

**What's new?**

- Subject:** Money  
**Language:** Modals of certainty and uncertainty: *will* and *might*; *too* and *enough* (WB)  
**Functions:** LB 19 Using telephone banking  
 LB 20 Expressing certainty and uncertainty

**1 The BIG question: HOW HONEST ARE YOU?**

The theme of this unit is money and the question of honesty in particular situations. ***The BIG Question*** is: How honest are you? Does honesty depend on the situation? How important is money?

**Picture / background information**

The information in the **FACT** box is from a survey entitled *Mapping Britain's Moral Values*, Nestlé Family Monitor 8, March 2000. For a summary see: [www.mori.com/polls/1999/nfm7.shtml](http://www.mori.com/polls/1999/nfm7.shtml)

- Write this saying on the board: *Money makes the world go around*. Ask: What does this saying mean? (eg We need money to live; money is important etc.). Is it true? How important is money? Can we live without it?
- Read out ***The BIG Question*** and check that students understand the word 'honest'.
- Read through the **FACT** box with the class. Draw attention to the two different statistics. Ask: Why do young people think honesty is less important? What do you think? Do you think honesty is the most important quality?

**2 FOCUS ON...****Words****Picture / background information**

Banking in the UK:

[www.qck.com/banking.html?searchsite=businessdata&sourcekey=banking](http://www.qck.com/banking.html?searchsite=businessdata&sourcekey=banking)

Banking in the USA:

[www.foreignborn.com/self-help/banking/index.htm](http://www.foreignborn.com/self-help/banking/index.htm)

Most high-street banks provide 24-hour telephone and internet banking.

**2 A**

- Ask students a general question to get an overview of how familiar they are with banks and banking services: Do you use banks?
- Look at the banking words with students. Look at the example together and do the next word as another example together.
- Students match the rest of the words with the definitions.
- Check the answers.

**2 FOCUS ON... Words A****Answers**

1 e 2 c 3 a 4 f 5 b 6 d

- Ask students: Do you have a bank account? (If so ...) Do you use cashpoints? How do you check your bank balance?

**2 B**

- Ask students: When are the banks open in your country? Is telephone banking popular? What do you have to tell the bank assistant when you use telephone banking?
- Look at the dialogue in **LB 19** with students. Ask two students to read it out to the class. Ask: What does the bank assistant ask the customer so she can check he really is that person? (his mother's maiden name); How much is his bank balance?
- Students read the dialogue with a partner.
- Students role-play a new dialogue using their own information. First they should invent a bank account number and a bank balance. Students take it in turns to play the customer. The bank assistant should note down the information.
- Ask one or two pairs to act out their dialogue in front of the class. Check that other students in the class can spell their name correctly. Revise the alphabet if necessary.

## 2 C

- Look at the pictures with the class. Ask: What can you see in the pictures?

**Picture 1:** a woman with a dog is sitting on the street in a town; she's playing a flute; there's a bowl in front of her; she wants money

**Picture 2:** a girl is talking to her mum; behind her back she is holding a purse; she's taking some money out of the purse

**Picture 3:** there's a pig / a piggy bank with some money in it

- Read out words 1–8 in the box. Ask students to choose the correct word for each picture. Students answer orally.

## 2 FOCUS ON... Words C

## Answers

**Picture 1:** beg **Picture 2:** steal **Picture 3:** save

- Ask: In picture 1, the girl is playing music. Is that begging? Do people beg for money in your town / area? How do you feel about that? What about picture 2? Is it wrong to take money from your parents? Is this really stealing? Picture 3: Is it a good idea to save money like this? What other ways are there to save money?
- Check the meaning of the other words in the box.

## 2 D

- Students read the sentences and complete them with the correct words from exercise C.
- Check the answers.

## 2 FOCUS ON... Words D

## Answers

a) invest b) win c) spend d) earn e) borrow

- Ask: Do you think it's a good idea to play the lottery? Do you know anybody who has won a lot of money in a lottery?

## 2 E

- Read through the questions with the class and check that students understand them. As money can be a sensitive issue, give students the option not to answer questions if they wish. Teach them the phrase 'No comment' but point out this isn't just an excuse for laziness!
- Students work in pairs and ask and answer the questions.

- Ask the class who has a job. Find out what the jobs are and how many hours they work. Ask where other students get their money from.

## 2 FOCUS ON...

## Ideas

- Read the questions out and check that students understand them.
- Students work in pairs and discuss the questions.
- Discuss the questions briefly with the class.

