

Cashless society draws closer with only one in six payments now in cash

Level: Intermediate – Teacher's notes

Article summary: The article describes how the use of cash has fallen during the pandemic.

Time: 60 minutes

Skills: Reading, Speaking, Writing

Language focus: Vocabulary

Materials needed: One copy of the worksheet per student

1. Warmer

- a. The purpose of this activity is to introduce the topic of cash in preparation for the text. Ask students to work individually to match the currencies with the countries in which they are used and then to compare their answers in pairs or small groups. Note that the dollar is also used in the USA, amongst other countries of course, and the pound in the UK.

Key:

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

2. Key words

- a. Ask students to do the exercise individually and then compare their answers in pairs or small groups. Note that *reliant* is followed by the preposition *on* in the same way as the verbal form *rely on*. Point out that the verb and noun forms of *decline* are the same (see paragraph 3 of the text, where both are used).

Key:

1. accelerate
2. transaction
3. decline
4. transmission
5. reliant
6. hygienic

7. consumer
8. rapidly
9. viable
10. collapse

3. Comprehension check

- a. The answers given are only suggested answers and students may correctly answer the questions in different ways, e.g. in number 6, they may say 'Not at the moment. A limit of £100 is planned' or similar.'

Key:

1. False. The number of cash payments fell by 35%.
2. True.
3. False. Payment online is usually made by debit or credit card.
4. True.
5. False. 27% of all payments were contactless.
6. False. It is £45. A rise to £100 is planned.
7. True.
8. True.
9. False. They either did not use notes and coins at all or only once a month.
10. True.

4. Key language

- a. Students could be asked to do this exercise individually and then compare their answers in pairs. Ask students to check their answers by referring back to the text to see the phrases in context. Note that in number 2, *to* is also sometimes possible after changes but this implies a planned or deliberate change rather than one that simply happens, e.g. in a letter from a bank 'We have made changes to your account.'

Key:

1. by
2. in
3. about
4. to
5. of
6. on
7. from

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5. Discussion

- a. Allow students time to note down their ideas about each statement and encourage them to say why they agree or disagree with each one.

6. In your own words

- a. Ask students to refer to the second graph in the article. Check that they understand the four adverbs (*slightly – a little; gradually – slowly over a period of time; rapidly – very quickly; significantly – a lot*).

Suggested answers

Cash payments fell significantly between 2010 and 2019.

Cash payments fell rapidly in 2020.

Debit card payments rose significantly between 2010 and 2019.

Debit card payments fell slightly in 2020 compared to 2019.

Remote banking increased gradually from 2010 to 2020.

The number of cheque payments fell gradually between 2010 and 2020.