

Language for ...

using money when travelling

Age: Adult

Level: Intermediate

Time: 45–60 minutes

Language focus: vocabulary associated with money, especially when travelling or working and studying abroad

Skills: reading, speaking

Materials: text + worksheet exercises

Aims: to provide students with language to discuss money when travelling



What are red words?

Ninety per cent of the time, speakers of English use just 7,500 words in speech and writing. These words appear in the Macmillan Dictionary in red, and are graded with stars. One-star words are frequent, two-star words are more frequent and three-star words are the most frequent. 'Language for' lessons are based on red words and encourage students to improve their English through communicative tasks using collocation and commonly used phrases.

- 1 As preparation for the lesson, ask students to make a list of all the verbs they know that go with the word *money*. Give one example first, e.g. *spend money*. Give them a few minutes to work with a partner and think of examples. Then elicit suggestions from the class and make a list on the board.



Teaching Tip: A lot of verbs collocate with the word *money*. For example, *spend, save, earn, waste, lose, invest, steal, lend, borrow, withdraw, inherit, owe, raise*. One way to help students store and remember collocations is to produce a 'mind map' with the key word (in this case *money*) at the centre and the verbs in a circle around it. Using colours in the 'mind map' can also enhance memory.

- 2 Make a copy of the worksheet for each student.
- 3 Start the lesson by asking students to work in pairs and ask and answer the three questions. Then get them to report their partner's answers to the whole class.
- 4 Point out that there is more than one possible word that can follow 'bank' but only one solution for all four words. Ask students to work individually and to compare their answers in pairs, before checking the answers with the whole class.
- 5 Tell students that they're going to read a text about money, giving advice for people travelling abroad. Ask them to read the sentences in exercise 2a and choose the best word in each case. Ask them to compare their answers in pairs. Then have them read the text to check their answers. They should be able to find all the answers in context but check briefly with the whole class that they all have the correct answers.
- 6 Before they begin exercise 2b, ask students to work in pairs and, without looking at the text, predict what words might go in the gaps. Listen to their ideas as a class but do not correct them at this stage. Then ask them to read the text again to check their answers.
- 7 Ask students to carefully read the sentences in exercise 3a and then work in pairs to complete the exercise. Encourage them to first complete any answers they immediately know so that they can be eliminated. Check the answers as a class.
- 8 Exercise 3b uses words first encountered in the previous exercises. Ask students to work individually to complete the exercise and then compare their answers in pairs. Check answers with the whole class.

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- 9** Exercise 3c focuses on some common verb-noun collocations in this context. This exercise can be done individually. Check answers with the whole class.
- 10** Divide students into pairs for exercise 4. Tell them to read the questions and each note down some ideas for the responses. Remind them to look back at the words and phrases featured in earlier exercises, as well as any suggestions given in exercise 4. Ask them to take turns in asking the friend's questions and responding to them.
- 11** As a wind-up activity, ask students to discuss the statement in exercise 5 in pairs, and then share their thoughts with the class. You could take a vote at the end.

- b**
1. London
 2. Diner's Club
 3. Tipping
 4. £7
 5. debit card (bankcard)
 6. Australia (and some in the UK)
 7. denomination
 8. back

- 3a**
- | | |
|------|------|
| 1. f | 5. c |
| 2. h | 6. g |
| 3. a | 7. e |
| 4. d | 8. b |

- b**
- | | |
|---------------|--------------|
| 1. tipping | 5. cashpoint |
| 2. coins | 6. change |
| 3. exchange | 7. valuables |
| 4. commission | 8. PIN |

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

4,5 students' own answers

Answer key:

- 1**
1. credit card
 2. money transfer
 3. bank account
 4. cash machine
- 2a**
1. exchange
 2. commission
 3. small change
 4. identification
 5. banknotes
 6. currency
 7. change
 8. account

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1 Warmer

Ask and answer the following questions with a partner:

- How much cash do you usually carry with you?
- What is the largest denomination banknote in your country?
- How many bankcards (debit cards) or credit cards do you have?



