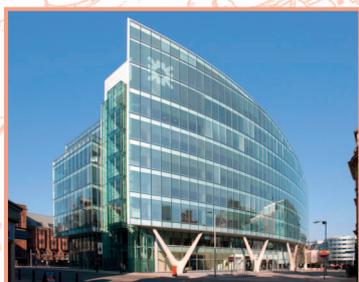


# English for Banking & Finance

# 1

Vocational English  
Teacher's Book



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Longman

Helena Gomm



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## Briefing

This unit offers a gentle introduction to banking and finance. It covers personal introductions, pronunciation and spelling of names and numbers, and nationalities and languages. It also introduces words used to talk about personal finances and the ways in which people manage their money and pay for goods and services.

### Getting to know you

This section introduces the present simple of *be* in the context of greetings and introductions. Whether or not you use a person's first name in the UK depends on a number of factors, mainly how well you know them and the nature of your relationship. Complete strangers will usually use **Mr**, **Mrs** or **Ms**, followed by the surname; **Ms** is often preferred for women as it does not denote their marital status. Status and age may also play a role. For example, a bank employee would generally not use a customer's first name, and surnames are often used with older people.

Contractions such as *My name's ...* and *I'm from ...* are introduced. The section also looks at words for countries, nationalities and languages.

### Names and numbers

This section concentrates on the spelling and pronunciation of names and numbers. Students look at the information generally found on **business cards** and identify company **acronyms**, shortened versions of company names. They are also introduced to the names of some **currencies** (**pound**, **euro**, **dollar** and **yen**), and the **coins** and **notes** (paper money) that are in circulation.

### Paying for things

The section begins by teaching students how to talk about possessions and moves on to a discussion of how people pay for things. The following methods are mentioned: **in cash**, **by credit card**, **by debit card**, **by cheque**, **by direct debit** and **by standing order**. Cash payments are those made using coins or banknotes. Customers use **debit cards** (also known as cash cards or bank cards) to get money at a cash machine, or pay for goods in shops or when shopping online. They differ from credit cards in

that the payee receives the money they are owed direct from the cardholder's bank account. With a **credit card**, the payee gets the money from the credit card company and the cardholder then pays the company, either in full or in part, with any outstanding amount accruing interest. **Cheques** are still used in English-speaking countries, though UK banks are moving towards phasing them out. Bank customers receive a chequebook and when they want to pay someone, they write the name of the payee, the amount and the date on a cheque, sign it and give it to the payee. The payee then takes it to their bank, where it is processed, and the money is transferred from the payer's bank account into the payee's bank account. **Direct debit** is a method of payment often used to pay regular bills (for example, **household bills** from utility companies). The customer completes a bank form, which gives permission for the utility company to receive money from the customer's bank account. A **mortgage** is a type of loan taken out to buy property. Mortgage repayments are spread over several years and accrue interest, the extra money that customers pay back in addition to the original loan. The bank sets an amount which has to be paid back each month and this is taken from the customer's bank account. If the amount is the same every month, it will probably be paid by a **standing order** rather than a direct debit. With a direct debit, the payee determines the amount taken. A standing order tells the bank to pay a certain amount on a certain day.

### Managing your money

In this section, students read a text which gives advice on money management. This advises keeping to a realistic **budget**, a sensible plan for how much you will spend on your various **expenses**, things such as household bills, food, etc. which have to be paid out of your **salary**, the money you **earn** from your job. It also mentions saving towards a **pension**, the money you receive from a pension scheme when you **retire**. The text advises **checking prices** in more than one shop before making purchases and other economy measures to control spending.

### Further reading

Use the following keywords to search the internet for websites which give more in-depth information about the topics covered in this unit: *The Economist* newspaper, *Financial Times*, *Banking Times*.

## Teacher's notes

### Getting to know you

#### Vocabulary

- 1 Go through the phrases in the box with the class and make sure they understand all of them. Elicit when they might be used. Then ask students to match them to the pictures. Point out that in the UK, complete strangers do not usually address each other by their first names, so the taxi driver in picture 6 says *Mr Stoner* rather than *William*. In picture 5, a colleague is being introduced by his first name (*Henry*), which amounts to an invitation to the other person to use this name in future. The same is true in picture 2, where Jane is inviting the listener to use her first name.

1 Good morning. 2 My name's Jane.  
3 Pleased to meet you. 4 What's your name, please?  
5 This is Henry. 6 Are you Mr Stoner?

#### Extra activity

Have a class discussion about the use of first names and surnames in the students' own countries. How well do they have to know someone before they use their first name? Are there any other factors (for example, status or age) that play a role in the choice of names? Are some industries or companies more formal than others when it comes to the use of names?

#### Listening

- 2 ▶ 02 Tell students that they are going to hear four conversations in which people introduce themselves or other people. Ask them to read through the gapped conversations first and to think about which of the words in the box they might use to complete them. Stronger classes could be asked to complete the gaps and use the listening to check their answers. Weaker classes could listen to the recording before completing the gaps. Check answers by asking pairs of students to take the roles of A and B and to read out their completed conversations.

Point out the information about contractions in the margin. Contractions are commonly used in formal and informal speaking and in informal writing. Make sure students understand what the full forms are for each contraction. You may need to point out now or later on that

contractions are not used in short answers. So, for example, the answer to *Are you Mr Stoner?* would be *Yes, I am*, not *Yes, I'm*.

1 am 2 is 3 Are 4 I'm 5 What's  
6 name's 7 this

#### Speaking

- 3 Put students in pairs and ask them to practise the conversations in Exercise 2 using their own names. Demonstrate first with a confident student. Encourage them to use contractions where appropriate. For the fourth conversation, they will have to invent an imaginary colleague to introduce.

#### Language

Go through the Language box with the class. Draw students' attention to the contractions and the difference between the singular and plural verb forms. Ask a confident student where they are from, then get that student to ask another student the same question and so on. Then indicate one of the students and ask *Where is he/she from?* Encourage the other students to answer. Indicate two students (from the same country) and ask *Where are they from?* Elicit answers. Then get students to practise asking and answering similar questions in pairs. If all your students are from the same country, you might like to bring to class some newspapers and magazines with photos of famous people from a variety of countries. Use these to practise asking questions about where people are from.

You might also like to teach short answers, using questions such as *Are you from Germany?* (*Yes, I am./No, I'm not.*). Point out or remind students that we do not use contractions in short answers. Use students and/or photos to practise *Is he/she from the USA? Are they from Spain?*, etc.

#### Vocabulary

- 4 Focus students' attention on the table. Point out the three different columns (*Country, Nationality and Language(s)*) and draw their attention to Spain, where the words for nationality and language are the same (*Spanish*). Explain that this is often but not always the case. Ask students to work individually to complete the table with the words in the box and then to identify which countries have the same word for nationality and language (Germany, Italy, France, China, Japan and Spain).

Check answers with the class. You may like to explain that the correct nationality word for the UK (United Kingdom) is *British*, not *English*, as the UK is made up of several countries (England, Wales, Scotland and Northern Ireland) and the word *English* refers only to those people who come from England.

If your students all come from the same country, ask them to say the name of their country, their nationality and their language in English. If they come from a range of countries, put the table headings on the board and invite students to come up and add their countries, nationalities and languages.

Encourage students to keep vocabulary notebooks and to divide them by topic. They could use the words here to start a page on countries, nationalities and languages.

1 German 2 Italian 3 Brazil 4 French  
5 China 6 Japanese 7 British 8 English

For extra practice on stressed syllables, say the words in the table aloud and ask students to listen and underline the stressed syllables. Point out that there are some patterns. For example, all the words which end in *-ese*, such as *Chinese* and *Japanese*, have the stress on the final syllable. With *Italy* and *Egypt*, the first syllable is stressed for the country word but for the nationality, the stress moves to the second syllable.

- 5 Ask students to work individually to complete the five conversations. Point out the use of *I'm from + country*, *I am + nationality* and *I speak + language*. Allow students to compare their answers in pairs and then check with the class by asking different pairs to read out their completed conversations. Make sure they pronounce the different country, nationality and language words correctly.

1 Egypt, Arabic 2 Japan 3 Germany  
4 English 5 American, Portuguese

## Speaking

- 6 Go through the example with the class, then put students in pairs and ask them to have a similar conversation. Go round the class monitoring and making sure they are pronouncing the nationality and language words correctly.

### Extra activity

Ask several students to introduce the partner they worked with in Exercise 6 to the class, saying, for example, *This is Jorge. He's Brazilian. He speaks Portuguese, Spanish and English*. Teach the third person singular *speaks* if students do not already know it.

## Listening

- 1 Focus students' attention on the business card. Get them to identify the different items on it: the company name, the person's name, the job title, the address, the phone number and the email address. Ask them to make three sentences using the information on the card. Stronger students could be invited to make more than three sentences.

### Suggested answers

His name's Jon Phillips.  
He's a financial adviser.  
His company is UBCS International.  
His company address is 33 Victoria Street, London W1 6AZ.  
His telephone number is (44) 020 7521 3842.  
His email address is j.phillips@ubcs.com.

### Extra activity

Find out how many students in the class have business cards. Ask them to show the cards to the class if they have them, making sentences using the information on their own cards. For example: *My name's Maria Fucci. I'm an account manager. My company is ...* They could also use their business cards to introduce each other to the class. For example: *This is Maria Fucci. She's an account manager. Her company is ...*

- 2 ▶ 03 Go through the instructions with the class. Make sure students understand the expression *human resources manager* as it is a useful one for understanding the context here and it will come up again in Unit 2. Go through the questions and the possible answers with the class so that students know what to listen out for. Reassure them that you do not expect them to understand everything on the first listening but they should try to listen out for the answers to these questions. Play the recording and ask students to choose the correct answers. You may need to play the recording more than once.

1 b 2 c

- 3 Go through the gapped sentences with the class and ask students to think about which words from the box they would use to complete them. Then play the recording and ask them to complete the sentences. Check answers with the class, asking individual students to read out the completed sentences.

## Speaking

- 4 Demonstrate the activity first with a confident student. Get the student to play A and you play B. Put students in pairs and ask them to practise the conversation using their own names. Remind them to change roles so that both of them have a chance to play each of the parts. Get a confident pair to perform their conversation for the class.
- 5 Ask students to cover the text and look at the photos. Elicit that they show company logos. Ask them if they know the names of any of these companies before they do the matching exercise.

Ask students to uncover the text and choose the correct answers from the choices given. Then put them in pairs and ask them to take turns asking and saying what the letters stand for. They should use the example conversation (which does not refer to any of the photos here) as a model.

1 b 2 a 3 a 4 b

- 6 Do the first item with the class as an example, then ask students to decide what the next three numbers are for the remaining lines. They can write them in their notebooks if they wish. Check answers by getting individual students to say each line, together with the next three numbers. Check that they pronounce the *n* at the end of *fourteen, fifteen, eighteen*, etc. very clearly. These numbers can easily be confused with *forty, fifty, eighty*, etc. if students are not careful with their pronunciation. Make a point of insisting that all final sounds of words are pronounced accurately. In the students' chosen field, a mistake in number pronunciation could be very serious and expensive!

1 ten, twelve, fourteen  
2 six, five, four  
3 fifteen, eighteen, twenty-one  
4 thirty-two, sixty-four, one hundred and twenty-eight

For extra practice, you could ask students to write more number sequences for classmates to add the next three numbers.

## Listening

- 7 ▶ 04 Tell students that they will hear five sentences/short conversations and that they should tick the number they hear in each one. With weaker classes, you may need to pause the recording after each item or play it a second time. You could also go through the pronunciation of the pairs of numbers before you play the recording.

Put students in pairs and ask them to check their answers. Play the recording again if necessary. Then ask them to take turns in their pairs saying all the numbers aloud. A good way to do this is to have one student say one of the numbers in the pair and the other point to the number they think they heard. The student who said the number then says whether that was the number they meant or not. Monitor carefully and if there are discrepancies between what students think they said and what they think they heard, give extra help with pronunciation to those pairs.

a 120   b 30   c 50   d 117   e 14

## Writing

- 8 Look at the example with the class and point out that numbers like twenty-six are hyphenated. The *and* in *one hundred and twenty-six* is normal in British English. Americans tend to miss it out (saying, for example, *one hundred twenty-six* or *three hundred forty*).

Check that students have written the numbers correctly; note that *forty* has no *u* in the middle, unlike *fourteen*. Then get individual students to read the numbers aloud.

b thirty-nine   c forty-five   d three hundred and twelve  
e eighty-eight

### Extra activity

Tell students that you are thinking of a number between 1 and 500. Ask them to guess what it is. Each time they suggest a number, tell them whether your number is more or less than the number they have suggested. With a bit of tactical guesswork, students will discover your number surprisingly quickly. To give them plenty of practice and to prevent them guessing too quickly, it is often a good idea to choose a number somewhere in the middle of the range. To give more practice, students could then play the game again in groups.

## Vocabulary

- 9 Ask students to label the symbols and check answers before moving on to the second part of the exercise. Point out that *yen* is the plural form of *yen* – it does not take an *-s*. Go round the class making sure students are writing the amounts in words correctly. Get individual students to read out what they have written.

€ = euros   \$ = dollars   £ = pounds  
¥ = yen   % = percent  
1 twenty-seven pounds   2 thirty-three euros  
3 fifty-nine percent   4 twelve dollars   5 one hundred and eighty yen

- 10 Ask students to work individually to write down three amounts in both figures and words. When they say them to their partner, the partner should write them down and then check that they have written them correctly. Monitor carefully and if there are discrepancies between what one student says and what the other writes, you may need to do some remedial pronunciation work.

### Extra activity

If possible, show students some British coins and notes. Explain that there are 100 pence in one pound. *Pence* is the plural of *penny* and it is usually written as a letter *p*. The coins in regular circulation in the UK are 1p, 2p, 5p, 10p, 20p, 50p, £1 and £2; the notes are £5, £10, £20 and £50. Encourage students to give similar information about their own currency and its coins and notes. With multinational groups, put a table of notes and coins on the board and invite students of different nationalities to come up and add the currency of their own countries, explaining it to the rest of the class as they do so.

## Vocabulary

- 1 Focus attention on the pictures and ask students to label them with the words in the box. Check answers with the class.

1 car 2 house 3 garden 4 garage  
5 computer 6 credit card

- 2 Go through the example conversation with the class, then demonstrate with a confident student, getting the student to ask you a question about one of the things in the pictures in Exercise 1. Then put students in pairs and get them to take turns asking and answering questions about the things in the pictures. Go round the class making sure that students are forming the questions and short answers correctly.

## Language

Go through the Language box with the class. Draw students' attention to the question form and short answers. Point out that we do not use *have* in the short answers.

Drill questions and answers around the class. If it is culturally acceptable in your class, you might like to ask people to say what they have in their wallets or bags.

*I have ...* (with the question form *Do you have ...?*) is one of the structures we use to talk about possession in English. Also commonly used is *I have got ...*, with the question form *Have you got ...?* This is more common in British English than American English. You might like to teach this alternative form to stronger classes. Note, however, that the examples in this book all use the *I have ...* and *Do you have ...?* forms.

## Listening

- 3 ▶ 05 With stronger classes, you could ask students to complete the gaps before they listen and use the recording to check their answers. With all classes, ask students to look at the conversation before they listen and think about what words they need to use in the gaps.

Check answers by asking pairs of students to read out the completed conversation. Point out the use of the third person singular *does* in the questions about the house, and the third person singular *doesn't* in negative short answers.

1 have 2 do 3 Does 4 does 5 Does  
6 doesn't

For extra practice, you could ask students to have similar conversations in pairs about their own houses, giving true information. Teach the word *flat* (or the American word *apartment*) if flats are more common than houses in the students' culture. You might like to teach words for other features they could ask about (for example, *balcony*, *terrace* or *swimming pool*).

## Language

Go through the Language box with the class. Begin with the first section and elicit more examples of things that are always or usually true. Point out that the third person singular form of *have* is *has*. Drill this around the class, using hair colour or clothes (for example, *Nadia has blonde hair*. *Juan has a blue sweater*.).

Explain the use of the present simple for things that happen regularly. Point out the third person singular form *pays* in the examples. Make sure students pronounce the *s* clearly at the end of third person singular verbs. Remind them of the third person negative form *doesn't*, which they saw in Exercise 3. Drill the various forms, giving students a pronoun and a method of payment (for example, *we* and *in cash*), and getting them to produce a correct sentence (for example, *We pay in cash*.) Then give students another pronoun and ask for another sentence. Continue until they are producing correct sentences for all the pronouns. Also drill the negative forms.

Ask a confident student a question (for example, *How do you pay for your lunch?*) and elicit an answer (for example, *I pay in cash*.) Then get that student to ask another student and so on.

