in debt – 2nd December, 2017
Thousands more free lessons at breakingnewsenglish.com

DEBT DISCUSSION

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

11. Did you like reading this article? Why/not?
12. What do you think of when you hear the word 'money'?
13. What do you think about what you read?
14. How can countries focus more on people's happiness?
15. How much inequality is there in your country?
16. What advice do you have for people who are in debt?
17. Should borrowing money be more difficult?
18. What does debt do to families?
19. What would you take a loan out to buy?
20. What questions would you like to ask someone with a lot of debt?

DISCUSSION (Write your own questions)

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

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Copyright © breakingnewsenglish.com 2017

DISCUSSION (Write your own questions)

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

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

LANGUAGE - CLOZE

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Many people around the world have a (1) _____ of debt. They owe a lot of money. They are using credit cards more and (2) _____. People are taking out loans to help them buy food. More young people are borrowing lots of money and have (3) _____ student loans. One country is doing something to help people with debt. South Korea is going to write (4) _____ the debts of as many as 1.6 million people. The government wants to help people on low incomes who have money problems. It has a scheme (5) _____ the National Happiness Fund. It wants to help people to make a fresh start in life, without money worries. South Koreans who are struggling to pay (6) _____ debts of less than \$9,000 could get help.

The National Happiness Fund started in 2013 to help the poorest people in Korea (7) _____ their debts. The scheme was a big promise of a former South Korean president. He wanted to reduce (8) _____ inequality in the country. Household debt is a big issue in South Korea. The Happiness Fund will help with this. However, there is (9) _____ a big problem with middle and higher-income workers. These people have most of the debt in South Korea. The Korea Times newspaper said the government is, "preventing (10) _____ working families from going bankrupt (11) _____ a mountain of debt". It said the government needed to act soon because there could be a big debt crisis (12) _____.

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

- | | | | | |
|-----|-------------------|-------------|--------------|------------|
| 1. | (a) lots and lots | (b) lots | (c) loads | (d) lot |
| 2. | (a) much | (b) many | (c) most | (d) more |
| 3. | (a) hugely | (b) huge | (c) hugs | (d) hug |
| 4. | (a) on | (b) up | (c) off | (d) in |
| 5. | (a) called | (b) calling | (c) calls | (d) caller |
| 6. | (a) back | (b) backing | (c) backed | (d) backs |
| 7. | (a) within | (b) wither | (c) without | (d) with |
| 8. | (a) growing | (b) grows | (c) grew | (d) grower |
| 9. | (a) yet | (b) still | (c) by | (d) until |
| 10. | (a) numbered | (b) numeral | (c) numerous | (d) number |
| 11. | (a) of | (b) to | (c) under | (d) over |
| 12. | (a) came | (b) coming | (c) comes | (d) come |

SPELLING

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Paragraph 1

1. They ewo a lot of money
2. people are bornowgir lots of money
3. huge student laons
4. help people on low ecsmnio
5. a cmsehe called the National Happiness Fund
6. money srrwoie

Paragraph 2

7. help the peoorts people in Korea
8. a big ispmroe
9. crdeue growing inequality
10. a big ieuss in South Korea
11. going nktaurpb
12. a big debt irissc coming

PUT THE TEXT BACK TOGETHER

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Number these lines in the correct order.

- () there is still a big problem with middle and higher-income workers. These people have most of the debt in
- () to write off the debts of as many as 1.6 million people. The government wants to help people on low
- (**1**) Many people around the world have a lot of debt. They owe a lot of money. They are using credit cards more and
- () struggling to pay back debts of less than \$9,000 could get help.
- () inequality in the country. Household debt is a big issue in South Korea. The Happiness Fund will help with this. However,
- () more. People are taking out loans to help them buy food. More young people are borrowing lots of
- () incomes who have money problems. It has a scheme called the National Happiness Fund. It wants to help
- () money and have huge student loans. One country is doing something to help people with debt. South Korea is going
- () The National Happiness Fund started in 2013 to help the poorest people in Korea
- () government needed to act soon because there could be a big debt crisis coming.
- () families from going bankrupt under a mountain of debt". It said the
- () people to make a fresh start in life, without money worries. South Koreans who are
- () with their debts. The scheme was a big promise of a former South Korean president. He wanted to reduce growing
- () South Korea. The Korea Times newspaper said the government is, "preventing numerous working

PUT THE WORDS IN THE RIGHT ORDER

From <https://breakingnewsenglish.com/1712/171202-debt.html>

1. around debt lot have the People of a world .
2. are They more and more cards credit using .
3. them help loans taking People to out are .
4. fresh people start to in make life a Help .
5. back pay to Struggling \$9,000 than less of debts .
6. with poorest their people debts in Help Korea the .
7. to He wanted growing inequality reduce .
8. people the have debt most These of .
9. under mountain debt bankrupt a of Going .
10. be could There coming crisis debt big a .