Match the words in the left-hand column with those in the right-hand column to make noun phrases. Check your answers by finding these words in the text.

- | | |
|----------|----------|
| 1 credit | account |
| 2 money | machine |
| 3 bank | card |
| 4 cash | transfer |

2 Text

a Choose the correct word. Then read the text and check your answers.

1. You may get a better **change / exchange** rate at cash machines abroad.
2. Some exchange offices will charge **commission / percentage**.
3. Always carry some **small change / little money** with you.
4. PIN stands for personal **information / identification** number.
5. Try to avoid carrying large denomination **money / banknotes**.
6. Don't change all your money into the local **currency / money**.
7. Excuse me. Do you know where I can **exchange / change** money?
8. Make sure you have enough money in your bank **savings / account**.

b Fill in the missing information.

1. The world's first cash machine was in _____.
2. The world's first credit card was _____.
3. _____ is not required in Japan.
4. If your taxi fare in the UK is £6.30, you should offer the driver _____.
5. The most economical way to change money abroad is to use a _____.
6. Banknotes in _____ are made of plastic.
7. Try to avoid carrying large _____ banknotes.
8. Never carry a wallet or purse in your _____ pocket.

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MONEY

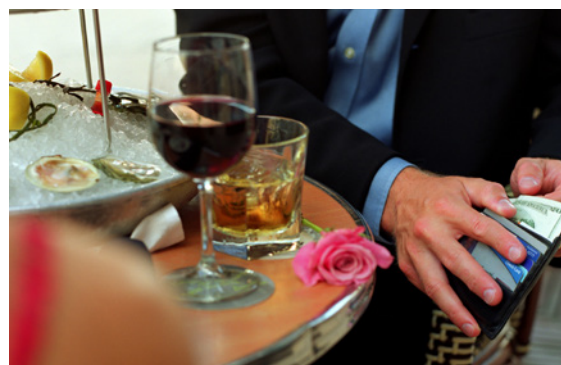
In an increasingly digitalized world, it could be argued that money is becoming less important. Well, that may be true about actual physical money (cash, in other words) but we all need to have the financial resources to buy food, pay the rent, buy train tickets and so on. We may carry out these transactions in a variety of ways (online banking, money transfer, credit cards, mobile phone payments and so on) but, in many situations and particularly when travelling in other countries, cash is not a luxury but a necessity.

- 1 Changing money.** Perhaps you have just booked your next holiday in the sun. Or maybe you are planning to study abroad for a period of time. You arrive at the airport and immediately notice the exchange desks helpfully offering a quick and simple way to change your money into the currency of your destination. Unfortunately, this may not be the most economical way to change money. Exchange offices do not generally offer the best exchange rates. They also charge commission (a percentage of the transaction), so you may end up with less of the local currency than you thought. Similarly, banks in your home country will charge commission for changing your money into a foreign currency. The most economical way is often to use your bankcard (debit card) at a cash machine at your destination. There will still be a commission charge, but it is generally less than the ones described above and the exchange rate may also be better. But remember that using a credit card in another country will be more expensive as the commission charges will be higher.



Did you know? In the UK, cash machines are also called 'cashpoints' and some people refer to them as 'the hole in the wall'. The first cash machine in the world was opened in 1967 in London, UK.

- 2 Carrying cash.** When you are abroad and visiting tourist sites to do some sightseeing, make sure your valuables are secure. Never carry a wallet or purse in your back pocket as this will be a simple target for pickpockets. Similarly, placing valuables such as credit cards and passports in the outer pocket of a backpack can be risky. Don't take too much cash with you. Work out how much cash you will need each day and only take that amount. Try to avoid carrying large denomination banknotes – bus drivers in the UK, for example, will not be happy if you offer them a £50 note for a £3 bus fare. Make sure you have some small change with you. It is much better to have a few coins to pay for items you buy in the street, such as ice cream, than to offer the seller a large denomination banknote and then have to wait while the seller looks for change.