To practise short answers, write the following question on the board: *Do you pay for your lunch in cash?* Elicit a short answer (for example, *Yes, I do*.) and then get the student who has answered to ask another student a similar question.

## Listening

- 4 ▶ 06 Focus attention on the pictures. Read the labels and make sure students can pronounce the words correctly. Point out that the *t* in *mortgage* is silent. Some students may have difficulty pronouncing both the *th* and the *s* in *clothes*; they will be more intelligible if they pronounce it as *close* than if they try to turn it into a two-syllable word.

You may need to explain that *groceries* can include food, drink and household items such as cleaning materials. Explain *mortgage* if necessary (see Briefing section above).

Tell students that they are going to listen to a woman talking about how she pays for these things. Write various methods of paying for things on the board (for example, *in cash, by credit card, by direct debit, by cheque, by standing order*) and make sure students understand them. Point out the use of *in* in *in cash* and *by* in the rest of the phrases. (See the Briefing section for explanations of the payment methods mentioned here.)

Ask students to listen to the recording and tick the correct columns in the table. With weaker students, you may need to pause the recording and play sections again to help them determine the answers. Check answers with the class.

groceries: in cash  
clothes: by debit card  
mortgage: by standing order  
household bills: by direct debit  
petrol: by credit card

## Speaking

- 5 Ask students to put a tick in another colour in the table to indicate how they pay for these things. If they do not have some of these (for example, a mortgage or a car), they could base their answers on parents or friends. Then ask them to think of three more things that they pay for and add them to the table, again putting a tick to show how they pay for them.

Go through the example with the class. Then put students in pairs and ask them to take turns asking and answering questions about how they pay for things. As they do this, go round making sure they are doing it correctly. Remind them to ask questions about the items they added to the table. Their partner will not necessarily have these items in their own table, so they will have to listen to the question and respond appropriately.

## Listening

- 6 ▶ 07 Remind the class of the *s* at the end of third person singular present simple verbs. Focus attention on the three sentences and ask students to listen to the recording, paying attention to the pronunciation of the letter *s* at the end of *pays, writes* and *uses*. Introduce the

phonemic symbols /z/, /s/ and /ɪz/ and write them on the board, with *pays, writes* and *uses* under the relevant symbol. Drill the correct pronunciation of these words. Start with choral repetition to build students' confidence, then ask individual students to pronounce the words.

1 /z/    2 /s/    3 /ɪz/

- 7 Tell students to decide which verb should go in which column. Encourage them to say the words aloud so that they get a feel for what sounds right. Do not check answers at this stage but allow them to compare their answers in pairs.

/z/: buys, saves  
/s/: checks, takes  
/ɪz/: chooses, watches

- 8 ▶ 08 Tell students that they are going to hear six sentences in which the verbs in Exercise 7 appear. Ask them to listen carefully to the verbs and check their answers to Exercise 7. Then play the recording again and ask them to listen and repeat the verbs. Once they have repeated them chorally, ask for individual repetition to check that they are pronouncing the endings correctly.
- 9 As students complete the sentences, go round giving extra help where necessary. Check that everyone has formed the third person singular verbs correctly. Check answers by asking individual students to read out the completed sentences. Take note of any problems with the pronunciation of third person singular endings.

1 pay    2 uses    3 buy    4 pay    5 saves  
6 reads    7 watches    8 check

### Extra activity

Ask students to use the sentences in Exercise 9 to make questions to ask each other. Remind them that they will have to change all the initial pronouns to *you*. Use this as an opportunity to ensure that they look out for other things that need to be changed when you make a statement into a question. For example, in the first one, they will need to change both pronouns (*Do you pay for your groceries by cheque?*). Especially with weaker classes, check that all the questions have been formed correctly before you get students to take turns asking and answering them.

## Managing your money

### Vocabulary

- 1 Read the words in the box aloud and go through the definitions, making sure students understand them. Then ask students to work individually to match the words to the definitions. Get them to compare answers in pairs before checking with the class.

1 pension   2 budget   3 income   4 salary  
5 expenses   6 realistic

### Reading

- 2 Allow plenty of time for students to read the advice and to find and underline the words from Exercise 1. Answer any questions they have about the meaning of the text and ask them whether they think it contains good advice.

- ...
- How much is my income?
  - Can I save for a pension?
  - How can I earn more money?
  - Does my salary pay all my expenses?
  - Is my budget realistic?
- ...

### Speaking

- 3 Go through the questions with the class and make sure everyone understands them. Then ask students to discuss the questions in pairs. Go round the class encouraging students and helping with vocabulary. As you do this, make a note of any good tips that you hear. In a feedback session, ask students who thought of these tips to share them with the class.
- 4 Ask students to work individually to complete the conversations, then get them to compare answers in pairs before checking with the class.

1 earn   2 salary   3 pension   4 check  
5 budget   6 walk

- 5 Put students in pairs and ask them to take turns asking and answering the questions in Exercise 4. Go round giving help where needed.

### Extra activity

With stronger classes, you could ask students to roleplay a meeting between a financial adviser and a client. Using the information in the text in Exercise 2, the financial adviser asks the client about the way they manage their money and then gives advice based on the client's responses.

## Listening

- 1 ▶ 09 Ask students to work individually to decide on the correct order of the conversation. Point out that the first and last lines have been numbered for them. Play the recording for students to check their answers. Then ask them to practise the conversation in pairs. Draw their attention to the margin box and point out that there are several ways of asking people what they do for a living. *What do you do?* and *What's your job?* are two common ways.

- 2 I'm Susan. Nice to meet you, too.
- 3 Where are you from, Susan?
- 4 I'm from the UK. Are you from the USA?
- 5 No, I'm not. I'm from Canada. So Susan, what do you do?
- 6 I'm a secretary at a bank in London. What about you?
- 7 I'm a trainee at a bank in Toronto.
- 8 Well, nice to meet you. Enjoy the seminar.

## Speaking

- 2 Put students in pairs and ask them to practise the conversation in Exercise 1, this time using their own names, countries and jobs. Go through the example conversation with the class to show them what they need to do. Go round giving help and encouragement. You could take this opportunity to do some vocabulary work on job titles, making sure all the students can describe their own jobs accurately. When the pairs have finished, ask them to get into a four with another pair and change partners. They should then practise the conversation again. Finally, they should introduce their two partners to each other, giving as much information as they can remember.

## Listening

- 3 ▶ 10 Tell students that they are going to listen to a phone call between a bank customer and an account manager. Ask them to listen and find out what the customer wants the account manager to do. Reassure them that it does not matter if they do not understand everything. All they have to listen out for is this one piece of information.

The customer wants the account manager to change the address and phone number on her account.

- 4 Ask students to read the change of address form carefully. Tell them that there are five mistakes in it. Play the recording again and ask them to find the mistakes.

New Address: 455 Loomis Street, Winchester  
SO13 5QZ  
Home phone number: 01962829741  
Mobile phone number: 0779589803

## Speaking

- 5 Put students in pairs and ask them to decide who will be A and who will be B. Tell the B students to turn to page 68 and look at the information there. The call should start when the phone rings and B should answer it as instructed. When they have finished, they can compare B's completed form with the information given to A on page 11.

Phone call roleplays often work best if students sit back to back. Go round giving help and encouragement during the roleplays and take note of any particularly good pairs. Encourage them to perform their conversations again for the class.

## Preparing for the next unit

In **Unit 2** students will be discussing **jobs in the financial field**. You might like to prepare for this by finding out what the students' job titles and responsibilities are; translate these into English so that you can help them with vocabulary when they talk about their own jobs or jobs that they would like to do in the future.

## Briefing

This unit focuses on daily routines, duties and responsibilities in a banking context. It discusses items in an office and company facilities and also looks at various jobs in the banking field, and the duties and responsibilities that go with these jobs.

### Starting out

The context of a new trainee arriving at a bank is used to present *there is* and *there are* for talking about items in an office and company facilities. Most offices will contain items such as **desks**, **computers** and **drinks machines** but not all companies will have a **cafeteria**. Students read an information sheet which describes some of the bank's products and services: **current** and **savings accounts**, **mortgages**, **insurance**, **loans**, **foreign exchange services** and **investment advice**. **Current accounts** are used by bank customers to manage their everyday finances, receive salary payments and pay bills. **Savings accounts** are a way of investing money not needed for daily expenses; the bank pays **interest** to the customer. A **mortgage** is a type of **loan** used for buying property. By buying **insurance**, you can get money if something **valuable** is damaged or stolen. You can also insure yourself and your health with **life insurance**. Banks often act as insurance **brokers** or offer insurance advice. A broker is someone who sells something on behalf of someone else in exchange for a payment or commission. A **loan** is an amount of money borrowed from a bank, which is paid back with interest. Banks offer **foreign exchange services** to people who need **foreign currency**. **Investment advice** is another service offered by banks. The information sheet also describes the job of a bank's **cashiers**, the employees who sit at the bank counter and deal face to face with customers, helping them **make deposits** or **withdrawals** (put money into or take money out of their accounts) and checking **balances** (the amount of money customers have in their accounts).

### What do you do every day?

This section focuses on the present simple for talking about facts and routines. The vocabulary for bank services used in the first section is recycled here. The adverbs of frequency *always*, *usually*, *often*, *sometimes* and *never* are also introduced.

### What's your job?

The main reading text in this section is about jobs in banking. The jobs described here (**account manager**, **branch manager**, **investment analyst**, **customer service adviser**, **human resources manager**, **supervisor**, **IT services manager** and **cashier**) should have their equivalents in most contexts. In the US, cashiers are often called **tellers**. Customer service advisers may not work in the bank itself but in **call centres**. They answer customers' questions by phone. The text mentions that banks are not the only organisations in the UK offering financial services. Other organisations include **supermarkets**, many of which have financial departments and may provide bank accounts, credit cards and loan facilities. **Building societies** are a British institution originally set up as savings associations in order to lend money to their members so they could build houses. These were initially mutual organisations, owned by their members. In recent years many have abandoned their mutual status and become limited companies, offering similar products and services to the high-street banks. The text also mentions **appraisal systems**, whereby employees meet with their line managers to discuss their performance. Banks may also offer good **pension schemes** to their employees: the bank and the employee put money towards the pension that the employee will receive when they reach **retirement** age.

### Customer care

This section looks at the qualities needed by employees to make customers feel valued. Students read comments from a **customer service survey** in which a bank asks its customers to comment on the service they have received. These comments introduce positive and negative adjectives, which are useful for talking about customer service and how employees can best present a **positive image** for their company. Students look at how adjectives can be made negative by the addition of a prefix.

### Further reading

Use the following keywords to search the internet for websites which give more in-depth information about the topics covered in this unit: Barclays Bank – careers, *The Economist* newspaper, *Financial Times*, *Banking Times*.

## Teacher's notes

### Warm-up

Ask students to work in pairs and to roleplay a situation in which two people meet at a banking seminar. Remind them to introduce themselves and ask questions about their jobs and nationalities.

### Starting out

#### Listening

- 1 Go through the instructions with the class and establish the context for the conversation. Then ask students to look at the words in the box and decide which ones they think they might hear in the conversation. It does not matter whether they are right or wrong here. The point is simply to get them thinking ahead and predicting the sort of vocabulary they might expect to hear in a given situation. Prediction is a useful listening skill for students to acquire.
- 2 ▶ 11 Play the recording and ask students to underline the words and expressions from the box in Exercise 1 that they hear. When you have checked their answers, encourage them to say the context in which they heard the words. For example, they may remember that Emilia said that Martin's colleagues were at a *seminar* today and that Martin could use Peter's *computer*.

boardroom break cafeteria computer  
drinks machine finish work introduction  
lunch seminar start work welcome

- 3 Go through the sentences with the class before you play the recording again. Encourage students to think about whether they are true or false before they listen. Then play the recording for them to check. You may need to play it more than once. Check answers by reading out each sentence and having a show of hands on who thinks it is true and who thinks it is false. Then focus attention on the form of the sentences and point out the use of *there is* for singular objects, *there are* for plurals and the negatives *there isn't* and *there aren't*.

1 T 2 T 3 F 4 T 5 T 6 F

## Language

Go through the examples in the Language box with the class. Explain that with affirmative plurals, we can give a precise number (for example, *There are four desks.*) or we can use *some* without giving the number (for example, *There are some books.*). Point out the use of *a* and *any* in negative sentences (*There isn't a computer. There aren't any cups.*). Give students practice in using these structures by asking about items in the classroom. Elicit short answers to some questions (for example, *Are there any books in this classroom?*), then encourage students to make their own statements (for example, *There are some desks. There isn't a drinks machine. There aren't any computers.*). Remind them of the contracted forms *isn't* and *aren't*.

## Writing

- 4 Make sure students understand all the words in the box. Ask them to write sentences about their own offices or the rooms where they study. Encourage them to write singular and plural sentences in the affirmative and the negative. As they do this, go round checking that everyone is using the structures correctly. Make sure particularly that they have grasped the concept of *some* with affirmative plurals and *any* with negative plurals.

## Speaking

- 5 Go through the example conversation with the class and then put students in pairs to have similar conversations about the things in their offices or places of study. They can base their questions on the sentences they wrote in Exercise 4 if they find this helpful.

## Reading

- 6 This exercise is intended just to get students to look through the text to find the information to complete the fact sheet. They will look more closely at the vocabulary in the text in Exercise 7. Give students time to read the text and locate the information they need. Check answers and then ask them to read the text again more carefully. Be prepared to answer any questions they have.

Head office: Frankfurt  
Branches: Europe, the Middle East, Asia  
Number of branches: 320  
Number of employees: 40,000  
Services: All should be ticked except *accountancy*.

### Extra activity

With less confident classes, you might like to do a warm-up activity before students read the text to get them to practise scanning a text just to see what information it gives. This is useful practice as students often think they have to understand every single word of a text and can become discouraged as soon as they come across an unknown word. Ask them to work in teams of two or three and to look through the text quickly and say which of these things it mentions (they do not need to produce the actual information at this stage):

- 1 the number of employees
- 2 the number of customers
- 3 the banking services UBCS offers
- 4 the opening and closing hours
- 5 the location of the head office

If you set this up as a competition, students will concentrate on trying to find the information they need to win rather than worrying about any words they do not know.

1, 3 and 5 are mentioned.

## Vocabulary

- 7 Ask students to work individually to find and underline the words and match them to the phrases. Then allow them to compare answers in pairs before checking with the class.

1 head office    2 employees    3 deposits  
4 withdrawals    5 mortgages    6 current  
account    7 savings account    8 investments

## Speaking

- 8 Do the first item as an example with the class, then ask students to use the prompts to make questions for the remaining items. Check answers with the class. If your students are all employed in banks, you could ask them to answer the questions, either as a whole class or in pairs.

- 1 Where is your head office?
- 2 How many branches do you have?
- 3 How many employees do you have?
- 4 What kind of products and services do you provide?
- 5 What is the name of your bank?
- 6 Where are your branches?

- 9 Put students in pairs and ask them to decide who is A and who is B. Student B turns to page 68 and reads the information there. Explain that they each have information about a bank they work for and that they should use the questions in Exercise 8 to find out about each other's banks. Demonstrate with a student if necessary. Begin by asking the student for the name of their bank.

## What do you do every day?

### Speaking

- 1 Go through the example conversation with the class, then choose a confident student and have a similar conversation about one of the other items in the box. Put students in pairs and get them to continue asking and answering questions about what they do every day. Go round monitoring and helping where necessary.

### Listening

- 2 ▶ 12 Remind students that Martin is a trainee at UBCS and that it is his first day at the company. Go through the instructions with the class. Play the recording and ask students to read the conversation as they listen. Then ask them to tell you three things that Nabila does every day. There are several possible answers. Accept any that make sense and are grammatically correct.

#### *Suggested answers*

She helps customers deposit and withdraw money from their accounts.

She answers questions about the bank's products and services.

She checks balances for customers.

She helps her boss.

She gives customers information about the bank's interest rates.

She helps customers with forms.

### Language

Go through the Language box with the class. Explain that we use the present simple to talk about things we do regularly (for example, *I go to work by train. I have lunch in the cafeteria.*).

Point out the use of adverbs of frequency in the Language box. These are used to say how often someone does something. Students will look at these in more detail on page 15.

Remind students of the third person singular forms with *-s* or *-es*, and the three different ways these endings can be pronounced. Also remind students of the questions and short answers they practised in Exercise 1; point out that the auxiliary *do* is used in short answers. However, with questions that begin with *wh*-words (for example, *When does the bank open? What time do you have lunch?*), we do not use *do* in the answer (*It opens 9.00. I have lunch at 12.30.*).

Ask students some questions beginning with *What time do you ...?* Then ask some *yes/no* questions (for example, *Do you have lunch in the cafeteria?*). When they are answering confidently, get students to practise asking and answering questions about routines in pairs. Go round monitoring and checking that everyone is forming the questions and answers correctly.