## 3 READING

CD 2 (Red) track 13, page 55 SB

## Picture / background information

The two photos show people using cashpoints. These are called ATMs (Automatic Teller Machines in Australia). Cashpoint fraud is a big problem in many countries, with organised gangs using skimming devices on machines which copy card details and also tiny cameras which record PIN numbers.

[www.genesisgroupuk.com/news/index.shtml](http://www.genesisgroupuk.com/news/index.shtml)

[www.proximalconsulting.com](http://www.proximalconsulting.com)

The articles in this section concern cases where people receive 'free' money from cashpoints by chance. The names of places and people have been changed in the articles, but both stories are true cases. See: [www.telegraph.co.uk/news/main.jhtml?xml=/news/2003/01/16/ncash16.xml](http://www.telegraph.co.uk/news/main.jhtml?xml=/news/2003/01/16/ncash16.xml)

[www.washtimes.com/upi-breaking/20040428-124811-9774r.htm](http://www.washtimes.com/upi-breaking/20040428-124811-9774r.htm)

## 3 A

- Look at the photos and article headings with the class. Ask students: What do you think the articles are about? Elicit ideas.
- Read out the task. Ask students to read the articles quickly to answer the questions. Remind them they are reading only for this general information; they shouldn't worry about details at this stage.
- Check the answers.

## 3 READING A

## Answers

In both articles cashpoints make mistakes and give people 'free money'.

The first story has a happy ending.

**3 B**

- Read through the sentences with the class and check students understand them.
- Students read the articles again and answer the questions. Check the answers.

**3 READING B****Answers**

1 B 2 2 3 1 4 B 5 1 6 2

**3 C**

- Read out the questions and check students understand them.
- Students work in pairs and discuss the questions.
- Discuss the questions with the class. What is the opinion of the majority?

**Optional activity: Cashpoint fraud**

- Discuss the problems of cashpoint fraud and security with the class. Help them if necessary or ask students to research the topic for homework (also in their own language).
- Students work with a partner or a small group and make a security poster to be put up near a cashpoint, warning people of the dangers of credit card fraud. For example:
  - *Be careful when you put in your PIN number: don't let people watch you.*
  - *There might be a camera in the machine. Look at it carefully.*
  - *Does the machine have an extra part? Don't use it!*
  - *Make sure you get your card back!*
  - *Put your money away carefully.*
- Students look at each other's posters. Who has the most effective ideas?

**4 LANGUAGE: Modals of certainty and uncertainty**  
*will and might***4 A**

- Look at the use of the modals *might* and *will*. Tell students that *might* and *will* can both be used to talk about predictions for the future. Read out the examples and ask students to find them in context in the text.
- Read out each question in turn and make sure the words *certain* and *uncertain* are clear. Students answer orally.

- Ask: Which modal verb do we use when we are certain about a future action? (*will*) Which modal verb indicates uncertainty? (*might*)

**4 LANGUAGE A****Answers**

- 1 Many of their neighbours *will* join them there.
- 2 It *might* be your lucky day.

**4 B**

- Look at the form of the modals with the class. First look at the examples in **A** again and ask: What type of verbs comes after *might* and *will*? Prompt students if necessary.
- Ask: What other modal verbs do you know? (eg *can*, *should*). Ask for examples and write them on the board. Point out that all these modals are also followed by the infinitive without *to*.
- Ask students what the negative and question forms of *will* and the modals on the board are (eg *can't*, *can I*; *shouldn't*, *should I*). Elicit or point out that we don't use 'do' to form these negatives and question forms.
- Ask: What are the negative and interrogative forms of *might*? Students answer using the 'rule' to help them and then find examples in the text.

**4 LANGUAGE B****Answers**

The infinitive without *to* comes after *might* and *will*.  
Negative and interrogative forms of *might*: might not (mightn't); Might I / you / he, etc.?  
*Examples:*  
The bank might not notice the mistake.  
Might you do the same thing?

- Refer students to the explanation about *might* and *will* in Workbook Unit 12. They can read the explanation and do the exercises in class or for homework.
- The Workbook also contains an extra grammar point: *too* and *enough*. Students can read the explanation and do the exercise at home or you can deal with this point in class.

**5 LISTEN IN**

CD 1 (Blue) track 18, page 56 SB

**5 A**

- Read out the question and discuss it with the class. Ask students to give reasons for their answers.

## 5 B

- Look at the quiz with the class. Make sure students understand the questions. Check, for example, *change* in question 3 and *immediately* in question 5.
- Students work in pairs. One student reads out the question and notes his / her partner's answers. The other student answers the questions. Then they swap roles.