Did you know? Banknotes in Australia are made of plastic. The UK has also introduced a plastic £5 note, and a new plastic £10 note will be introduced soon.

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- 3 Card security.** Don't choose an obvious personal identification number (PIN). If you lose your bankcard or credit card or your card is stolen, a criminal might guess that your PIN is 1234 and take money from your bank account. If you are going abroad, make sure you have the contact details of your bank with you so that you can report a lost or stolen card immediately. The bank will then cancel your card and you will not lose any money if someone tries to use it. If you are travelling to an unusual destination, it is a good idea to inform your bank before you travel. If you fail to do this, the bank may block the use of your cards due to 'suspicious activity'.



Did you know? The world's first credit card was Diner's Club. It began life as a charge card for just 200 members and was accepted at 27 restaurants in New York.

- 4 Tipping.** If you are planning a trip abroad, find out about the rules for tipping at your destination and, if necessary, always carry some small change with you. In some countries, tipping is not required or expected, but in others (the USA, for example) you may get a negative reaction if you fail to offer a tip to a taxi-driver or to a waiter in a restaurant. If you take a taxi in the UK to a local destination and the fare is less than £10, it is normal to round up the fare to the nearest pound. So, if the fare is £6.30, it would be acceptable to offer the driver £7. But, be careful! If the fare is £6.90, you should offer £7.50 or even £8, as ten pence is far too little.



Did you know? Tipping is not required in Japan and may even be seen as an insult because good service is standard and expected.

3 Language in use

- a** Read the sentences 1-8. Look at the words in bold and match them with their meanings a-h on the following page.

1. Thieves may try to take money from your **bank account**.
2. Exchange offices may charge **commission**.
3. Always carry some small change in the local **currency**.
4. You can use your bankcard at a **cashpoint**.
5. You will have to pay extra for each **transaction**.
6. In some countries **tipping** is not usual.
7. Always look for the best **exchange rate**.
8. Don't carry too much **cash** and keep your valuables safe.

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- a. the system of money used in a particular country
- b. money in the form of banknotes and coins
- c. the process of buying or selling something
- d. a machine that gives you money when you put a bankcard into it
- e. the value of the currency of one country when you change it into the currency of another country
- f. an arrangement you have with a bank that allows you to keep money there and pay money in and take money out
- g. giving a small amount of extra money in addition to what you owe for a service
- h. an extra amount of money that you have to pay to a bank or other organisation when they provide a service for you

b Complete the information on this notice using the words in the box

PIN	exchange	tipping	valuables
change	coins	commission	cashpoint

ADVICE FOR VISITORS	
1	A service charge is included so _____ is not necessary.
2	Some machines do not accept cards or banknotes and only accept _____.
3	The most secure place to change money is an _____ office.
4	Remember that _____ will be charged for each transaction.
5	Be careful when using the _____, especially at night.
6	Carry some small _____ with you.
7	Make sure that you keep your _____ secure.
8	Never give your _____ to anyone.

c Match the verbs in the left-hand column with the nouns and noun phrases in the right-hand column to make phrases from the text.

- | | |
|-----------|--------------------------|
| 1. change | a. some small change |
| 2. charge | b. a tip |
| 3. report | c. commission |
| 4. carry | d. a lost or stolen card |
| 5. offer | e. a holiday |
| 6. book | f. money |

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4 Communicate

A friend is going on a round-the-world trip. Answer her / his questions.

Friend: I'm off on holiday next week. Where should I change some money?

You: _____

Friend: Should I tell my bank I'm going abroad?

You: _____

Friend: Can I use my bankcard everywhere or do I need some cash?

You: _____

Friend: Is it a good idea to carry 500 euro notes?

You: _____

Friend: What about tipping?

You: _____

5 Discussion

Discuss this statement:

'Money can't buy you happiness. The best things in life are free.'

Red Words

Words highlighted in red in this worksheet are Red Words in the Macmillan Dictionary.