CIRCLE THE CORRECT WORD (20 PAIRS)

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Many people around the world have a lot of *debit / debt*. They owe a lot of money. They are using credit *cards / card* more and more. People are taking out *loans / loan* to help them buy food. More young people are *borrowed / borrowing* lots of money and have huge student loans. One country is doing *something / anything* to help people with debt. South Korea is going to write off the debts of as *much / many* as 1.6 million people. The government wants to help people *on / by* low incomes who have money problems. It has a *scheme / scam* called the National Happiness Fund. It wants to help people to make a *freshly / fresh* start in life, without money worries. South Koreans who are struggling to pay *back / front* debts of less than \$9,000 could get help.

The National Happiness Fund started *in / at* 2013 to help the poorest people in Korea with their debts. The scheme was a big promise of a *farmer / former* South Korean president. He wanted to reduce *grow / growing* inequality in the country. Household debt is a big *tissue / issue* in South Korea. The Happiness Fund will *helpful / help* with this. However, there is still a big problem with middle and higher-income *workings / workers*. These people have *most / mist* of the debt in South Korea. The Korea Times newspaper said the government is, "preventing *numbers / numerous* working families from going bankrupt under a *mountain / iceberg* of debt". It said the government needed to act soon because there could be a big debt crisis *coming / come*.

Talk about the connection between each pair of words in italics, and why the correct word is correct.

INSERT THE VOWELS (a, e, i, o, u)

From <https://breakingnewsenglish.com/1712/171202-debt.html>

M_ny p__pl_ _r__nd th_ w_rld h_v_ _ l_t _f d_bt. Th_y
w _ l_t _f m_n_y. Th_y _r_ _s_ng cr_d_t c_rds m_r_
_nd m_r_. P__pl_ _r_ t_k_ng __t l__ns t_ h_lp th_m
b_y f__d. M_r_ y__ng p__pl_ _r_ b_rr_w_ng l_ts _f
m_n_y _nd h_v_ h_g_ st_d_nt l__ns. _n_ c__ntry _s
d__ng s_m_th_ng t_ h_lp p__pl_ w_th d_bt. S__th
K_r__ _s g__ng t_ wr_t -_ff th_ d_bts _f _s m_ny _s
1.6 m_ll__n p__pl_. Th_ g_v_rnm_nt w_nts t_ h_lp
p__pl_ _n l_w _nc_m_s wh_ h_v_ m_n_y pr_bl_ms. _t
h_s _sch_m_ c_ll_d th_ N_t__n_l H_pp_n_ss F_nd. _t
w_nts t_ h_lp p__pl_ t_ m_k_ _ fr_sh st_rt _n l_f_,
w_th__t m_n_y wr_r__s. S__th K_r__ns wh_ _r_
str_ggl_ng t_ p_y b_ck d_bts _f l_ss th_n \$9,000 c__ld
g_t h_lp.

Th_ N_t__n_l H_pp_n_ss F_nd st_rt_d _n 2013 t_ h_lp
th_ p__r_st p__pl_ _n K_r__ w_th th__r d_bts. Th_
sch_m_ w_s _b_g pr_m_s_ _f _f_rm_r S__th K_r__n
pr_s_d_nt. H_ w_nt_d t_ r_d_c_ gr_w_ng _n_q__l_ty
n th c__ntry. H__s_h_ld d_bt _s _b_g _ss__ _n
S__th K_r__. Th_ H_pp_n_ss F_nd w_ll h_lp w_th th_s.
H_w_v_r, th_r__s st_ll _b_g pr_bl_m w_th m_ddl__nd
h_gh_r-nc_m_ wr_k_rs. Th_s_ p__pl_ h_v_ m_st _f
th_ d_bt _n S__th K_r__. Th_ K_r__ T_m_s n_wsp_p_r
s__d th_ g_v_rnm_nt _s, "pr_v_nt_ng n_m_r__s
w_rk_ng f_m_l__s fr_m g__ng b_nkr_pt _nd_r _
m__nt__n _f d_bt". _t s__d th_ g_v_rnm_nt n__d_d t_
_ct s__n b_c__s th_r_ c__ld b_ _b_g d_bt cr_s_s
c_m_ng.