## 5 C

- Tell students they are going to listen to Leanne and Kirsty doing the honesty quiz. Play the CD. Students listen and tick the correct answers for Leanne.
- Play the CD again. Students listen and check their answers.
- Check the answers with the class.

## 5 LISTEN IN C

## Answers

1 b 2 a 3 a 4 b 5 a

## 5 D

- Ask students to compare their answers with Leanne's. Go through each question and discuss if students agreed or disagreed with Leanne and why.
- Say: Leanne had three a)'s and two b)'s. The magazine said: 'You're quite honest – but only in some situations. Remember: taking something that isn't yours is always stealing.' Do you agree?
- Ask students to count up their partner's a)'s and b)'s. Ask students to put their hands up for their score and read out the relevant part of the key below. Ask students if they think the key fits. If not, ask them to write a new one.

## 5 LISTEN IN QUIZ

## Answers

- 5 a)'s and 0 b)'s: Wow, congratulations! Honesty must be your middle name! (But are you sure you answered truthfully??)
- 4 a)'s and 1 b)': Good, you're an honest person – but not 100%. Why did you make a mistake?
- 3 a)'s and 2 b)'s: You're quite honest – but only in some situations.

Remember: taking something that isn't yours is always stealing.

2 a)'s and 3 b)'s:

Oh, dear! Didn't your parents teach you right and wrong?

1 a) and 4 b)'s:

Terrible! Haven't you heard of honesty?

0 a)'s and 5 b)'s:

Sorry, but you're a thief!

## Optional project: A new class quiz

- Students work with a partner and write another quiz question about honesty, similar to the ones used in the honesty quiz.
- Students test their questions on another pair.
- Students report back to the class about the other pair's question. Put the five best questions together as a new quiz.
- Students write the key for the quiz. They can work in pairs or groups and write one part of the key each.
- Make copies of the quiz and ask students to do it. Alternatively, the quiz can be given to another class.

## 6 YOUR TURN TO SPEAK

## A Role play

- Read the task with the class and make sure students understand it.
- Divide the class into pairs. Students decide who is the 'friend'.
- Students do their role play. They can swap roles and do the role play again.
- Ask for volunteers to act out their role play in front of the class.
- With the class, discuss the advice that students gave their friend.

## B Conversation

- Read the task with the class.
- Go through the phrases in **LB 20** with the class. Make sure that the level of certainty of each expression is clear (eg *probably* is less certain than *definitely / certainly*).
- Divide the class into pairs. Students discuss the questions.
- Ask some students to report back to the class.
- To consolidate the language used in this activity, do the exercise in **LB 20** with the class. Students ask and answer the questions orally in pairs and

note down their partner's answers. Alternatively, ask students to review the phrases in **LB 20** at home and write their answers for homework. They can then compare their answers with a partner in the next lesson.

## 7 YOUR TOPIC

- Read out the points learners have to prepare to speak about and check that the points are clear.
- This presentation should be done in groups as the content is quite challenging. Divide students into small groups. In their groups, students brainstorm ideas and make notes for each point.
- Students decide who is going to present each point.
- Each group presents its talk to another group. Encourage students to ask and answer questions.
- Ask each group to briefly report back to the class about the other group's presentation.

## 8 MATHS in English

Page 57 SB

### Picture / background information

The **dollar (\$)**, made up of 100 cents, is the currency of the USA. The dollar is the most important reserve currency in the world (held by governments and used for buying products on the global market such as oil and gold) because of the size of the US economy (although the euro is becoming increasingly important as a reserve currency). The dollar can be used in many countries as payment in shops or hotels. There are coins for 1 cent to \$1. Many coins have common names: 5 cents is a 'nickel', ten cents is a 'dime', 25 cents a 'quarter' and one dollar is a 'buck'. Banknotes are from \$1 to \$100 and show the pictures of US presidents.

Ecuador replaced its currency (the sucre) with the US dollar in 2000. In Panama the US dollar is the official paper currency; the country does have its own currency (the balboa) but it is only used for coins.