- 3 Ask students to work individually to match the sentence halves. Explain that they are sentences about Nabila Habib's daily routine. Allow them to compare answers in pairs before checking with the class. Ask individual students to read the complete sentences aloud. After checking answers, ask students to say if they do any of these things every day. If they do, get them to make new sentences beginning with *I* (for example, *I come to work at 8.30.*). If they say they do not do these things every day, get them to make new sentences beginning with *I* but correcting the information to make it true for them (for example, *I come to work at 8.00.*).

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

### Writing

- 4 Remind students of the list of daily activities in Exercise 1. Go through the example sentences with the class and then ask students to write similar sentences about their daily routines.

### Listening

- 5 ▶ 13 Tell students that they are going to listen to more of Martin and Nabila's conversation. Go through the items in the list with the class, then play the recording and ask them to tick the items Martin and Nabila talk about.

2 and 4 should be ticked.

- 6 Focus attention on the words in the box. Explain that these are adverbs of frequency and that they are used to say how often someone does something. Students will look at these in more depth in the Language box below but for now they should just listen to the conversation again and complete the sentences with the words they hear. Point out that they will need to use some of them more than once. Check answers by asking individual students to read out their completed sentences.

- 1 usually   2 sometimes   3 always  
 4 usually   5 often   6 usually   7 sometimes  
 8 never

## Language

Go through the Language box with the class. Point out the scale of frequency from 100% (*always*) to 0% (*never*) next to the adverbs of frequency. Drill these by asking students to use them in sentences about their own routines.

Elicit or point out that adverbs of frequency normally go immediately after the subject of the sentence and before the verb. Draw students' attention to the position of the adverbs of frequency in negative sentences (after *don't/doesn't* and before the main verb).

Make sure students understand that adverbs of frequency come before the main verb but after the verb *be*. Go through the examples in the box with the class. Then write *she / never / early* on the board and elicit the following two sentences: *She never arrives early. She is never early.*

### Extra activity

The aim of this activity is to check word order with adverbs of frequency in affirmative and negative sentences. Write the following on the board and ask students to put the words in order to make sentences.

- 1 Nabila / late / is / never
- 2 Martin / has / often / in a restaurant / dinner / on Saturday
- 3 Nabila / at home / usually / is / on Sunday evening
- 4 Martin / on / doesn't / Saturday morning / usually / play football
- 5 Nabila / to work / cycles / sometimes
- 6 Martin / to work / goes / by train / always
- 7 Nabila / often / busy / is / at work
- 8 Martin / sometimes / at the weekend / is / tired

Answers:

- 1 Nabila is never late.
- 2 Martin often has dinner in a restaurant on Saturday.
- 3 Nabila is usually at home on Sunday evening.
- 4 Martin doesn't usually play football on Saturday morning.
- 5 Nabila sometimes cycles to work.
- 6 Martin always goes to work by train.
- 7 Nabila is often busy at work.

- 8 Martin is sometimes tired at the weekend.

- 7 Ask students to work individually to complete the sentences with adverbs of frequency so that they are true for them. Ask them to compare their sentences with a partner and then get individual students to read their sentences out to the class.

For extra practice, ask students to change the sentences in Exercise 6 so that they are true for them and to compare and discuss their sentences with a partner.

## Speaking

- 8 Read the example conversation aloud with a confident student taking one of the parts. Then put students in small groups and ask them to discuss what they do every day and at the weekend. Ask one member of each group to take notes and to be prepared to report back to the class on what was said. When they do this, take note of any problems with the use of adverbs of frequency and do remedial work if necessary.

## What's your job?

### Reading

- 1 The reading text in this section is quite long, so Exercise 1 is a warm-up, intended to make the reading less daunting by doing some pre-teaching of vocabulary. Ask students to look at the words in the box. Allow them to work in pairs if they wish, to decide which words are jobs and which are companies/places of work.

Jobs: branch manager, cashier, customer service adviser, investment analyst, senior account manager, supervisor, trainee  
Companies/places of work: building society, insurance company, supermarket

- 2 Ask students to read the text. With weaker classes, ask them first to underline all the jobs that are mentioned in it (trainee cashier, senior account manager, investment analyst, customer service adviser, cashier, supervisor, branch manager). Allow them plenty of time to do this and let them use dictionaries if necessary. Check answers with the class.

Go through the statements with the class and see if they can say whether any of them are true or false. Then ask them to read the text again and find the answers. Confident students could be asked to correct the false statements.

- 1 F (There are trainees with basic school qualifications.)
- 2 F (Customer service advisers in call centres talk to customers on the telephone.)
- 3 T
- 4 F (They go on training courses and usually spend two years learning how the bank works before they can become managers.)
- 5 F (They sometimes visit business customers in their office or factory.)
- 6 T

### Vocabulary

- 3 Ask students to work individually to find words and expressions in the text to match the definitions. Allow them to compare answers in pairs or small groups before checking with the class.

1 communication skills    2 corporate banking  
3 supervisors    4 appraisal system  
5 pension scheme

- 4 Remind students of the jobs they saw in the box in Exercise 1 on page 16. Ask them to use these words to complete the sentences. They can do this in pairs or small groups. Check answers by having individual students read out their completed sentences.

1 supervisor    2 cashier    3 customer service adviser    4 investment analyst    5 branch manager    6 senior account manager

### Speaking

- 5 Put students in pairs and ask them to discuss whether they do or would like to do any of the jobs in Exercise 4. Go round giving help where needed and encourage students to give reasons. Invite confident students to report back to the class on their ideas.

### Reading

- 6 Read the job description aloud to the class or get a student to read it out. Then ask them to look at the jobs in the box and decide which one it describes.

human resources manager

### Listening

- 7 ▶ 14 Explain that students will hear four people talking about their jobs. For each person, there is a choice of two possible jobs. Ask students to listen and tick the correct job for each person. Point out that the speakers do not give their job titles, just a description of what they do. You may need to play the recording more than once and pause it after each speaker to give students time to process what they hear and decide which job is correct.

1 Isabella: senior account manager  
2 Raoul: cashier  
3 Ravi: customer service adviser  
4 Jenny: IT services manager

- 8 Ask students to read the gapped sentences and think about what words they might use to complete them. Then play the recording again for them to listen and complete the sentences. Check answers by having individual students read out their completed sentences.

1 for, information    2 deposits, handle    3 for, deal    4 care, deal

- 9 Ask students to match the two halves of the sentences. If they are having difficulty, refer them back to their completed sentences in Exercise 8. Check answers with the class. Highlight the use of the prepositions in *deal with*, *take care of* and *be responsible for*, and the lack of a preposition with *handle*.

1 d 2 c 3 a 4 b

#### Extra activity

Practise these useful expressions by getting students to supply their own endings to the first halves of the sentences in Exercise 9, making them true for them. They can then compare their sentences with a partner.

## Language

- 1 Explain that *customer care* refers to the way customers are treated by a company. It is an important factor in whether customers feel that their experience has been a positive one and whether they will use that company again. Introduce the idea of a customer service survey, in which a company asks its customers about how they have been treated in order to check that its employees are treating the customers well and that the customers are satisfied with the service they receive. Make sure students understand *positive* and *negative*. Give them time to read the comments from the survey, discuss them in pairs or small groups and decide whether they are positive or negative. Check answers with the class and focus on the positive and negative adjectives used in the survey.

1 N 2 P 3 N 4 P 5 P

### Extra activity

Have a class discussion about how students like to be treated when they are customers in a bank, shop, etc. Recycle some of the adjectives from Exercise 1 by asking them whether they like shop assistants to be *attentive* or whether they prefer to be left alone, in what situations they expect the people serving them to be *knowledgeable*, etc.

Read out the sentences in the Language box or get several students to read them out. Point out the position of the adjectives (at the end of sentences using the verb *be* and before the noun they describe in sentences using the verb *have*).

Drill the two types by writing prompts on the board and asking students to make sentences. Start with sentences using the verb *be* and then ask students to make equivalent sentences using *have*. For example:

- *my boss / friendly* (My boss is friendly.)
- *my sister's house / big* (My sister's house is big.)
- *I / boss / friendly* (I have a friendly boss.)
- *my sister / house / big* (My sister has a big house.)

Make sure students do not try to make the adjectives plural with plural nouns.

## Vocabulary

- 2 Ask students to match the positive adjectives on the left to their negative opposites on the right. Check answers with the class and make sure they understand the meanings of all the words. Point out that we can make some words negative by adding a prefix (for example, *in-*, *un-* or *im-*) and that they can often guess that a word has a negative connotation if they see this prefix. Ask students to call out any other adjectives they know that form a negative in this way. Some words they may know are: *complete* – *incomplete*, *interesting* – *uninteresting*, *possible* – *impossible*.

Recording words together with their opposites is a good technique for learning vocabulary. Encourage students to keep their vocabulary notebook up-to-date and to start a page of adjectives, noting them down with their opposites where possible.

1 e 2 d 3 g 4 f 5 c 6 a 7 b

- 3 Encourage students to read through the whole text before they start looking for words to complete the gaps. This will give them a general sense of what the text is about and make it easier to find the words later. Let them work in pairs to complete the gaps. Check answers by getting individual students to read out their completed sentences. At the end, ask them to read the whole text again and to comment on the tips.

For extra practice, ask students to work in pairs and write one more tip to add to the list in Exercise 3.

1 polite, friendly 2 efficient  
3 knowledgeable, ignorant 4 inattentive  
5 patient

### Extra activity

With stronger classes, you could ask students to work in pairs and to write a conversation between a bank employee conducting a customer care survey and a customer. The bank employee should ask about the customer's experience of service at the bank. Elicit some of the questions they might ask and write them on the board. As students work, go round giving help where needed. When they have finished, ask them to practise their conversations, taking turns to be the customer. Some pairs could then perform their conversations for the class.

## Reading

- 1 Encourage students to read through the whole conversation once before they complete the gaps. This will give them a general sense of what the conversation is about, which will help them select the correct words from the box. Remind them that they will have to change some of the words into the correct form. You might like to do the first item with the class and point out that the verb in the box needs to be changed to the third person singular to fit the gap correctly. Students will check their answers by listening to the conversation in Exercise 2.

1 opens   2 leave   3 get   4 eat   5 learn  
6 helps   7 checks   8 gives   9 shows  
10 put

## Listening

- 2 ▶ 15 Play the recording and ask students to check their answers to Exercise 1. Then let them practise the conversation in pairs. Get a confident pair to act it out for the class.

## Writing

- 3 Remind students that the position of adverbs of frequency is different in sentences with the verb *be*. Ask them to rewrite the sentences, putting the adverbs in the correct place. Check answers by asking individual students to read out their sentences.

1 I usually go to work at 8.30.  
2 I always go home at 5.00.  
3 I am never late for work.  
4 I sometimes eat my lunch in the cafeteria.  
5 I often sit and watch the other cashiers.  
6 The cashiers are always helpful and polite to the customers.

## Speaking

- 4 Go through the sample questions with the class. To demonstrate the activity, you could invite students to ask you these questions. Then put students in pairs and ask them to take turns asking and answering questions about what they do every day. Remind them that they will need the present simple to talk about routines and encourage them to use adverbs of frequency where appropriate.

## Writing

- 5 The preparation for this writing exercise was done in Exercise 4, so it would be a good idea to do it immediately after Exercise 4 or set the writing for homework as a follow-up to the work done in class. Encourage students to use as many of the words and expressions in the box as they can. Remind them again of the use of the present simple for routines and the use of adverbs of frequency. Where appropriate, they could also use some of the positive adjectives from the Customer care section.

## Preparing for the next unit

As **Unit 3** discusses the **products and services offered by a bank**, you might find it useful to make a collection of advertisements for different products and services from banks and other financial institutions in English-speaking countries. These can often be found in English-language newspapers. Use them to get students to identify the products being advertised, the different interest rates paid on investments or charged for loans, etc.

## Briefing

This unit introduces the basic products and services of a bank's retail section. It explains how people manage their money, receive their salaries, pay their bills or borrow money, and the way in which the bank helps them to do this.

### Products and services

This section introduces the most common products and services of a bank. A **current account** is used to receive or pay in money and to provide cash when needed, for example, by using the **cash machine** or **ATM** (automated teller machine). The people described have various forms of income (for example, an **allowance**, money given to children by their parents; a **pension**, money received when a person is **retired**; a **salary**, money received for working). **Savings accounts** are used to save money and usually pay higher interest than current accounts. A **mortgage** is a type of **loan** used to buy property. It is paid back in instalments which include interest. For customers interested in buying **shares** (parts of a company) or **bonds** (a type of investment which pays back the amount the bond cost plus interest), banks offer **investment advice**. The **foreign exchange** counter changes money for customers travelling abroad. **Credit cards** help customers to pay without cash. **Insurance** is important if something **valuable** is damaged or if you are injured. Customers can pay a fee to leave valuable items or documents in a **safe deposit box**, which is usually located in the bank.

### What can you do?

This section deals with the issue of what is done for existing customers in contrast to the special treatment that new customers receive. *Can* for ability is also introduced and practised.

An **arrangement fee** is paid by a customer when they arrange a mortgage with the bank. **Interest** is paid on savings accounts to make them attractive to customers. Banks also charge interest when customers borrow money from them. The **interest rate** indicates how high the interest is for these two products. Banks earn some of their income from the difference between the interest they pay to savers and the interest they charge to borrowers.

### What can banks give to customers?

This section focuses on what a bank can do for its customers. In addition, it introduces typical collocations used in retail banking.

**Debit cards**, also known as cash cards or bank cards, can be used to get cash at an ATM or to pay for products in shops. **Cheques** are used to pay **bills** and **expenses**. **Online banking** allows customers to make transactions via the internet. **Telephone banking** also allows customers to perform transactions over the telephone. **Credit cards** let customers buy things they pay for at a later date. The bank checks their **credit rating** to see if they are good customers and usually pay their bills. **Credit agencies** check the information about customers and tell the banks if the person presents a risk or not. New customers are usually given **low spending limits** until they prove that they are **responsible customers** and will pay the money back. A **PIN** (Personal Identification Number) is necessary to log onto accounts on the internet or to use an ATM. The **balance** shows customers how much money they have in their accounts.

### Customer service

In the main reading text, students think about the difference customer service makes to customers, in contrast to the actual products offered by a bank. Comparative adjectives are also introduced and practised by comparing the services of two banks.

**Charges** are fees banks charge their customers to carry out services for them. **Transactions** refers to any type of activity involving money moving in or out of an account. The **cashiers** at a bank (often called **tellers** in the US) work at the **counter** or **window**. **Branches** are smaller offices of a bank set up to help customers. They are located in **convenient locations** which people can easily reach.

### Further reading

Use the following keywords to search the internet for websites which give more in-depth information about the topics covered in this unit: RBS (Royal Bank of Scotland) – personal loans, NatWest (National Westminster Bank) – business products, *The Economist* newspaper, *Financial Times*, *Banking Times*.

## Teacher's notes

### Warm-up

Ask students to work in pairs and to describe their daily routines to each other. Go round monitoring and checking that they are using the present simple and adverbs of frequency correctly.

### Products and services

- 1 Go through the list of products and services with the class and make sure students understand all the words. Then ask them to tick the ones that they can get at their bank.

Put students in pairs and ask them to compare their answers. Encourage them to make a list of any other products and services they can get at their bank. Have a feedback session in which the pairs report their ideas to the class.

### Reading

- 2 Focus on the photos and tell students that they are going to read about these people and their banking needs. Ask them to read each text carefully and decide which of the products and services in Exercise 1 they need. With weaker classes, go through the texts one by one, dealing with any vocabulary problems and eliciting what products/services the person needs before going on to the next text.

1 savings account   2 mortgage   3 foreign exchange   4 investment advice   5 safe deposit box   6 loan

### Vocabulary

- 3 Go through the list of expressions with the class, then ask students to look back through the texts in Exercise 2 and find words or phrases with the same meaning. Check answers with the class.

1 allowance   2 (buy) shares   3 round-the-world ticket   4 driving licence   5 insurance   6 pension

### Extra activity

Ask students to talk about their experiences of some of the words in Exercise 3 by asking different questions (for example, *Do your parents give you an allowance? Do you buy shares? Do you have a driving licence? Do you have insurance? Do you save for a pension?*).

- 4 Ask students to work individually to complete the sentences with words and phrases from Exercises 1 and 2. Allow them to compare their answers in pairs before checking with the class.

Point out the use of *some* before the word *insurance* in question 8. At this level, it is probably best to teach this as a set phrase rather than going into the question of countable and uncountable nouns (these are addressed in Unit 4). Make sure that students do not try to make the word plural.

1 safe deposit box   2 mortgage   3 foreign exchange   4 shares   5 savings   6 credit card   7 loan   8 insurance

- 5 Ask students to match the verbs on the left to their opposites on the right.