PUNCTUATE THE TEXT AND ADD CAPITALS

From <https://breakingnewsenglish.com/1712/171202-debt.html>

many people around the world have a lot of debt they owe a lot of money they are using credit cards more and more people are taking out loans to help them buy food more young people are borrowing lots of money and have huge student loans one country is doing something to help people with debt south korea is going to write off the debts of as many as 16 million people the government wants to help people on low incomes who have money problems it has a scheme called the national happiness fund it wants to help people to make a fresh start in life without money worries south koreans who are struggling to pay back debts of less than \$9000 could get help

the national happiness fund started in 2013 to help the poorest people in korea with their debts the scheme was a big promise of a former south korean president he wanted to reduce growing inequality in the country household debt is a big issue in south korea the happiness fund will help with this however there is still a big problem with middle and higher-income workers these people have most of the debt in south korea the korea times newspaper said the government is "preventing numerous working families from going bankrupt under a mountain of debt" it said the government needed to act soon because there could be a big debt crisis coming

PUT A SLASH (/) WHERE THE SPACES ARE

From <https://breakingnewsenglish.com/1712/171202-debt.html>

Many people around the world have a lot of debt. They owe a lot of money. They are using credit cards more and more. People are taking out loans to help them buy food. More young people are borrowing lots of money and have huge student loans. One country is doing something to help people with debt. South Korea is going to write off the debts of as many as 1.6 million people. The government wants to help people on low incomes who have money problems. It has a scheme called the National Happiness Fund. It wants to help people to make a fresh start in life, without money worries. South Koreans who are struggling to pay back debts of less than \$9,000 could get help. The National Happiness Fund started in 2013 to help the poorest people in Korea with their debts. The scheme was a big promise of a former South Korean president. He wanted to reduce growing inequality in the country. Household debt is a big issue in South Korea. The Happiness Fund will help with this. However, there is still a big problem with middle and higher-income workers. These people have most of the debt in South Korea. The Korea Times newspaper said the government is "preventing numerous working families from going bankrupt under a mountain of debt". It said the government needed to act soon because there could be a big debt crisis coming.

ACADEMIC WRITING

From <https://breakingnewsenglish.com/1712/171202-debt.html>

How big a problem is debt? Discuss three ways to stay away from debt.

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 this news story. Share what you discover with your partner(s) in the next lesson.

3. DEBT: Make a poster about debt. Show your work to your classmates in the next lesson. Did you all have similar things?

4. NO DEBT: Write a magazine article about people not being able to borrow money and get into debt. Include imaginary interviews with people who are for and against this.

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. WHAT HAPPENED NEXT? Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

6. LETTER: Write a letter to an expert on debt. Ask him/her three questions about it. Give him/her three of your ideas on how we can avoid getting into debt. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

VOCABULARY (p.4)

1. c 2. e 3. d 4. a 5. f 6. g 7. b
8. k 9. h 10. i 11. n 12. m 13. j 14. l

TRUE / FALSE (p.5)

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

SYNONYM MATCH (p.5)

- | | |
|---------------|-------------------|
| 1. taking out | a. getting |
| 2. huge | b. very, very big |
| 3. help | c. assist |
| 4. scheme | d. project |
| 5. fresh | e. new |
| 6. former | f. previous |
| 7. reduce | g. cut |
| 8. income | h. earnings |
| 9. numerous | i. many |
| 10. act | j. do something |

COMPREHENSION QUESTIONS (p.9)

1. Money
2. Food
3. 1.6 million
4. National Happiness Fund
5. Less than \$9,000
6. 2013
7. Inequality
8. Debt
9. Middle and higher-income workers
10. A big debt crisis

MULTIPLE CHOICE - QUIZ (p.10)

1. b 2. d 3. a 4. c 5. b 6. c 7. d 8. a 9. a 10. b

ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.
(It's good for your English ;-)