[en.wikipedia.org/wiki/Dollar](http://en.wikipedia.org/wiki/Dollar)  
[www.secretservice.gov/money\\_history.shtml](http://www.secretservice.gov/money_history.shtml)  
[www.bep.treas.gov/section.cfm/4](http://www.bep.treas.gov/section.cfm/4)

The **euro (€)**, made up of 100 cent, is the common currency of the Eurozone. It came into being as part of the European Economic and Monetary Union, as agreed in the 1992 Maastricht Treaty. The euro is administered by the European System of Central Banks

that is the European Central Bank (ECB) in Frankfurt and the banks of the member states. The ECB is responsible for monetary policy and the banks of the member states for printing and minting the notes and coins. Coins have the same design on the side that shows the value and a different design on the national side: this shows the national monarch or a national symbol. Notes have the same design on both sides. There are coins for one cent to €2; banknotes are €5 to €500. The official plural forms are *euro* and *cent*, but the plurals *euros* and *cents* are also sometimes used in spoken and written language.

[en.wikipedia.org/wiki/Euro#Towards\\_a\\_multi-cultural\\_name\\_for\\_the\\_currency](http://en.wikipedia.org/wiki/Euro#Towards_a_multi-cultural_name_for_the_currency)  
[www.ecb.int/bc/html/index.en.html](http://www.ecb.int/bc/html/index.en.html)

**Yen (¥)** has been the official currency of Japan since 1871. It was formerly divided into Sen and Rin but these have not been used since 1954. There are coins for ¥1–¥500 yen; banknotes are from ¥1,000 to ¥10,000.

[en.wikipedia.org/wiki/Japanese\\_yen](http://en.wikipedia.org/wiki/Japanese_yen)  
[www.boj.or.jp/en/money/money\\_f.htm](http://www.boj.or.jp/en/money/money_f.htm)

**Pound sterling (£)** is the currency of the United Kingdom. The name comes from the fact that the pound was originally the value of one pound weight of sterling silver. It is still called the Pound Sterling and it dates back over 900 years as the only currency of England. For most of that period it was divided into 12 shillings and 240 pence. Decimalisation of the pound (transfer to a decimal system) took place in 1971. Shillings disappeared and there are 100 pence (generally known as 'p') to the £. The pound is used in England, Wales, Scotland and Northern Ireland. In Scotland and Northern Ireland banks print their own banknotes and they have a different design to English banknotes. There are coins from 1p to £2 and notes from £5 to £50.

[en.wikipedia.org/wiki/Pound\\_Sterling](http://en.wikipedia.org/wiki/Pound_Sterling)  
[www.bankofengland.co.uk/banknotes/index.htm](http://www.bankofengland.co.uk/banknotes/index.htm)

### 8 A 1

- Look at the title of the page and the photos with the class. Ask: What is foreign exchange? (changing money from one country into another country's money). Explain that the word for a country's money is *currency*. Ask: What is the currency of our / your country? What are the most important currencies in the world? (dollar, yen, euro)

- Refer students to the photos. Ask: What is the value of each note? Make sure that students use the plural forms correctly: euro (see above) / yen / dollars / pounds.
- Ask students if they know what the smaller units of currency are for each country. For example, one euro is a hundred ...? (euro / cent; yen: no smaller units any more; dollar / cents; pound / pence – one penny).

**8 MATHS in English A 1****Answers**

one hundred euro; fifty euro, five euro  
 one thousand yen  
 fifty dollars, ten dollars  
 ten pounds

**8 A 2**

- Ask students: What countries use the currencies in the photos? Discuss each currency individually.
- Depending on your students' interests and experience, you might like to give them, or elicit from them, more information about the currencies, for example, the history of the euro, the importance of the dollar or slang names for US coins (see **Background information**).

**8 MATHS in English A 2****Answers**

€: (16 members, 2006–2009): Austria, Belgium, Cyprus, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain. ¥: Japan; \$: USA; £: UK

**8 B**

- In this exercise students practise using a foreign exchange chart and find out (approximate) exchange rates. Look at the foreign exchange chart with the class. Explain that this is an example of a chart showing foreign exchange rates (how much money you can get for the same amount in another currency) and that the rates are NOT current.
- Do the first question with the class as an example. First look at the formulation and explain that this means 'How many yen can you get for one US dollar?' Ask students to find the column in the chart with the heading *US dollar* and then move down the column until they find *yen*. The figure shown is the equivalent to \$1.

- Students work individually or with a partner and do the remaining questions.
- Check the answers.

**8 MATHS in English B****Answers**

(according to the chart – today's exchange rate may be different)

1 100.511                      2 1.1033                      3 1.3323

**8 C**

- In this exercise students practise calculations using foreign exchange rates. Look at the foreign exchange chart again with the class. Ask students to find the column in the chart with the heading *Euro* and find out the exchange rate for pounds (0.9061. Write £5 X €0.9061 on the board and ask students to calculate it. The answer is £4.5305 (rounded down £4.53). Make sure that the process is clear. Repeat if necessary.
- Students work individually or with a partner and do the remaining questions.
- Check the answers.