Recording words together with their opposites (where appropriate) is a good technique for learning vocabulary. Encourage students to keep a vocabulary notebook and to note down opposites where possible.

*Lend* and *borrow* can present problems for some students as their own languages may not differentiate between them. Make sure that students understand the difference. It may help to point out that the choice of word in pairs such as *lend/borrow*, *give/take*, *come/go*, *bring/take*, etc. often depends on the speaker's viewpoint and location in relation to the listener.

1 c   2 d   3 b   4 a

- 6 Ask students to use the verbs in Exercise 5 to complete the questions. Check answers with the class before moving on to Exercise 7 to ensure that students have the correct questions to ask.

1 spend   2 lend   3 borrow   4 give   5 buy   6 take   7 save   8 sell

### Speaking

- 7 Put students in pairs and ask them to take turns asking and answering the questions in Exercise 6. Go round monitoring and helping with vocabulary. Put any interesting and useful words on the board. When the students have completed the activity, have a class feedback session in which they discuss their ideas and note down any new vocabulary they think they will find useful.

## What can you do?

- 1 Make sure students understand the question, then put them in pairs to discuss it. Point out that they can use the vocabulary in the box if they like, or their own ideas. Go round monitoring and helping where necessary. Encourage pairs to report back to the class on their ideas.

### Reading

- 2 Ask students to work individually to read the article. Give them time to do this and be prepared to answer any questions on vocabulary. However, do not translate every word for them; encourage them to read for gist the first time and to concentrate on getting the general meaning rather than worrying about individual words which they may not know.

Go through the two summaries with the class and ask them to say which one they think best describes the content of the article.

Elicit students' own response to the article. Is this practice common with banks in their countries?

1

- 3 Have students work individually or in pairs. Ask them to read the definitions and choose the correct word or expression from the box to complete each one. Check answers with the class. Check understanding by asking students to give examples of special offers and free gifts that they have seen, as well as any examples of small print they know of. Find out if arrangement fees are common with mortgages in their countries and whether banks ever limit their offers to new customers only.

1 arrangement fee   2 free gift   3 limited  
4 attractive   5 special offer   6 Small print

### Language

Go through the Language box with the class. Tell students that *can* and *can't* are used to talk about ability and possibility. Note that they are also used to talk about permission and prohibition but this is not dealt with here. Point out that the forms are the same for all persons: there is no plural form and no third person singular *s*. Also draw students' attention to the fact that *can/can't* are followed by another verb

without *to*. Explain that *can't* is an abbreviation of *cannot*.

Draw students' attention to the position of *can* in questions and to short answers. Tell them that these short answers sound softer and less abrupt than just *yes* or *no*.

- 4 Stronger classes may be able to complete the sentences without looking back at the text in Exercise 2. They can then do so to check their answers. Weaker classes will need to read the text again first.

1 can   2 can   3 can't   4 can   5 can't

- 5 Go through the example with the class, pointing out that students first have to form a question using the prompts and then write short answers: the tick or cross in brackets indicates whether the answer is positive or negative. Ask students to work individually. Check answers by getting one student to read out a question and another to give the answer.

- 2 Can Rafiq and Selma buy a flat? Yes, they can.
- 3 Can Karl get advice on investments? Yes, he can.
- 4 Can you get any special offers at your bank? No, I/we can't.
- 5 Can Marvin buy a car? No, he can't.
- 6 Can Rafiq and Selma borrow money from Selma's parents? Yes, they can.
- 7 Can they get a better interest rate? No, they can't.

### Speaking

- 6 Go through the items in the table with the class and make sure that students understand them all. Then ask them to work individually to add two more items to the table. Go round giving help where necessary. Then ask them to tick the things they can do and cross the things they cannot do.

Put students in pairs and ask them to take turns asking and answering questions to find out what their partner can and cannot do. Go through the example with the class first and as they ask their questions, go round making sure they are forming them correctly. Students should put ticks and crosses in the table according to their partner's answers. When they have finished, ask them to report back to the class on what they found out (for example, *Maria can't play the piano. She can use a computer.*).

## Writing

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- 7 Go through the example sentences with the class. Point out the use of *both* where the speaker and Shilpi can do the same thing, and *neither* where they cannot do the same thing. If necessary, write on the board:

*I can drive. Shilpi can drive. → We can both drive.*

*I can't ride a horse. Shilpi can't ride a horse. → Neither of us can ride a horse.*

Also point out the use of *but* to make a contrast where one person can do something but the other cannot.

Ask students to write three sentences about themselves and their partner, using the information from the table they completed in Exercise 6.

## What can banks give to customers?

### Listening

- 1 ▶ 16 Explain that students are going to hear two colleagues who work in a bank talking about the products and services the bank offers. Ask students to listen and circle or underline the ones that they mention.

cheques current account debit card  
interest rate loans and mortgages online  
banking savings account

- 2 Go through the gapped sentences with the class and encourage students to think about what words could be used to complete them. Stronger students may remember the words from the listening and may be able to complete some of them already. Then play the recording again and ask students to listen for the missing words. You may need to play the recording several times and pause it at strategic places to allow students to write in their answers. Check answers with the class and use the opportunity to do some pronunciation and intonation practice.

1 current 2 savings 3 interest 4 rate  
5 debit 6 ATM 7 online 8 loans

### Reading

- 3 Ask students to read the conversation and to decide if the statements below it are true or false. When you have checked the answers, you might like to get students to practise the conversation in pairs, taking turns to be Marwan, who says the most.

1 F 2 T 3 F 4 T 5 T 6 T

### Vocabulary

- 4 The aim of this exercise is to familiarise students with some common banking collocations. Encourage students to read the words in the list aloud together with the word in bold to get a feel for what sounds right or wrong, as well as considering the meaning. Check answers with the class. Encourage students to try to make sentences using some of the correct collocations.

1 currency 2 withdraw, current 3 foreign  
exchange, debit 4 loan

### Speaking

- 5 Go through the instructions and the examples with the class. Then put students in pairs and ask them to talk about where they can and cannot use their credit cards. Encourage some pairs to report back to the class on their ideas.

### Reading

- 6 Go through the whole conversation with the class, perhaps getting individual students to read out the different lines. Then ask them to work individually or in pairs to decide on the correct order. Point out that the first and last lines of the conversation have already been numbered. Remind students to look for clues in the wording at the end of questions and the opening of responses. Encourage them to check their own answers by reading the conversation aloud, taking one part each, to see if it makes sense.

The sentences should be numbered in the following order: 1, 6, 2, 7, 4, 8, 3, 10, 5, 9, 11

### Listening

- 7 ▶ 17 Play the recording for students to check their answers to Exercise 6.
- 8 If students have got the order of the conversation right, they should be able to match the sentence halves easily. Check answers by having individual students read out the completed sentences.

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

## Speaking

- 1 Explain the term *customer service* (the concept of treating customers politely and well) and ask students if they can think of any examples of good or bad customer service that they have experienced. Put them in pairs and ask them to discuss whether they think a bank's products and services or its staff are the most important thing for them. Encourage pairs to report back to the class on their ideas.

## Reading

- 2 Draw students' attention to the title of the text (*Customer power*) and ask them to say why they think customers might have power (because if they are unhappy with the service they get, they can go elsewhere).

Ask students to read the text and decide which of the comments are about people at the bank and which are about its products and services.

1 PS 2 PS 3 P 4 P 5 PS 6 P

## Language

Go through the Language box with the class. Explain that comparative adjectives are used to compare two things and that there are differences between the forms of short adjectives (which add *-er than*) and long adjectives (*more ... than*). Also draw students' attention to the spelling changes. In general, short adjectives with a vowel sound followed by a consonant double the consonant before *-er* (for example, *bigger, hotter, fatter*). Those ending in *-y* change the *-y* to an *-i* and then add *-er* (for example, *easier, friendlier, happier*). Point out the irregular forms *better* and *worse*.

- 3 Ask students to reread the text in Exercise 2 and to underline all the comparative adjectives in it. When checking answers, if students ask why *more polite* has been used rather than *politer*, tell them that both forms are possible and it is a question of usage – some adjectives which might be considered short simply sound better with *more*, particularly in formal situations.

Encourage students to keep a page of their vocabulary notebooks for adjectives and to add to it any new examples from this unit, together with their comparative forms.

lower higher easier faster more polite  
more convenient friendlier more efficient

### Extra activity

Go round the class giving students prompts in the form of a pair of nouns which they have to compare in any way they like. For example:

Teacher: *Maria: cat and dog.*

Maria: *Dogs are friendlier than cats.*

## Writing

- 4 Give students time to absorb the information in the customer survey and go through the example with the class. Point out that the ATMs at UBCS got three ticks in the survey whereas those in Benhams Bank got a cross, so the machines at UBCS are easier to use than those at Benhams Bank. If necessary, explain that the more ticks an item gets, the better it is, while a cross indicates that it is bad. So in some cases, they will be comparing something which is good in one bank and bad in the other, and in other cases they will be comparing something which is good in one bank and better in the other.

Ask students to work individually to write six more sentences comparing the products and services at the two banks. Go round monitoring and giving extra help where needed. Allow students to compare answers in pairs before checking with the class.

### Suggested answers

The cashiers at UBCS are more efficient than those at Benhams Bank.

The employees at Benhams Bank are friendlier than those at UBCS.

The service charges at UBCS are lower than those at Benhams Bank.

The interest rates at Benhams Bank are higher than those at UBCS.

The branches of UBCS are in more convenient places than those of Benhams Bank.

The products at Benhams Bank are more attractive than those at UBCS.

## Listening

- 1 ▶ 18 Go through the four choices with the class, then ask them to listen and decide which one is correct.

2

- 2 Go through the statements with the class first so that they know what information to listen out for. Then play the recording again and ask them to decide whether the statements are true or false.

- 1 T  
 2 F (He says he holds a savings account.)  
 3 F (He says he doesn't know much about investments.)  
 4 T  
 5 F (The meeting is on Wednesday.)  
 6 F (He says he can do Wednesday at three.)

### Extra activity

Ask students to imagine that Mr Allen now realises that three o'clock on Wednesday is not convenient for him. Ask them to invent a reason and to roleplay a phone call in which Mr Allen phones Mr Haddad and explains this, giving the reason and rearranging the meeting for another day and time. Students will almost certainly need to write out their conversations in advance. Go round giving help and advice as they do this. When they come to roleplay the phone call, discourage them from simply reading out what they have written.

## Reading

- 3 Give students time to read the email thoroughly. Then ask them to answer the questions below it. You might like to point out the formal features of the email, particularly the salutation (*Dear Mr Allen*) and the use of *Yours sincerely* at the end. They should copy this style in their reply in Exercise 4.

- 1 He has another meeting at 2.30 and it may take a long time.  
 2 He attaches an information sheet about the investment services that the bank offers.

## Writing

- 4 Go through the instructions with the class. With weaker students, you might like to do this writing exercise as a class on the board, eliciting the different elements from different students.

Ask students to write their emails. Go round helping where needed. Make sure they begin with *Dear Mr Haddad* and end *Yours sincerely, James Allen*. Get some students to read their emails out to the class. Make sure they have included all the necessary information.

- 5 Read the statements to the class or ask confident students to read them out. Then ask students to decide if they are positive or negative. Check answers with the class.

1 P 2 N 3 P 4 N 5 P 6 P

## Speaking

- 6 Put students in pairs and ask them to discuss the positive and negative points in Exercise 5. Encourage them to give their own opinions on online banking.

### Extra activity

Students could write a short text giving their own views on online banking and saying what the positive and negative points are.

## Preparing for the next unit

In **Unit 4**, students will be introduced to the **present continuous** for talking about things that are happening at the moment. This tense is often used to describe what is happening in pictures, so you might find it useful to make a collection of photos and illustrations for extra practice.

In the course of this unit, students will also practise several **customer service** situations, mostly conversations between a cashier and a bank customer. You could bring these to life by providing a few props (for example, money for the cashier to count out, forms for the customer to fill in, etc.).

## Briefing

This unit looks in more detail at bank transactions and the language used by both bank employees and customers to facilitate such transactions. The unit begins by looking at the present continuous to describe what people are doing at the moment. This is contrasted with the present simple for routine actions, which students have seen in previous units. In a range of conversations between customers and cashiers, students see polite language in action and practise using it in customer service situations. They also study *wh-* questions and countable and uncountable nouns.

### What are they doing?

This section introduces some common verbs for activities taking place in a bank. Some of these are multi-part verbs such as **take out** (money from a cash machine), **fill in** (a form), **talk on** (the phone). Students practise the present continuous and contrast what people are doing now with what they usually do, identifying time expressions and adverbs that give clues as to what tense is required. As there are a limited number of things students can say about what they are doing at the moment, it would be a good idea to bring to class some photos of people doing various things which can form the basis for questions using the present continuous.

### How can I help you?

Some common banking transactions such as **transferring money** from one account to another, **cashing cheques** (handing a cheque into the bank and receiving cash in exchange), **paying bills** and **buying currency** are taught here alongside **withdrawing** and **depositing money**, which students have already met. Many bank transactions involve **filling in forms** (for example, a **paying in slip**, a piece of paper on which the amount of the cash and/or cheques being deposited is listed). These transactions are used as a context for practising polite language (questions and requests), which students will find useful in all customer service situations. When customers ask for money at a bank, they are often asked **how they would like** the money, and the reply might be ***in tens and twenties***, which refers to ten-pound notes and twenty-pound notes (in circulation in the UK).

### Foreign currency

Typical language used when buying currency is covered in this section and the main reading text contains advice for travellers wanting to get the best deal when buying foreign currency. The text talks about **commission**, the charge that banks and foreign exchange counters make when changing currency. There may be a **minimum charge**, which means that the customer has to pay at least a certain amount to change currency, whether the amount is big or small. With a **flat fee**, the charge is the same whatever the amount. **Commission free offers** are common and may look attractive: the bank or foreign exchange counter does not charge any commission. However, this often means that the **rates of exchange** they offer are not very good as they have to make up for the loss of commission. **Buy-back rates** are the rates at which the currency seller agrees to buy back any currency the customer has left at the end of the trip. Some will do this for free. This means the customer does not have to pay two lots of commission (when buying their currency and when selling it back).

### Asking questions

This section looks at *wh-* question words and the difference between countable and uncountable nouns. Students working in banks are likely to have to deal with a wide range of questions from customers. There are also many common banking words such as *money, interest, advice, information, (financial) news, currency, insurance*, etc. which are uncountable or can sometimes be uncountable. Students will practise using these correctly in sentences so they should not make common errors such as *I would like some informations about ...*

### Further reading

Use the following keywords to search the internet for websites which give more in-depth information about the topics covered in this unit: *The Economist* newspaper, *Financial Times*, *Banking Times*.

## Teacher's notes

### Warm-up

Ask students to write sentences about five things they can do that they do not think anyone else in the class can do. Then get them to read out their sentences. They score a point for every thing they can do that no one else can do.

### What are they doing?

#### Speaking

- 1 Tell students that they have one minute to study the picture and try to remember as much as possible. Time the minute and then tell students to close their books and, in pairs, make a list of what they saw. Allow them to compare their answers in small groups before having a class feedback session. It does not matter whether they simply identify objects such as the plant, the cash machine, the pencil, etc., say how many people there are or attempt to say what the people in the picture are doing. Give credit for anything they remember accurately. If students try to make sentences about what the people are doing, give them help in forming the present continuous correctly.

#### Language

Go through the Language box with the class. Point out that the present continuous is used for talking about things that are happening at the moment. It is often used for describing pictures. This is not the only use of the present continuous but it is the one focused on here. Make sure that students can form the present continuous correctly, using the appropriate form of the verb *be* plus the *-ing* form of the verb. The present continuous is formed by adding *-ing* to the infinitive. However, some verbs require spelling changes. Point out that the infinitive *serve*, in common with most verbs ending in *-e*, drops the final *-e* to become *servi*ng. Practise the present continuous by asking students what they are doing at the moment (for example, studying English, sitting in the classroom). If the verb *sit* comes up, explain that the present continuous is formed by doubling the final consonant before adding *-ing*. This is true of many verbs that end in a short vowel sound followed by a single consonant (for example, *putting*, *stopping*, *hitting*, *planning*, *getting*). It does not happen when the vowel sound is long

(for example, *waiti*ng). There is a limit to the things students can say about what they are actually doing at the moment, so you might like to use one of the extra activities below to practise the present continuous.

