

5.2 It's all about the money

GOALS ■ Talk about money ■ Talk about quantity

Vocabulary & Speaking money

- 1 Work with a partner and discuss the difference between these words.

wallet/purse/bag ticket/receipt/bill
credit card/note/coin

- 2a Work with a partner. Match questions 1–8 to answers a–h. Check the meaning of any words in **bold** that you don't know.

- Do you know how much money is in your **bank account**?
 - Have you ever **borrowed** a large **amount** of money?
 - Have you **lent** money to someone in the last month?
 - What do you most hate **spending** money on?
 - What kind of things do you pay for with **cash**?
 - What's in your wallet/purse at the moment?
 - What would you like to buy but can't **afford** right now?
 - What do you have to **pay for** every month?
 - Two credit cards, one or two notes, some **change** and lots of receipts.
 - No, because I don't like being **in debt**.
 - A new car. I'm **saving up** for one.
 - The **rent** for my flat and my phone bill.
 - My bus ticket, coffee from a machine, that kind of thing.
 - Yes, a friend and she still **owes** me £20!
 - Yes, I check my **balance** regularly.
 - Dentist bills and clothes for work!
- b Ask and answer the questions above with your partner.

Grammar & Reading quantifiers

- 3 Work with a partner. You are going to read an article about living in a 'cashless society' (a society without cash). What disadvantages of cash can you think of?
- 4 Read the article. How many of your ideas from exercise 3 are mentioned?

The end of money?

In 1661, Sweden became the first European country to use bank notes. Now it could be one of the first countries to stop using cash. In most Swedish cities, buses don't take any cash. Instead you pay for your ticket by card or mobile phone before you get on. Some businesses only take cards and there are banks which don't deal with any notes or coins.

In a cashless society you don't need to worry about having enough change for the bus. That's great if you don't like carrying too many coins in your pocket. A society without cash is also safer. Statistics show that since the decrease in the cash economy, there isn't as much crime in Sweden: the number of bank robberies dropped from 110 in 2008 to only 16 in 2011.

However, not all Swedes like the idea. Elderly people, who may need some help with the technology, say their lives are now harder. Small businesses are also unhappy because they have to pay a little money to the bank each time somebody pays them using a card.

It's not just richer countries that are becoming cashless.

Many countries in the developing world have found that mobile phones are perfect for transferring money. For example, in Kenya, only a few people (under 20%) have a bank account. On the other hand, lots of Kenyans (over 95%) have a mobile phone. Now, with a mobile banking system called M-Pesa, people can use credit on their phones to pay for things in shops, pay their bills and their children's school fees, and receive their salary.

People save a lot of time as they no longer need to travel long distances to pay a bill. Also, they no longer need to carry too much cash so there is less danger of robbery. Kenya has led a revolution in mobile banking and other developing countries have followed its example.

Would *you* like to live in a cashless society? Does it offer enough benefits? Leave your comments [here](#).

■ **robbery** the crime of taking money from a bank, shop, etc. or person



- 5 Work with a partner and answer the questions.
- 1 What is the significance of these numbers?
1661 110 16 20% 95%
 - 2 Which two groups of people in Sweden do not agree with a cashless society? Why not?
 - 3 What are the benefits of paying with a mobile phone in Kenya?
 - 4 What about you? Would you like to live in a cashless society?
- 6 Look at the words and phrases for describing quantity. Read the article again and find examples of nouns for each one.

Quantifiers + plural countable nouns	Quantifiers + uncountable nouns
too many ¹ <u>coins</u>	too much ² _____
many ³ _____	much ⁴ _____
a lot of/lots of ⁵ _____	a lot of/lots of ⁶ _____
a few ⁷ _____	a little ⁸ _____
some ⁹ _____	some ¹⁰ _____
any ¹¹ _____	any ¹² _____
enough ¹³ _____	enough ¹⁴ _____

- 7 Read the Grammar focus box and choose the correct option to complete the rules.

GRAMMAR FOCUS quantifiers

- We use quantifiers before a noun to talk about how much of something there is.
- We usually use ¹ **some** / **any** in positive sentences and ² **some** / **any** in negative sentences and questions.
Some businesses only take cards.
Buses don't take any cash.
- We ³ **can** / **can't** use *a lot of/lots of*, *some*, *any* and *enough* with both countable and uncountable nouns.
a lot of Kenyans *lots of money*
- *A few* and *a little* = a ⁴ **small** / **large** amount or number.
Only a few people (under 20%) have a bank account.
- *Too much* or *too many* = 'more than is necessary'. They have a ⁵ **positive** / **negative** meaning.
I don't like carrying too many coins.
- *Enough* = 'all that is necessary'. It has a ⁶ **positive** / **negative** meaning.
Does it offer enough benefits?

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- 8a Choose the correct word or phrase to complete the readers' comments on the article.

The end of money?

Your comments

■ **Angelo** Last year I got into ¹ *a lot of / many* debt because I spent too ² *much / little* money on credit cards. Now, when I go out I just take ³ *enough / much* cash for what I need. I've saved ⁴ *a lot of / any* money this way. In a cashless society too ⁵ *much / many* people would get into debt. It would be a disaster.
13 hours ago

■ **Johan** We need to carry ⁶ *some / much* cash so we can do things like give ⁷ *a few / any* coins to street performers. Also, cash teaches children ⁸ *some / much* important lessons about the value of money.
11 hours ago

■ **Audrey** I don't see ⁹ *some / any* practical reasons why we need cash. It costs the government ¹⁰ *a lot of / enough* money to produce it and ¹¹ *many / any* criminals benefit from the cash economy. By the way, I am 85, and I don't have ¹² *any / too much* problems using modern technology, thank you.
10 hours ago

- b Who do you agree with most?

- 9a Write four sentences about yourself using the table.

I (don't)	pay (for)	a lot of/lots of	bills
	have	(too) many	change to homeless people
	give	(too) much	money every month
	save	a few	credit cards
	carry	a little	cash
	spend	any	money on clothes and shoes
		enough	

- b Work in small groups and compare your sentences.

- 10a **TASK** Work with a partner. Prepare a survey on your classmates' spending habits. Use the questions below and add three more of your own.

- 1 What do you spend most of your money on?
- 2 What do you really enjoy spending money on?
- 3 Do you prefer shopping alone or with other people?

- b Interview other members of the class. Then work with your partner and prepare to report the results back to the class.

- All of us ... • A lot of us ... • Some of us ...
- A few of us ... • None of us ...

- c Present your survey results to the class.