**8 MATHS in English C****Answers**

(according to the chart – today's exchange rate may be different)

1 £4.5305                      2 ¥5025.5                      3 \$147.00

**8 D**

- Read out the questions in turn and discuss them with the class. Check the exchange rate of your currency against the dollar before the class or ask students to find this out for homework. If your currency is in the chart on page 57, compare the current rate against the dollar to the example rate in the chart.

**Optional project: Planning a holiday**

Students work in small groups. They should imagine they are going on holiday together and need to work out how much money they need. They should:

- choose a holiday destination and decide how long their holiday will be;
- find out the currency of their holiday country, if prices are generally high or low, (they could also find out the VAT rate for that country) and the foreign exchange rate;

- calculate how much money they will need for food and general spending money and calculate how much foreign currency they might need.

Each group should choose one student to present their ideas to the class.

## 9 PORTFOLIO WRITING

- Read out the task and check that students have understood it. Again, as money might be a sensitive issue with students, emphasise that the essays are only for your eyes.
- Write the title of the essay on the board: *Are you good with money?* Work out a possible paragraph plan with students: look at the questions asked and elicit examples for the content of each paragraph. For example:
  - Paragraph 1:** where you get your money (parents, job etc) and how often; if you think this amount is enough or not.
  - Paragraph 2:** what you spend money on, how much you save and how.
  - Paragraph 3:** if you think you are good with money; how your situation might change in the future / what you hope will change in the future.
- Elicit from students phrases to express opinion. Remind students to use these in their final paragraph.
- Students write their essay in class or for homework.
- Take in the essays and check them. Give individual feedback either in written form or orally.

## 10 *Your answer*

- Finish the unit with a final whole class discussion of **The BIG Question:** *How honest are you?* (if you think the question can produce further discussion). Otherwise, ask several students to quickly sum up their own opinion.
- Refer students to the Workbook Unit 12 activities.

### Last word

- After doing the workbook activities, students evaluate their performance in the three areas. Check if any students feel they need extra practice in any area.

## WORKBOOK answers

Pages 28–29 WB

### 1 Language: modals of certainty and uncertainty: *will and might*

1 A

- 1 won't      2 might      3 might not / mightn't  
 4 will / 'll    5 won't      6 might not  
 7 will / 'll    8 might

1 B

(Example answer)

I'll definitely buy lots of new clothes. And I'll definitely give my parents some money.

I might buy my own house. And I might go on a really nice holiday.

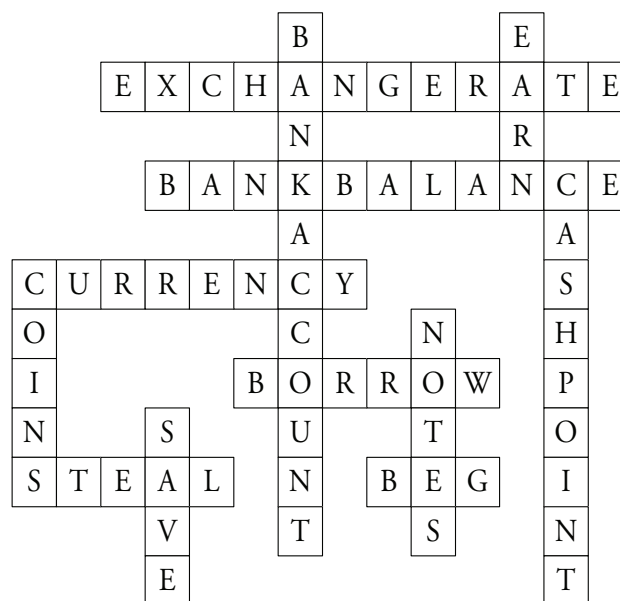
1 C

- 1 good enough    2 too generous    3 enough money  
 4 too many

### 2 Vocabulary

2 A

- 1 bank account    2 earn            3 exchange rate  
 4 bank balance    5 cashpoint      6 currency  
 7 note              8 borrow         9 save  
 10 steal             11 beg



**3 Connections****3 A**

1 from    2 on    3 in    4 for    5 into

**3 B**

1 dishonest    2 lend    3 poor    4 strong

**4 Use of English**

1 The company is looking for *investors*.

2 The bank *might* close down.

3 The assistant gave me £20 change *instead of* £10.

4 The bank's opening hours aren't *long enough*.

5 The customers were very *surprised*.

**5 Portfolio Writing**

(*Individual answers*)