#### Extra activities

- 1 Mime an everyday activity such as brushing your teeth and ask students: *What am I doing?* Elicit *You're brushing your teeth.* Continue with a student doing the miming and ask: *What is he/she doing?* Elicit, for example, *He's/She's eating breakfast.* Get students to practise in pairs or small groups.
  - 2 If you have brought in pictures from newspapers and magazines showing people doing different activities, hold them up to the class and ask: *What is he/she doing? What are they doing?*
- 2 Focus on the short answers to the present continuous questions in the Language box. Point out that they use the verb *be*, not the main verb from the question. Ask students to match the questions to the answers. Check by having one student read out a question and another giving the correct answer.

1 b 2 c 3 a

#### Speaking

- 3 Go through the instructions and the example with the class. Put students in pairs and ask them to take turns making sentences about the people in the pictures, using the words in the box. Check answers by asking questions such as *Is F serving a customer?* to elicit *No, she isn't. She's talking on the phone.*

A is talking to a customer.  
B is filling in a form.  
C is buying foreign currency.  
D is selling foreign currency.  
E is serving a customer.  
F is talking on the phone.  
G is taking money out of the ATM.

For extra practice, you could get students to ask each other more questions about what the people in the picture are or are not doing, in the style of Exercise 2 in order to practise short answers. This could be done around the class with one student asking a question (*Is F filling in a form?*), another answering (*No, she isn't.*) and then asking a new question to another student and so on.

## Writing

- 4 Focus attention on the pairs of pictures and the captions which are all time expressions. Go through the example sentences with the class. Point out or elicit that in each pair, the first picture refers to a routine action and therefore requires the present simple; the second picture refers to something that is happening at the moment and therefore requires the present continuous. Ask students to work individually to write sentences for each pair of pictures. As they work, go round giving help where necessary and checking that everyone has grasped the difference between the two tenses. Check answers by asking individual students to read out their pairs of sentences.

- 2  
a Most days Marta goes to work by car.  
b Today she is going to work by bus.
- 3  
a Every day Sophie works in a bank.  
b At the moment she is playing tennis.
- 4  
a Paulo usually wears a suit.  
b Now he is wearing shorts and a T-shirt.
- 5  
a Most days Lola works on a computer.  
b Right now she is playing the piano.

- 5 Point out that the various time expressions are a good clue as to which tense is appropriate. Get students to record the time expressions in two columns, headed *Present simple* and *Present continuous*. They can look back at the previous exercise to work out some of the answers here but with some they will have to think about whether the time expression suggests something that happens regularly or something that is happening right now. If necessary, remind students that they studied adverbs of frequency in Unit 2 and that these are used with the present simple.

present simple: every day, every month, every year, most days, often, usually  
present continuous: at the moment, now, right now, today

## Extra activities

- 1 Tell students that you are going to call out a variety of time expressions and that they should remain seated if they would use the present simple with them and stand up if they would use the present continuous. Call out a selection of expressions, mixing up those that require each tense. Continue until students are getting it correct with ease. The aim here is to encourage instant recognition of the appropriate tense.
- 2 Put students in pairs and tell them to take turns asking each other what they do every day, most days, etc. and what they are doing right now. Demonstrate first with a confident student. For example:  
T: *Laura, what do you do every day?*  
S: *I give people investment advice.*  
T: *What are you doing right now?*  
S: *I am studying English.*

## How can I help you?

### Listening

- 1 Ask students how often they go to their bank (the one they use for personal banking, not the one they work in if they are already employed). Encourage them to say what they do there. Focus attention on the transactions listed in the box. Have a show of hands from students to find out how many of these transactions they do at their bank. With confident classes, get them to say how often they do these things, using some of the time expressions that trigger the present simple from the previous section.
- 2 ▶ 19 Explain to students that they are going to listen to five conversations and that they should decide which of the transactions in Exercise 1 each one is about. You may need to play the recording more than once and/or pause it after each conversation to give students time to decide on their answers. Point out that there is one extra item in Exercise 1 that does not match any of the conversations.

1 a 2 e 3 c 4 f 5 b

- 3 ▶ 20 The intention here is to focus on the polite forms often used by cashiers and other people who are dealing with customers. The three conversations are taken from the listening in the previous exercise, so they will not be unfamiliar to students. Ask them to read through the conversations before they listen and to think about what words are missing. Then play the recording and ask them to complete the gaps. You may need to pause the recording after each conversation or play the relevant sections more than once. Check answers by getting pairs of students to read out the completed conversations. Use this also as a check on their pronunciation.

1 would 2 would 3 May 4 like 5 Could  
6 Could 7 'd like 8 want

### Language

Go through the Language box with the class. Make it clear that there is nothing inherently impolite about the *can* and *want* forms but that *Could you ...?*, *I would like ...* and *May I ...?* are considered more polite and are usually preferred in formal situations, particularly when talking to customers or strangers, and when you are asking someone to do something for you.

*I would like ...* is very useful for ordering food in restaurants, where *I want ...* would sound quite abrupt. It is also the best way to respond to questions like *Would you like coffee or tea?*, where the response *I want tea* would sound too demanding. Point out the very common contraction *I'd* for *I would* but make sure students understand that the short answer to *Would you like ...?* is *Yes, I would*, not *Yes, I'd*.

Discourage students from saying things like *What do you want?* (use *How can I help you?*) and *Give me your name* (use *May I have your name, please?*) as these sound rude.

Explain that *May I have your name?* and *Can I have your name?* are common ways of asking someone to tell you their name.

Always encourage students to use *please* with requests. *Please* and *thank you* are used far more in English than in some other languages and not using them enough in the UK can be interpreted as rudeness. Students will never go wrong if they always use *please* in a request and respond to anything they are given or told with a *thank you*.

#### Extra activity

Practise *Would you like ...?* by pretending to be a waiter and going round the class taking orders. Ask questions such as *Would you like coffee or tea, sir?* and *What would you like for dessert, madam?*, encouraging students to respond with sentences such as *I'd like coffee, please* and *I'd like lemon ice cream, please*. Then get confident students to take turns being the waiter going round and taking orders.

- 4 Ask students to look back over the conversations they completed in Exercise 3 and decide in which one the cashier is less polite. Make sure they give reasons for their answer. Ask a pair of confident students to perform a more polite version of the conversation for the class.

The cashier is less polite in 3. *Certainly, sir* would be more polite than *OK*, which is an informal expression. *How would you like the money?* would be more polite than *How do you want the money?*

- 5 Ask students to work individually to match up the questions and replies. Check answers with the class, then put students in pairs and ask them to take turns asking these questions and responding to them. Ask students to use their own names in response to question 1.

## Writing

- 6 Go through the sentences with the class and point out that most of them (with the exception, perhaps, of numbers 3 and 8) are not exactly impolite but that they could be made politer. With weaker students, do the first one with the class as an example. Ask them to work individually to rewrite the remaining sentences. Check answers by having individual students read their sentences out.

- 1 Who would you like to speak to?
- 2 Would you like to withdraw some money?
- 3 I would like to cash a cheque, please.
- 4 May I have 500 euros, please?
- 5 What currency would you like?
- 6 How much would you like of each currency?
- 7 Could you tell me/May I have your account number, please?
- 8 Could you tell me/May I have your name, please?

## Listening

- 7 ▶ 21 Go through the instructions with the class. Then play the recording and ask students to underline the stressed words. Play it several times and pause it after each sentence if necessary. Check answers before playing it again for students to repeat the sentences. Encourage them to copy the speakers' intonation as closely as possible. Note that the words stressed in English are normally the content words (those that convey the most important information) and they are usually nouns.

- 1 Would you like that in dollars or in pounds?
- 2 I'd like to open an account, please.
- 3 May I have your name and account number, please?
- 4 Could you fill in this form, please?
- 5 I'd like to transfer some money, please.

## Speaking

- 8 ▶ 22 Play the recording for students to read and listen to the conversation. Put them in pairs and ask them to practise the conversation, taking turns to be the cashier and the customer. Go round checking that everyone is doing this with good pronunciation and appropriate intonation. Choose a particularly good pair to perform their conversation for the class.

- 9 Draw students' attention to the words in red in the conversation in Exercise 8. Tell them that they are going to practise the conversation again, this time making changes to the words in red. Go through the example conversation with the class: read it aloud yourself or get a confident pair of students to read it. Then point out the ideas in the box and ask students to get into pairs and practise the conversation again. The student playing the customer should choose a new transaction and the cashier should respond appropriately. They should then swap roles and the new customer should choose another transaction. Tell stronger students that they can use their own ideas as well as those in the box if they wish. As they do this, go round checking that the conversations are working and that the cashiers are listening to what the customers are saying and making appropriate responses. Make a note of any particularly good conversations that you hear and ask these pairs to perform them again for the class.

## Speaking

- Put students in pairs and ask them to discuss the questions. As they do this, go round giving help with vocabulary where needed. Have a feedback session in which students report back to the class any interesting information they found out about their partners and see how many currencies they can name. Put a list on the board.

## Listening

- ▶ 23 Tell students that they are going to hear a businessman, Sam Peterson, talking about a business trip. Point out the list of countries in the table and ask them to listen and tick the ones he mentions. Check answers with the class.

The following countries should be ticked:  
Germany, France, Japan, the United Kingdom (UK), the United Arab Emirates (UAE), China, the United States of America (USA)

- Ask students to listen again and to note down the currencies in the correct places in the table. You may need to pause the recording at strategic places to enable them to do this. Check their spelling when you check the answers, then ask why Sam does not need any dollars.

Germany: euro  
France: euro  
Japan: yen  
the United Kingdom (UK): pound  
the United Arab Emirates (UAE): dirham  
China: yuan  
the United States of America (USA): dollar  
Sam doesn't need any dollars because he lives in New York.

- Ask students to work in pairs to add the currencies of the other countries in the table. Then get them to add their own countries and currencies if they are not already there and two more that they know of.

Switzerland: Swiss franc  
Spain: euro  
Sweden: Swedish krona

## Speaking

- Go through the example with the class, then ask students to work in pairs and take turns asking and answering similar questions about countries and currencies.

## Listening

- ▶ 24 Explain that when Sam goes to the bank, there is a problem. Ask students to listen to the recording and say what the problem is.

The bank only has euros and pounds, not the other currencies that Sam needs.

- Go through the questions with the class. With stronger students, see how many they can answer already without listening again. Play the recording and ask students to answer the questions. When you have checked the answers, you might like to go through the audio script on page 74, drawing students' attention to the polite forms used in it.

- euros and pounds
- dirham, yen and yuan
- The cashier offers to order them.
- next Tuesday
- on Friday

## Reading

- Go through the choices with the class and then ask students to read the article quickly and decide who the advice is for. Encourage them on this first reading just to skim the text to find the answer. They will have an opportunity to read the text again more thoroughly in Exercise 9. Check answers with the class, then answer any questions students may have about the article.

c

- Ask students to read the statements carefully, then read the article again and decide if they are true or false. When checking answers, encourage students to give reasons for their decisions. Go through the text looking at any vocabulary students do not understand. Focus on useful expressions such as *get a better deal*, *plan ahead*, *no matter how much* and *beware of*.

- T
- F (You can change a small amount of money, but you will still pay the same fee for doing it.)
- T
- F (The text advises travellers to beware of 'commission free' offers.)

For extra practice for stronger students, you could ask them to write true statements for numbers 2 and 4, starting with the sentence beginnings given.

*Suggested answers*

- 2 A flat fee means that you pay the same commission to change a small amount as you do to change a large amount.
- 4 The article advises travellers to add up all the charges and work out which company offers the most currency for their money.

## **Vocabulary**

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- 10 Ask students to find the words and phrases in the box in the article and underline them. They should then match them to the definitions. Check answers by having individual students read out the definitions and the phrases.

- 1 commission
- 2 minimum charge
- 3 buy-back rate
- 4 exchange rate

## Asking questions

### Language

Go through the first Language box with the class. Point out that many words used at the beginning of questions begin with *wh-*, hence the name *wh-question words*. Questions beginning with *how* are also usually included under this heading. Explain that *wh-* questions cannot be answered with *yes* or *no* – they ask for more information than this. Make sure students know the difference in meaning between the different question words. Ask them to make further example questions with each one.

For extra practice for stronger students, you could ask them to make up answers to the example questions in the Language box.

- 1 Ask students to work individually to complete the questions. Check answers by getting students to read their questions aloud. The answer to number 3 could be either *when* or *how*. However, make sure for the next exercise that students use *when* for number 3.

1 How 2 Who 3 When/How 4 What  
5 Where 6 How many

- 2 Ask students to match the questions from Exercise 1 to the answers given here. Check answers by getting one student to read out a question and another to give the correct answer.

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

Go through the second Language box with the class. Begin with countable nouns. Read the example sentences and get students to call out more countable nouns. Make a list on the board under the heading *Countable nouns* and when you have five or six good suggestions, ask students to make statements using them, some singular and some plural. Then ask for some questions, making sure they use *How many ...?* or *Do you have any ...?* Then ask for some negative statements, again some singular and some plural (for example, *I don't have an appointment. I haven't got any brothers.*)

Move on to the explanation of uncountable nouns. Go through the examples and then ask students to call out more examples of uncountable nouns. These may include liquids like *milk*, things which are generally regarded as a whole rather than individual portions (for example, *gold, cheese, rice*) and abstract things

(for example, *advice, information, insurance*). Again, list students' correct suggestions on the board, under the heading *Uncountable nouns*, then get them to produce a range of affirmative and negative statements and questions using their words. Draw their attention to the question *How much money does she want?* in the first Language box and explain that we use *how much* in questions with uncountable nouns. Point out that most uncountable nouns do not have plural forms but there are some that look like plurals (when they are not) because they end in *-s*. Amongst these are *news* and some clothes items like *trousers* and *shorts*.

Point out the use of *some* with plural countable nouns and with uncountable nouns in affirmative sentences. Explain that *any* is used in negative sentences with both countable and uncountable nouns.

Another category (not dealt with here) covers nouns that can be countable or uncountable depending on the meaning. *Coffee* is regarded as uncountable when it is being viewed as a substance but we can say *three coffees* when we mean three cups of coffee. Similarly, *chocolate* (the substance) is uncountable but you can say *a box of chocolates* when you are referring to individual items within the box.

#### Extra activity

Drill sentences with some of the uncountable nouns like *information* and *advice* that sometimes give trouble and that students will often have to use in the financial world. Write up on the board: *I would like some information about mortgages*. Get students to say the sentence aloud and then give them another prompt: *investments*. Elicit the sentence *I would like some information about investments*. Continue with further prompts (for example, *insurance, loans, interest rates, online banking*), then change the sentence stem to *I would like some advice about mortgages*. Give further prompts to elicit more sentences.

- 3 Put students in pairs and ask them to look at the sentences and try to decide if the nouns in italics are countable or uncountable. Point out that good dictionaries will usually indicate whether a noun is countable or uncountable.

1 advice U, shares C 2 commission U,  
transactions C 3 interest U, account C  
4 job C

## Vocabulary

- 1 Remind students that adverbs of frequency and time expressions give clues as to whether the verb should be in the present simple or present continuous. Ask them to work individually to complete the sentences but allow them to compare answers in pairs before checking with the class.

1 charge, are offering    2 is serving    3 are offering  
4 walk, am going, is raining    5 is making  
6 wears

- 2 Ask students to read through the whole conversation before they try to complete the gaps. By doing this, they will have a better idea of what it is about and this will help them make the correct choices.

1 Can    2 I'd like    3 Could    4 some  
5 how many    6 How    7 any    8 could you  
9 How much    10 Would you like

## Listening

- 3 ▶ 25 Play the recording for students to check their answers to Exercise 2 and then get them to practise the conversation, taking turns to play the cashier and the customer.

## Speaking

- 4 The conversation students will have here is based on the one in Exercise 6 on page 32, so weaker students could be encouraged to read the audio script for that exercise before they begin. However, discourage them from having the script open in front of them during the roleplay.

Put students in pairs and ask them to decide who is A and who is B. Ask them to turn to their respective pages and read the information there carefully. Student A starts the conversation.

As they work, go round giving help where needed. Make sure they are using polite language. Take note of any particularly good conversations and get those students to perform their conversations again for the class.

In **Unit 5**, students will be talking about various **forms of investment**, so any newspaper adverts or photos illustrating different types of investment (for example, art, property, antiques, as well as obvious financial instruments such as shares or bonds) might be useful as a springboard to spark discussions. This unit also deals with **making appointments and arrangements**, so calendars and diaries would be helpful, particularly blank ones where students can write in appointments and then discuss their future plans.

## Briefing

This unit looks at ways of investing money, spreading the risk through the use of investment portfolios and the stock market. It also includes a section on arrangements and appointments, giving opportunities for students to practise using the present continuous to talk about future plans and arrangements, and prepositions of time.

### Investing money

This section examines why people invest (to make a **profit** by selling something at a higher price than they paid for it) and the kinds of things they invest in. These can be financial instruments such as **shares** and **bonds** or things such as stamps, coins, property, **memorabilia** and **collectibles**. **Memorabilia** are items valued for their association with famous people, historical events or aspects of culture (for example, films and television). **Collectibles** are objects that gain value from the fact that they are popular with people who like to collect sets of things (for example, antique snuff boxes or silver thimbles). A reading text explains the difference between **savings** and **investments**. **Investments** are more **risky** because there is no **guarantee** that you will make a profit and you may not even get back your **capital**, the money you put in. With savings, your capital is safe and you will not lose it, though there is the risk that **inflation** will reduce its value. Students listen to a financial adviser talk about the relative risk and **rate of return** of shares, bonds and **mutual funds**, investment instruments where the money of several investors is pooled and used to buy shares and bonds. The investors pay a **fund manager** to make the decisions about what to buy and sell and when.

### Spreading the risk

This section is about investment **portfolios**, which are designed to **spread the risk** by putting an investor's money into different types of investments. Then, even if one investment does badly, there is a chance that the others will do well and make up for any loss. **Diversification**, putting your money in different types of investments, is one way of reducing the risk of losing all your money. The **portfolio manager** chooses the investments to match the investor's **profile**. One investor may be nervous

of high-risk investments and would prefer slower but more certain growth. Another may be looking for quick rewards and may be more open to a **higher-risk investment strategy**. Portfolio managers also consider the individual investor's **financial needs** and the changing **economic conditions**.

### The stock market

This section looks at one popular type of investment, **shares**, which are traded on a **stock market** in a **stock exchange**, the building where the trading takes place. There are many stock markets around the world and each has a **stock market index**, a measure of how well it is doing based on a record of the changing prices of certain shares and the volume of trade in those shares during the course of a trading day. A reading text explains that companies issue shares in order to raise **capital** for expansion or to pay for the company's running costs. Investors buy shares in the hope that they will be able to make a profit by selling their shares at a higher price than they paid for them; they also benefit from **dividends**, money paid to company shareholders to reflect the profits which that company has made.

### Arrangements and appointments

This section looks at the use of the present continuous for talking about future plans and arrangements. Prepositions of time are also introduced in the context of planning business appointments and talking about future plans.

You might find it useful to get your students to bring their appointments diaries, calendars or electronic diaries – whatever they use to record future appointments – to class for the Arrangements and appointments section.

### Further reading

Use the following keywords to search the internet for websites which give more in-depth information about the topics covered in this unit: *What Investment* magazine, *The Economist* newspaper, *Financial Times*, *Banking Times*.

## Teacher's notes

### Warm-up

Ask students to write three sentences about what they think friends or family members are doing at the moment (for example, *I think my brother is answering emails. I think my friend Freda is buying food at the supermarket.*). Ask some students to read out what they have written and ask if anyone has written the same or similar.

### Investing money

#### Speaking

- 1 Focus attention on the photos and ask students to say what they can see (someone examining stamps under a magnifying glass; a collection of pottery jugs or mugs in the shape of the members of The Beatles; a smart house or flat). Go through the instructions with the class and establish that these photos represent different ways of investing: people buy stamps, pop star memorabilia or property in the hope that the price will go up and they will be able to sell at a profit later. Ask if anyone in the class invests in stamps, memorabilia/collectibles or property. Explain that memorabilia are items valued for their association with famous people, historical events or particular aspects of culture. Collectibles are items which have value because of their rarity or popularity with collectors. Put students in pairs to discuss any other forms of investment they know of. Encourage them to report back to the class on their ideas.

#### Suggested answers

Other forms of investment that students might suggest include: stocks, shares and bonds, art, antiques, gold, coins, rare books, etc.

#### Reading

- 2 Go through the instructions with the class. Point out that on their first reading of the text, they need to find four things that people buy as investments. At this stage, students just need to find the key information; they do not need to read closely or understand all the vocabulary. There will be an opportunity later to go back over it in more detail.

art stamps collectibles shares

- 3 Go through the statements with the class. Stronger students may be able to say at this stage whether they believe the statements are true or false. Ask students to read the text again in more detail and to mark the statements true or false. Encourage stronger students to give reasons why the statements are true or false.

- 1 F (There is a big difference: with savings there is no risk of losing your capital; investments carry that risk.)
- 2 T
- 3 T (because there is a risk of losing your capital)
- 4 T (through dividends and by selling the shares at a higher price)
- 5 F (Although there is no risk of losing your capital, there is a risk that inflation will reduce its value.)

- 4 Go through the instructions and ask the class to find and underline the words in the text. Then ask them to match them with the definitions.

- 1 guarantee 2 risk 3 capital 4 profit  
5 asset 6 collectibles 7 dividend

#### Listening

- 5 ▶ 26 Focus attention on the words in the box and make sure everyone understands them. You may need to explain that a mutual fund is a professionally managed investment scheme that pools money from many investors and invests it in shares and bonds. Ask students to listen to the financial adviser and tick, circle or underline the types of investment that he mentions. When you have checked their answers, invite students to say anything else that they can remember about what they heard.

He mentions shares, bonds and mutual funds.

- 6 Go through the statements with the class before you play the recording again so that students know what to listen out for. Be prepared to pause the recording at strategic points and play sections of it again to give students a chance to match the investments with the statements. When you have checked the answers, you might like to get students to read the audio script on pages 74–75 and check that they understand everything the financial adviser says.

- 1 C 2 B 3 C 4 A 5 B 6 C

## Vocabulary

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- 7 Ask students to work individually to complete the sentences with the words and expressions in the box. Check answers by getting students to read out their completed sentences.

1 fixed, rate of return   2 guarantee  
3 open-end   4 predictable   5 profit   6 risk  
7 capital   8 dividend

### Extra activity

Ask students if they know who said the sentence under the picture (Benjamin Franklin, US politician, 1705–1790). Ask them if they know any other famous quotations about money or finance.

## Spreading the risk

### Reading

- 1 Read the saying aloud or get a confident student to read it. Ask students to say what they think it means and how it relates to investment.

If you put all your eggs into one basket and then drop that basket, all your eggs will be broken. If you divide them between baskets, even if you drop one of the baskets, you will still have some eggs left. The saying relates to investment in terms of risk. If you divide your money between different types of investment, you will not lose everything if one of those investments turns out bad. Dividing money between different types of investment is known as spreading the risk, the title of this section.

Ask students if they have a similar saying in their own language. You could go on to expand the discussion by asking what the consequences might be of putting all your money in one place.

- 2 The intention here is to get students to read the text quickly just to find out one piece of information. They will have a chance to study it in more detail in subsequent exercises. Ask them to read the text quickly and find out what the main aim of a portfolio is. When you have checked their answers, give students time to look at the text in more detail and ask any questions they may have about it.

The main aim of a portfolio is to minimise risk by spreading the risk between different types of investment.

- 3 Ask students to read the article again and complete the sentences with the words in the box. Check answers by getting individual students to read out their completed sentences.

1 types   2 risk   3 management  
4 spreading   5 assets   6 goals   7 financial  
8 chances

- 4 Ask students to work individually to decide whether the statements are true or false according to the article in Exercise 2. They can look back at the article to help them if necessary. Ask stronger students to correct the false statements.

- 1 T
- 2 F (Portfolios can include a wide variety of types of investments.)
- 3 F (Some investments may make a loss where others make a profit.)
- 4 T
- 5 F (No two portfolios are the same because they are designed around the individual investor's financial needs.)
- 6 F (Each investor has his or her own financial needs.)

- 5 ▶ 27 Play the recording and ask students to listen and read what the people say about their financial needs. Then put students in pairs and ask them to read the descriptions of the portfolios and decide which is the most suitable for each of the people.

Portfolio A: 2 (The timescale is right for saving money to pay for the children's higher education, as they are still young. There are low-risk investments as well as high-risk ones.)  
Portfolio B: 1 (This portfolio is quite high-risk but the returns should be high and should come quickly.)  
Portfolio C: 3 (This portfolio will give a steady income which Ellie and Frank need to pay for the extras they want. It has no shares, something they are worried about.)

### Extra activity

Ask students to say which portfolio they would choose for themselves.

### Speaking

- 6 Go through the instructions with the class. You could suggest that students do some research outside the class, looking in newspapers and on the internet for some good investments. This research work could be set for homework. Make sure students understand that the aim here is to achieve a diversified portfolio, one that contains a variety of different investments.
- 7 Put students in small groups and ask them to discuss the portfolios they put together in Exercise 6. Ask them to choose the best and the most diversified portfolios in the group. Then get each group to present their choices to the class. Have a class vote on the best ones.

## Reading

- 1 Focus attention on the photo and get students to say what they can see in it, where they think it is and what is happening. Find out if anyone has ever visited a stock market or the trading desk of an investment bank. If so, ask them to tell the rest of the class what they saw there.

The photo shows traders at the Frankfurt stock exchange. In the past, trading at a stock exchange was done face-to-face, with the traders milling around on the stock exchange floor, shouting out their prices. Nowadays, traders sit at computer screens and all trades are performed via computer and telephone. The photo shows three traders in one of the circular banks of screens on the stock exchange floor. The screens show information on the movement of stocks and shares. One of the traders is making a deal on the phone.

- 2 As with other texts, the aim here is to get students to read through it quickly just to find the answer to the question. When you have checked students' answers, give them a chance to read the text again in more detail and to ask any questions they may have about vocabulary. Point out that *indices* is the plural of *index*.

A stock exchange is a building where the trading of shares and other securities takes place. A stock market index is a list of certain shares traded in the stock market, their price at the end of each trading day and the volume of trade. This is used as a measure of the condition of the stock market.

- 3 Ask students to work in pairs to match the stock market indices to the correct stock exchanges. When they have done this, they should add their own country's stock exchange and index to the table if it is not already there.

1 New York: Dow Jones    2 Frankfurt: DAX  
3 London: FTSE 100    4 Tokyo: Nikkei  
5 Hong Kong: Hang Seng    6 Vienna: ATX

## Extra activity

Give students the following business news flashes to complete, using the information from the table in Exercise 3.

- 1 *In breaking news from New York, the \_\_\_\_\_ index is up thirty points after an exciting day's trading.*
- 2 *The \_\_\_\_\_ in Frankfurt is falling, following bad news about the German economy.*
- 3 *It's been a bad day for shares in London and the \_\_\_\_\_ is down three points.*
- 4 *And news just in from the Asian markets, the \_\_\_\_\_ and \_\_\_\_\_ are both holding steady.*

When students have completed these, ask them to work in pairs to write more business news flashes, using information from the table and their own knowledge.

Answers: 1 Dow Jones    2 DAX    3 FTSE 100  
4 Nikkei, Hang Seng (in any order)

## Arrangements and appointments

### Speaking

- 1 Put students in pairs. Ask them to discuss the questions and to be prepared to report back to the class on what they found out about each other. Find out what is the most popular way in the class of keeping a record of appointments.

### Reading

- 2 Ask students to work individually to read about Mark Hunter's appointments and to decide if the statements are true or false. Allow students to compare their answers in pairs before checking with the class.

Ask students what they notice about the verbs in the text and in the questions (the present continuous tense is used) as a lead-in to the Language box that follows.

1 T 2 T 3 F

### Language

Go through the Language box with the class. Explain that the present continuous tense is just one of the ways to talk about the future in English. We can use the present continuous to talk about future plans or arrangements, things that have already been decided. Go through the examples in the Language box and encourage students to make their own sentences about plans and arrangements by asking them about their plans and arrangements (for example, *What are you doing next week? What are you doing on Monday?*). Make sure the sentences they come up with are genuine plans and arrangements rather than vague statements (for example, *I'm working hard. I'm shopping.*). Check that students can give short answers correctly by asking questions like *Are you flying to Brussels tomorrow?* Remind students that we do not use contracted forms of the verb in affirmative short answers.

#### Extra activity

Ask students to take out their diaries or wherever they keep a record of their appointments. Put students in pairs and get them to explain their appointments for the coming week to their partners. Go round monitoring and making sure everyone is using the present continuous correctly.

- 3 Ask students to work individually to complete the diary with the information in Exercise 2. Point out that they should follow the style of the other entries in the diary and not try to make present continuous sentences at this stage.

Monday 10 am: interview(ing) new personal assistant  
Tuesday 2 pm: fly(ing) to Brussels  
Wednesday 5 pm: come/coming back from Brussels  
Thursday 8 am: breakfast with colleagues  
Friday 11 am: meeting Saleh Aoun

For extra practice, use the completed diary to have a question and answer drill around the class with one student asking a question (for example, *What is Mark doing at 11 am on Monday?*) and another giving the answer and then asking another question to a different student.

- 4 Ask students to work individually to write down their answers to the questions. Check answers by asking each question and getting students to read out their answers.

1 He is having lunch with Barbara and Vikram.  
2 He is meeting Tony Price at Sony.  
3 He is meeting Sasha Dubois at ING.  
4 He is playing tennis with Peter.  
5 He is having lunch with Georg Bergmann at 1 pm on Friday.

For extra practice, use the completed diary again for a question and answer drill around the class but make sure students vary the questions so that sometimes they ask *What is Mark doing at ...?* and sometimes *When is he ...? Who is he ...?* and *Where is he ...?*

### Language

Go through the Language box with the class. Explain that prepositions of time are used to say when something happens. Point out the different uses of *on*, *in* and *at* and the times when we do not use them at all. Encourage students to keep lists in their vocabulary notebooks of time expressions and the appropriate prepositions.

Test students by calling out expressions of time and asking them to say whether they would use *on*, *in*, *at* or no preposition at all with them. To make this more fun, you could establish a gesture for each one or get students to stand up for *on*, sit down for *in*, put up their right hand for *at* and put their hands on their heads for no preposition.

## Listening

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- 5 ▶ 28 Ask students to work individually to complete the conversation. Then play the recording for them to check their answers. When they have done this, get them to practise the conversation in pairs. Note that *next* would also be acceptable in gaps 2 and 8 but *on* is more likely as it has already been established that they are talking about next week.

1 next 2 on 3 In 4 in 5 At 6 at  
7 At 8 on 9 on 10 at 11 next

### Extra activity

Ask students to write similar conversations between colleagues, with gaps for prepositions of time. They can then swap them with their classmates and complete each other's conversations. When they have completed their partner's conversation, they should take one role each and practise the conversations.

## Writing

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- 6 Ask students to work individually to write their own diaries for next week. Point out that they can use true information, make it up or use some of the ideas in the box. They should have at least six appointments. As they work, go round making sure they are doing this correctly.

## Speaking

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- 7 Go through the instructions and the example conversation with the class. Then put students in pairs and ask them to take turns asking and answering questions about the appointments they put in their diaries in the previous exercise.

## Review

### Listening

- 1 ▶ 29 Go through the instructions and the questions with the class so that students know what information to listen out for. Play the recording more than once if necessary and pause it at strategic points to allow students time to process the information.

- 1 LDC Ltd's portfolio
- 2 Thursday at 2 pm
- 3 She is having lunch with her boss at 1 pm and doesn't think she will be free until 2.30.
- 4 Thursday at 3 pm

### Reading

- 2 Ask students to read through the whole email before they try to identify the mistakes. By doing this they will have a better idea of what it is about and this will help them focus on the mistakes. With weaker classes, you may need to point out that three of the mistakes are incorrect prepositions of time and one is a tense error.

... that we are meeting on Thursday 16 June at three o'clock.  
My boss is joining us at 3.30 because she ...

- 3 Go through the instructions with the class, then ask them to read the conversation and find out why Robert and Sarah arrange another meeting.

Robert is playing golf with Charles Simmons at the weekend and he wants to ask him for advice on investing in property. The new meeting is so that Robert can tell Sarah what Charles Simmons' advice is.

### Writing

- 4 Go through the example with the class, then ask students to use the remaining prompts to write sentences. As they do this, go round making sure they are forming the present continuous correctly and using the correct prepositions of time. Check answers by getting individual students to read out their sentences.

- 2 Robert is playing golf with Charles on Sunday.
- 3 Sarah is meeting John Gilmore on 25 June.
- 4 Sarah is giving a seminar to the new trainees on Monday at two o'clock.
- 5 Sarah is having dinner with Julian and Steve on Monday evening.
- 6 Sarah and Robert are having a meeting next Tuesday at 11 o'clock.

### Preparing for the next unit

**Unit 6** is about **accountancy**. If your students are not already working in the financial sector, and even if they are, it might be a good idea to set them the task of finding out what the job of an accountant entails.

## Briefing

This unit looks at the job opportunities that a qualification in accountancy can open up, the sorts of jobs done by accountants and the qualities needed to become an accountant. This provides a context for more work on future forms and on forming negative adjectives by adding prefixes.

### Who needs accountants?

This section looks at the fundamental importance of accountancy to business, as well as the **career opportunities** that training as an accountant can provide. The reading text is from an advertisement from a company providing accountancy qualifications. It presents a positive view of accountancy as a vibrant profession that offers excellent **job prospects** (opportunities for employment) because accountants are always **in demand** across the world and there are plenty of **job vacancies**. It describes a good accountancy qualification as a **passport** to a variety of career opportunities, something that will open up a world of options. Words for describing the qualities of a good accountant (for example, **ambitious**, **capable** and **hardworking**) and desirable careers (for example, **rewarding**) are also introduced.

### What do accountants do?

In this section, we take a general look at what accountants do. Accountancy is a profession that is often defined as being **all facts and figures**, and can be interpreted as rather boring. However, as one of the accountants in the listening points out, accountancy is far from boring and actually involves a lot of **communication**. Accountants provide information for many different people. One of their most important functions is to communicate vital information to all the stakeholders in a business, from the **shareholders** and **directors** to the **employees**, **customers** and **suppliers**, as well as **government departments** through **tax returns**, the documents that have to be filed with the tax office to show how much tax a company has to pay to the government.

This section also looks at some of the documents that accountants produce. A **financial statement** is a written report about the financial activities of a company. It includes a **balance sheet** (a list of the

company's assets, liabilities and capital) and a **profit and loss statement** (details of the company's income, expenses and profits or losses). **Assets** are the things that a company owns, such as its buildings, machinery, etc. **Liabilities** are the things it owes, such as debts to suppliers and taxes. **Capital** is money that is invested in the company.

This section also introduces students to *be going to* and *will* for talking about future plans and things decided at the moment of speaking.

### Jobs in accountancy

Here we look in more detail at what accountants actually do. There are many jobs in the accountancy field, from **bookkeepers**, who keep day-to-day records of a company's financial transactions, to **financial controllers** and **budget analysts**, who make decisions about a company's budget and financial plans. **Tax advisers** are accountants who specialise in tax regulations. In addition to preparing corporate and personal tax returns, they advise their clients on how to reduce the amount of money they pay in taxes. **External auditors** are accountants who check the financial statements prepared by the accountants who work for a given company. They themselves do not work for that company. This provides a context for looking at some common collocations using verbs like *check*, *set*, *monitor*, *prepare*, *manage* and *analyse*.

### What makes a good accountant?

In this section, the focus is on the qualities needed to be a good accountant. As well as being good with figures, accountants need to be **patient** (they should not get angry or frustrated), **meticulous** (they should pay attention to details), **reliable** (they can be relied on to do a job well and on time) and **responsible** (they should always do the right thing). Students look at positive and negative adjectives, the negative ones being formed by adding prefixes to the positive ones.

### Further reading

Use the following keywords to search the internet for websites which give more in-depth information about the topics covered in this unit: the Institute of Chartered Accountants of England and Wales, *Accountancy Age*, *The Economist* newspaper, *Financial Times*, *Banking Times*.

## Teacher's notes

### Warm-up

Ask students to work in pairs and tell each other about three arrangements or appointments they have this week. If necessary, remind them that we use the present continuous to talk about future plans and arrangements.

### Who needs accountants?

#### Speaking

- 1 Read the statement aloud. Put students in pairs and ask them to talk about what they think it means and whether they think it is true.

#### *Suggested answer*

All companies need accountancy because financial management is fundamental to the efficiency, legality and success of a business. It is important for everyone in all kinds of businesses to understand the issues involved in accountancy.

#### Reading

- 2 Go through the options with the class and then ask students to read the text quickly and decide which one is correct. At this stage, students just need to find the key information – they do not need to read closely or understand all the vocabulary. There will be an opportunity later to go back over it in more detail. When checking answers, ask students what clues helped them to make their decision.

c The biggest clue is the beginning of the final paragraph: *We offer first-class qualifications ...*

- 3 Give students time to read the text in more detail. Then go through the statements with the class and ask students to put a tick if they are mentioned in the text and a cross if they are not. When checking answers, ask students to read out the part of the text that is relevant for each item they ticked.

- 1 ✓ (*With the right qualifications, you can work in many different countries.*)
- 2 × (This is, in fact, true but it is not in the text.)
- 3 ✓ (*Qualified accountants are always in demand ...*)
- 4 ✓ (*All organisations around the world, large or small, need someone who can understand and manage their finances.*)
- 5 ✓ (*The question is not Where can I go? but Where do I want to go?/A good qualification is your passport to a variety of career opportunities.*)
- 6 ✓ (*... the choice you make now will affect your career options in the future. A good qualification is your passport to a variety of career opportunities.*)
- 7 × (This may be true but it is not in the text.)
- 8 ✓ (*There are many to choose from ...*)

- 4 Ask students to read the statements carefully and decide which explanation is best for each one. Allow them to compare answers in pairs before checking with the class.

- 1 a (The expression from *Australia to Azerbaijan* is intended to convey the worldwide demand for accountants.)
- 2 b (*The choice* here refers to the choice of qualification. Which qualification you choose will determine what your future job choices will be.)
- 3 c (A passport is a travel document but it is used figuratively here to indicate something that allows you the freedom to do what you want.)

#### Vocabulary

- 5 Focus attention on the words in the box. Ask students to find and underline them in the text in Exercise 2. Then get them to look at the words in context, using words and phrases in the rest of the sentence(s) to help them and ask them to discuss in pairs what they think the words mean. When they have done this, ask them to use the words to complete the sentences.

With weaker classes, check that students understand the words in the box before they complete the sentences. Allow them to use dictionaries if necessary.

1 ambitious 2 career options 3 job prospects 4 rewarding 5 goals 6 in demand 7 capable 8 respected

### Extra activity

Play *Hangman* using some of the words that students have learnt recently. Put a line on the board for each letter of a word and then invite students to guess the letters. If they guess correctly put the letter in the correct space. If not, write the letter at the side and start to draw a hanging stick figure. If students guess the word before you have completed the drawing, they win.

### Speaking

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- 6 Go through the questions with the class before you put students in groups. Ask them to discuss the questions, then ask a spokesperson from each group to report back to the class on their discussion.

## What do accountants do?

### Speaking

- 1 Read the statements aloud or get a confident student to read them. Ask students to say which of them they think accountants do.

They do all of them. The last one accountants do indirectly by providing the information that investors use to make their decisions.

### Listening

- 2  30 Go through the instructions and the sentences with the class before you play the recording so that students know what information to listen out for. Students may find it helpful if you tell them that Bob is the one who speaks first. You may need to play the recording several times and pause it at strategic places to allow students time to process what they hear and make their decisions. When you have checked their answers, you might like to allow them to read the audio script on pages 75–76 or read and listen at the same time.

You could ask stronger students to correct the false statements.

- 1 T
- 2 T
- 3 F (He's going to get it in September.)
- 4 T
- 5 F (Bob is going to get married.)
- 6 T

### Language

Go through the Language box with the class. If students ask how *things we have already decided to do* is different from *future arrangements*, for which we used the present continuous in Unit 5, explain that there is some crossover between the two forms and there are times when either could be used. However, the present continuous tends to be used for things which have been more precisely scheduled. So, for example, whilst we say *He's going to get married next year*, we would probably say *He's getting married on 24 June next year*. It may help students to think in terms of diary entries for the present continuous and slightly less precise plans for *be going to*.

The use of *will* described here is one of the most common uses. You might like to point out that it is often used to make an offer to do something

for someone. Practise around the class by saying things like *Oh, it's cold in here!* and encouraging a student to respond with *I'll shut the window*, etc.

Ask students to read the script of Bob and Callum's conversation on pages 75–76 and to find and underline all the examples of *be going to* and circle all the examples of *will*.

*be going to*: I'm going to get my qualification ..., I'm going to go to Australia ..., I'm going to get married ...  
*will*: I will have lots of options ..., I will be able to travel ..., I'll give you some information ..., I'll give you a lift ..., I'll just phone Karen ..., I'll go and get the car.

- 3 Ask students to work individually to decide whether the gaps should be completed with *be going to* or *will*. If necessary, remind them that they will have to use the right form of *be*. As they work, go round giving extra help where needed and making sure that they have all grasped the difference between *be going to* and *will*. When you check answers, get students to read the sentences aloud. Encourage them to use contractions (for example, *I'm going to get married*. *I'll shut the window*.).

1 'm going to 2 'll 3 'll 4 'll 5 's going to  
6 am 7 's going to 8 'll 9 're going to

### Listening

- 4 Give students time to read the gapped sentences and think about how they might be completed. Point out that they are from Bob and Callum's conversation in Exercise 2. Ask students to check their answers in the audio script on pages 75–76 and then get individual students to read their completed sentences aloud. You might like to point out and remind them that *information* is an uncountable noun (see Unit 4).

1 figures 2 communication 3 financial  
4 qualification, options 5 information

### Reading

- 5 Remind students that Callum told Bob he would give him some information about accountancy. Ask them to read the information sheet and make a list of the people it mentions who need the information that accountants provide. When you have checked the answers, give students time to read the information in more detail and ask any questions they may have about it.

shareholders company directors  
government departments employees  
suppliers customers investors

## Vocabulary

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- 6 Ask students to read items 1–6 and then go back through the text in Exercise 6 to find matching words or phrases.

1 assets 2 liabilities 3 balance sheet  
4 profit(s) 5 suppliers 6 income

- 7 Ask students to match words 1–7 with their opposites, a–g. Check answers with the class.

1 f 2 g 3 e 4 b 5 a 6 d 7 c

- 8 Encourage students to read through the whole text first – ignoring the gaps – before they start trying to find the missing words. Having an overall sense of what the text is about will make it easier to find the correct words. Check answers by asking several students to read sections of the completed text aloud.

1 profit 2 income 3 owes 4 management  
5 customers 6 suppliers 7 assets 8 owns

### Extra activity

Put students in pairs and ask one to be the financial controller of Costmore Electronics and the other a journalist who is writing an article about the problems at Costmore. They can then roleplay the interview. With weaker classes, go through the questions that the journalist might ask first. Tell the financial controllers to base their answers on the information in the text.

## Jobs in accountancy

### Reading

- 1 Focus attention on the questionnaire and ask students to read it and tick their own answers. Have a class feedback session in which they exchange information about their working habits.
- 2 Point out that all the jobs in the box are jobs in the accountancy field. If necessary, allow weaker students to use a dictionary to check the meaning of the jobs before they match them with the descriptions. Do not check answers at this stage – students will check answers by listening to the recording in Exercise 3 – but allow students to discuss their answers in pairs or small groups.

1 bookkeeper 2 budget analyst 3 external auditor 4 financial controller 5 tax adviser

### Listening

- 3 ▶ 31 Play the recording for students to check their answers. You may need to play it several times and pause after each speaker to allow students time to process what they have heard. You might also like to give them time to read the audio script on page 76. Answer any questions they may have about the vocabulary in the listening text.

Encourage a class discussion of the accountancy jobs described and any others that students know. Get them to say whether they would like to do any of these jobs.

### Vocabulary

- 4 Do the first item with the class as an example. Get students to find the verb *check* in the sentences in Exercise 2 (it is in 3 and 4) and to say which of the noun phrases it is used with there (*the financial statements* and *the accounts*). Then ask them to find the remaining verbs and identify the noun phrases they are used with. A noun phrase is a group of words in a sentence which functions as a noun. A noun phrase could, for example, consist of a noun plus an article or a noun plus an adjective.

- 1 the financial statements (3), the accounts (4)
- 2 a budget (2)
- 3 the performance of something (4)
- 4 tax returns (5)
- 5 a record (1), control of expenses (2)
- 6 financial plans (2), financial activities (4), the cash flow (4)
- 7 accounts (4)

All the noun phrases on the right can be used with the verbs on the left in Exercise 4. For extra practice, ask stronger students to write sentences using the verbs and noun phrases that are not used in Exercise 2.

- 5 Ask students to work individually to complete the sentences with suitable words or phrases from Exercise 4. Allow them to compare their answers in pairs before checking with the class. Ask individual students to read out their completed sentences.

1 record 2 tax returns (*accounts* is also possible) 3 check 4 performance 5 cash flow 6 set 7 written report

- 6 ▶ 32 Give students time to read the questions and answers, then ask them to match them up. Play the recording for students to check their answers.

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

### Writing

- 7 This could be set for homework. Encourage students to give full answers to the questions. If you do this in class, go round giving help where needed.

### Speaking

- 8 Put students in pairs and ask them to compare and discuss the answers they wrote in Exercise 7. Encourage them to report back to the class on anything interesting they found out about their partner and broaden it out into a class discussion of the questions.

## What makes a good accountant?

### Language

- 1 Remind students that adjectives are words we use to describe nouns. Ask them to go through the adjectives in the box and discuss in pairs whether they think they can be used for people, jobs or both. When checking answers, you might like to point out that a responsible job is one that requires someone who is responsible. Allow weaker students to use dictionaries if necessary.

people: ambitious, efficient, hardworking, meticulous, organised, patient, reliable, responsible, well-informed  
jobs: responsible, satisfying, stressful  
both: responsible

#### Extra activity

Elicit any other adjectives students know that can be used to describe people, jobs or both. They might know *rewarding, white-collar* (jobs); *diligent, capable, honest* (people); *well-paid* (both).

- 2 Ask students to work individually to complete the sentences with suitable adjectives.

1 hardworking 2 meticulous 3 well-informed  
4 reliable 5 patient 6 efficient 7 ambitious  
8 organised 9 responsible

Go through the Language box with the class. Point out the negative prefixes and elicit any other negative words that students know which have these prefixes.

- 3 Do the first item with the class as an example and then ask students to complete the remaining information. With weaker classes, you may need to point out that sometimes they have to fill in the positive adjective (without the prefix) and sometimes the negative one. Check answers with the class.

1 reliable 2 ambitious 3 disorganised  
4 impatient 5 efficient 6 incapable  
7 irresponsible

### Speaking

- 4 Put students in pairs and ask them to choose qualities from Exercises 1, 2 and 3 which they think an accountant needs. Encourage them to add any other qualities they can think of to their list. Allow pairs to join other pairs to compare their lists before having a class feedback session.

### Reading

- 5 Ask a confident student to read the personality profile aloud. Then ask students to say whether they chose the same qualities in Exercise 4.
- 6 Ask students to work individually to list the qualities they need for their own jobs or jobs they would like to do in the future. Get several students to read their lists out to the class, explaining why they chose these qualities if they can.

#### Extra activity

Point out that the text in Exercise 5 describes accountancy as rewarding and satisfying but stressful. Ask students to discuss in pairs what adjectives they would use to describe their own jobs or jobs they would like to do in future.

## Review

### Language

- 1 Do the first item as an example with the class, then ask students to work individually to underline the correct future forms.

- 1 I'll have (a decision made at the time of speaking)
- 2 she's going to take (she has already decided to do this)
- 3 I'll ask (a decision made at the time of speaking)
- 4 I am going to become (she has already decided to do this)
- 5 We're going to present (we have already decided to do this)
- 6 I'll email (a decision made a the time of speaking)

- 2 Remind students that prefixes are often used to make adjectives negative.

- 1 unreliable
- 2 irresponsible
- 3 organised
- 4 impatient
- 5 efficient
- 6 incapable

- 3 Encourage students to read the whole text through first before they start trying to choose the correct adjectives. If they have an overall sense of the meaning, they will make better choices. With weaker students, point out that there are often clues in the words after the adjectives to point them towards the correct meaning.

- 1 efficient
- 2 organised
- 3 patient
- 4 well-informed
- 5 reliable

### Listening

- 4  33 Remind students that they heard Bob and Callum talking before. Explain that Bob is now calling Callum on the phone. Ask them to listen and say why he is calling.

Bob is calling Callum to thank him for the information on accountancy (and also to say that he is going to apply for an accountancy course).

- 5 Give students time to read the questions before you play the recording again so that they know what information to listen out for. Ask individual students to give their answers.

- 1 He's going to apply for the accountancy course.
- 2 in August
- 3 Yes, he does.
- 4 Because he's good with figures, patient, organised and efficient.
- 5 the course tutor

### Speaking

- 6 Go through the example conversation with the class and point out the use of *going to*. Put students in pairs and ask them to have similar conversations about their plans for next week. Go round monitoring and helping where necessary. Encourage particularly good pairs to perform their discussions again for the class.

### Preparing for the next unit

**Unit 7** unit introduces **the past simple** tense. You might like to bring some holiday photos to class and encourage your students to bring some, too so that they all have past events that you can talk about to the rest of the class.

## Briefing

This unit continues the subject of accountancy but focuses more on the day-to-day realities of an accountant's life. The past simple is introduced, first with the verb *be* and then with regular and irregular verbs. There is also further work on numbers and calculations.

### Was it a good conference?

This section introduces the past simple of *be* in the context of describing a **conference**, a gathering of professionals at which issues relevant to their field are discussed. There is also further work on positive and negative adjectives. In the listening text, an accountant tells a colleague about a conference he was at last week. He talks about the hotel **facilities** (for example, the size of the rooms, the food and the availability of hot water) and the quality of the **presentations**, the speeches made at the conference.

### Calculations

Although we said in the last unit that accountancy was not just about facts and figures but about communication, it is true that accountants do have to handle figures on a daily basis. This section introduces mathematical symbols such as **plus**, **minus**, **multiplied by**, **divided by** and **percent**, and the way they are pronounced. It also gives practice in talking about different types of calculations. There is also work on large numbers such as **million**, **billion** and **trillion**. In British English, a billion used to be equivalent to a million million, while in American English, it has always been a thousand million. British English has now adopted the American figure, which is the one used in this unit. Similarly, a trillion is held to be a million million rather than the old British English million million million.

### She worked hard yesterday

Here we look in greater detail at accountancy work. An assistant in an accountancy firm describes what she did while her boss was at a conference. This provides a context for introducing the past simple of regular verbs. Some of the collocations from previous units such as *check calculations*, *email a colleague* and *arrange a meeting* are revisited in the past simple tense.

### He finished school in 1994

In this section, the focus is on the development of an accountant's career. It again uses the past simple of regular verbs to track an accountant's career path.

### He became an accountant

This section has similar content and information to that in the previous section but this time it is presented by means of irregular past simple verbs. Common collocations used to describe office tasks are also studied.

### A tax return

One of the jobs that accountants do for their clients is to help them complete **tax returns** and **submit** them to the **tax office**. In the UK, they can be sent by post or submitted online. In a telephone conversation, an accountant informs his client that she can reduce her **tax liability** by claiming a '**business use of home**' **charge**, a tax-deductible sum that takes into account how much a person who works from home uses their home for business purposes. This is calculated on the number of rooms in the house, the number of rooms used for business and the number of days per week they are used for business, together with information on **household expenses** (for example, payments for heating and light or mortgage payments).

### Further reading

Use the following keywords to search the internet for websites which give more in-depth information about the topics covered in this unit: the Institute of Chartered Accountants of England and Wales, Accountancy Age, *The Economist* newspaper, *Financial Times*, *Banking Times*.

## Teacher's notes

### Warm-up

Ask students to work in pairs and tell each other what they are going to do at the weekend. Remind them that we use *be going to* for informal plans and intentions rather than fixed arrangements.

### Was it a good conference?

#### Speaking

- 1 Read the instructions with the class and then ask students to discuss the questions in pairs.

#### Listening

- 2  34 Make sure students understand that George is an accountant and that last week he was at a conference in Bradford. He is now back in the office and he is telling his assistant, Tamsin, about the conference.

Go through the list of possible problems with the class, then play the recording and ask students to tick the things that were problems for George.

4, 5, 6 and 7 should be ticked.

- 3 Give students time to read the sentences. Stronger students may be able to tell you straight away which ones are true and which are false. Play the recording for them to listen again and then check their answers.

Ask students to correct the false statements. Weaker students could use the audio script on page 77 to help them.

- 1 T
- 2 F (He was there with some of his colleagues.)
- 3 F (His presentation was fascinating.)
- 4 F (The hotel was awful.)
- 5 F (They were small and dark.)
- 6 F (It was revolting.)

#### Language

Go through the Language box with the class. Make sure students understand that there are two affirmative forms of the past simple of *be*: *was* and *were*. We use *was* with singular nouns and *I*, *he*, *she* and *it*, and *were* with plurals and *you*, *we* and *they*. The negative forms are *wasn't* and *weren't*. Draw their attention to the time

expressions used with the past simple and the position of the verb in questions and short answers.

Ask students to look back at the sentences in Exercises 2 and 3 and to find and underline all the examples of the past simple of *be*.

#### Extra activity

If you and/or your students have brought holiday photos to class, use them to practise questions and answers using the past simple of *be*. Hold up a picture and encourage students to ask questions (for example, *Was the weather good? Were you in Spain? Were your children with you?*). Then put students in pairs to show each other photos and ask and answer questions.

- 4 Ask students to complete the conversation with the past simple of *be*. Allow them to compare in pairs before checking answers with the class. Check answers by getting two confident students to read out the completed conversation.

1 Were 2 wasn't 3 was 4 was 5 was  
6 Were 7 weren't 8 were 9 was  
10 was 11 Was 12 was 13 were

- 5 Go through the example with the class and make sure students know what to do. Then ask them to rewrite the remaining sentences, using the words in brackets. Check answers by getting individual students to read out their sentences.

2 George was at a conference last week.  
3 Tamsin was in the office yesterday.  
4 The company's results were very good last month.  
5 The external auditor was here on Tuesday.  
6 The conference was excellent last year.

#### Vocabulary

- 6 Read the adjectives aloud or get confident students to read them aloud. Ask students to say if they think they are positive or negative.

1 P 2 P 3 P 4 P 5 P 6 N 7 N  
8 N 9 N 10 P 11 P

- 7 Make sure students understand that the adjectives in each pair have a similar meaning but that one is stronger than the other. Ask them to identify the stronger word in each pair. When you have checked answers, explain that using stronger adjectives makes what you say more interesting and effective.

1 excellent   2 awful   3 fascinating  
4 revolting   5 wonderful   6 horrible   7 tiny  
8 delicious

For extra practice, you could ask students to read the audio script of George and Tamsin's conversation about the conference on page 77. Ask them to identify all the strong adjectives that George uses and to match them with a weaker adjective with the same meaning. (Answers: excellent – good, fascinating – interesting, awful – bad, horrible – bad, revolting – bad)

- 8 Do the first item with the class as an example and then ask students to use stronger adjectives from Exercise 7 to complete the other conversations. Check answers by getting pairs of students to read the completed conversations aloud.

1 fascinating   2 excellent   3 tiny  
4 wonderful

### Extra activity

Ask students to answer these questions:

- 1 *Where were you yesterday?*
- 2 *Where were you this time last year?*
- 3 *What was the weather like yesterday?*
- 4 *Who were you with this morning at 9.00?*
- 5 *What was your lunch like yesterday?*
- 6 *Were there a lot of people on your bus/train this morning?*
- 7 *Were you the first person in your office/classroom this morning?*
- 8 *Who was your first teacher?*

## Calculations

### Vocabulary

- 1 Focus attention on the symbols in the box, which should be familiar to students. However, they may not know how these are pronounced in English. Ask them to discuss in pairs what they mean and how to say them.
- 2 Ask students to read items 1–6 and to match them to the symbols in Exercise 1.

1 – 2 % 3 + 4 x 5 = 6 ÷

### Language

Go through the Language box with the class and get students to read out the example sentences. Make sure they understand that some of the symbols can be read in different ways (for example, the minus sign can be read as *minus* or *subtracted from*). Note, however, that *five minus three* is not the same as *five subtracted from three*. *Five minus three* is the same as *three subtracted from five*.

### Listening

- 3 ▶ 35 Tell students that they are going to hear the calculations read aloud. Ask them first to look through the calculations and decide how they think they will be said. Then play the recording and ask them to number the calculations in the order they hear them. When you have checked answers, play the recording again and ask students to repeat the calculations.

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

### Speaking

- 4 Put students in pairs and ask them to decide who will be A and who will be B. Ask the B students to turn to page 69 and read the information there. The A students should read the information on this page. The A students start by dictating their calculations to the B students. Make sure they do not show them the page as they do this. They should check their partner's answers and make any corrections. The B students should then dictate their calculations to the A students. Point out that they should write the numbers in figures, not words.

- 5 You may need to explain that the numbers here are the internationally recognised interpretations of *billion* and *trillion*. In British English, these used to have different values (a *billion* was a million million and a *trillion* was a million million million). The ones given here are now those in most common usage. When students have matched the figures and words, check answers and get students to read them aloud.

1 d – a/one hundred thousand 2 b – a/one million  
3 c – a/one billion 4 a – a/one trillion

- 6 ▶ 36 Ask students to practise reading the numbers aloud in pairs. Play the recording for them to check their answers.

#### Extra activity

Ask students to write a series of large numbers to dictate to a partner. They then check that their partner has written the correct number.

## She worked hard yesterday

### Listening

- 1 ▶ 37 Go through the instructions with the class. Elicit or explain that Tamsin is talking about the past. Give students time to read the list of jobs, then ask them to listen to the conversation between Tamsin and George and tick the jobs she finished.

All the jobs except *check the calculations on the Costmore Electronics cash flow* and *enter the figures in the LMC profit and loss statement* should be ticked.

### Language

Go through the Language box with the class and get students to read out the example sentences. Point out the use of *did* (the past simple of *do*) in questions and short answers. Ask a series of past tense questions around the class about what students did yesterday. When a student answers correctly, encourage them to ask the next question to another student.

Make sure students understand the concept of regular verbs and explain that they take *-ed* to form the past simple. Point out that verbs that already end in *-e* (for example, *arrive*) just add *-d*; verbs ending in a short vowel followed by a single consonant (for example, *stop*) double the consonant before *-ed*; and verbs ending in *-y* (for example, *study*) change the *-y* to *-i* before adding *-ed*.

#### Extra activity

Ask students to form questions with all the items in the list in Exercise 1 (for example, *Did you call Bill Mudie and arrange a meeting with him for next Friday?*). When they have a complete set of correct questions, ask some students to play the part of George, asking the questions, and others to be Tamsin, answering them with *Yes, I did./No, I didn't*.

- 2 Go through the example with the class and make sure students know that they have to write sentences using the prompts about what Tamsin did and did not do last week. Play the recording for them to listen again and pause it at strategic points to allow them time to write their sentences. Weaker students could be encouraged to look again at the list in Exercise 1. You may need to point out that they will have to make

some changes from what is said on the recording. For example, in question 2, George refers to *the letters in my correspondence file*. In the students' sentence, this will need to be changed to *the letters in George's correspondence file*.

- 2 She printed out the letters in George's correspondence file.
- 3 She prepared Mr Sweetman's tax return.
- 4 She emailed Mrs Kato.
- 5 She didn't check the calculations on the Costmore Electronics cash flow.
- 6 She helped Nigel with the Copsey Ltd financial statements.
- 7 She entered some of the LMC figures in their profit and loss statement but she didn't finish them.

### Writing

- 3 Ask students to work individually to write their five sentences. This could be done for homework. If you do it in class, go round giving extra help where needed. Encourage students to use their own ideas as well as those in the box. Check answers by getting students to read out their sentences. You could also use the words in the box to ask questions (for example, *Karl, did you visit a client last week?*).

### Speaking

- 4 Put students in pairs and ask them to compare the sentences they wrote in Exercise 3. Ask them to find out more information about what their partner did by asking further questions. The prompts are there to give them some ideas but students may need to make up their own questions if these are not suitable for asking further questions about their partner's sentences.

## Vocabulary

- 1 Remind students that regular verbs take *-ed* to form the past simple. All the verbs in the box are regular verbs, though some may need slight spelling changes to form the past simple. Focus attention on the information about George's career. Ask students to complete the gaps with the correct past tense of the verbs.

1 finished    2 graduated    3 started  
4 married    5 passed    6 qualified    7 moved  
8 promoted

## Listening

- 2 ▶ 38 Play the recording for students to check their answers to Exercise 1. Then ask individual students to read out the completed items. Check that they have all spelt *married* and *qualified* correctly.
- 3 ▶ 39 Draw students' attention to the three columns in the table and the verbs *finished*, *moved* and *started*. Read these aloud, exaggerating the final sound in each one. Explain that there are three different ways of pronouncing the endings of regular past simple verbs. Which way each verb is pronounced has to do with mouth movements and the pronunciation of adjacent letters, and it generally represents the easiest way to say it. It is always useful for students to say words aloud as much as possible so they get a feel for what sounds right. Encourage them to pay close attention to the sounds they hear at the end of past simple regular verbs in listening exercises.

Play the recording and ask students to listen carefully to the way the verbs in the box are pronounced. They should then write them in the correct column in the table. Check answers with the class.

/t/: passed, helped, worked, checked  
/d/: qualified, arranged, filed  
/ɪd/: graduated, promoted, visited

## Writing

- 4 Ask students to look back at the information about George in Exercise 1 and to make a similar table with dates and things they did in those years. As they do this, go round helping them with vocabulary. Encourage them to use regular verbs and be prepared to substitute appropriate regular verbs for any irregular ones they try to use.

## Speaking

- 5 Ask students to work in pairs and to take turns telling their partner their dates, and asking and answering questions about what they did in these years.

## Reading

- 1 Tell students that they are going to read a text about George's career. Again, it is in the past simple but this time the verbs are slightly different. Ask them to underline the past simple verbs. When you have checked answers, point out that this text gives more or less the same information as the table in Exercise 1 of the previous section but it uses the past simple of irregular verbs rather than regular verbs.

left   went   made   met   left   went  
took   got   became

## Language

Go through the Language box with the class and get students to read out the example sentences. Explain that just as with regular verbs, we use *did* (the past simple of *do*) in questions and short answers. Point out that sometimes the past simple form of an irregular verb has some similarity to the infinitive (for example, *meet* – *met*) but that sometimes it is entirely different (for example, *go* – *went*). For this reason, many grammar books have lists of irregular verbs which students simply have to learn.

- 2 Ask students to match the verbs they underlined in Exercise 1 to their infinitive forms.

1 went   2 met   3 took   4 left   5 made  
6 became   7 got

- 3 Ask students to match the irregular verbs in box A to their past simple forms in box B. Check answers with the class.

buy – bought   come – came   find – found  
go – went   have – had   make – made  
meet – met   see – saw   send – sent  
speak – spoke   write – wrote

### Extra activity

Encourage students to form sentences with the past simple forms of the irregular verbs in Exercise 3. With weaker students, it would help to give them a context (for example, sentences about when they were at school or about their holiday last year).

With stronger classes, you could ask students to ask each other questions using these verbs.

## Writing

- 4 Go through George's list of things to do and the example with the class. Then ask students to write five more sentences about what George did and did not do yesterday. Check answers by getting individual students to read out their sentences.

He found the paperwork for the meeting with Bill Mudie.  
He didn't send an email to Mr Sweetman.  
He had lunch with the boss at 12.00.  
He bought flowers for Jenny.  
He didn't speak to Tamsin about the budget analysis conference in Dublin.  
He made an appointment with Sue Patterson at Costmore Electronics.  
At 3.00 he went to Collins and Mudie for a meeting with Bill.  
He didn't meet Tom at the gym at 5.00.

## Speaking

- 5 Go through the example question and answer with the class. Then ask students to work in pairs and take turns asking and answering questions about what George did yesterday. Go round giving help where needed.

### Extra activity

Ask students to use some of the verbs on this page to write about what they did yesterday. Get them to compare their sentences with a partner and decide who had the most exciting day.

## Listening

- 1 ▶ 40 Tell students that they are going to hear a telephone conversation between George and one of his clients, Mrs Taylor. Go through the list of items and ask students to listen and tick the one that George wants Mrs Taylor to send.

You could also ask strong students to identify at this stage what other information not on the list George wants Mrs Taylor to send.

(Answers: the number of rooms in her house, the number of rooms used for business and the number of hours per week these rooms are used for business.)

4

- 2 Go through the questions with the class so that students know what information to listen out for. Play the recording again and be prepared to play it several times and pause it at strategic points to allow students to process what they hear and answer the questions.

- 1 He needs some more information in order to complete it.
- 2 last week
- 3 Because she works from home.
- 4 b, c and d
- 5 He will finish the calculations and let her know how much tax to pay.

## Vocabulary

- 3 Ask students to complete George's letter with the words and phrases in the box. Check answers by getting a confident student to read it aloud.

1 household expenses    2 check    3 sign  
4 submit    5 records    6 questions

## Speaking

- 4 Put students in pairs and ask them to read George's letter again and discuss the questions. Ask them to report back to the class on their discussion.

- 1 No. He will submit it using the online filing service.
- 2 Students' own answers
- 3 Students' own answers

## Review

### Language

- 1 Do the first item as an example with the class, then ask students to work individually to complete the remaining sentences.

1 was    2 was    3 Were    4 Were    5 Was  
6 Were    7 was    8 was

- 2 You might like to point out to weaker students that all the verbs in the box are regular. Ask students to complete the sentences with the past simple forms of the verbs in the box.

1 graduated    2 arrived    3 ordered  
4 worked, finished    5 watched    6 waited,  
walked    7 helped    8 rained

### Writing

- 3 Ask students to create true sentences by completing them with the verbs in brackets. You might like to do the first one as an example. You could point out to weaker students that all these verbs are irregular.

1 I bought/didn't buy    2 I left/didn't leave  
3 I made/didn't make    4 I had/didn't have  
5 I met/didn't meet    6 I went/didn't go  
7 I spoke/didn't speak    8 I got/didn't get

- 4 Tell students that they can complete the sentences any way they want but some must be true and some false. Go round giving help where needed.

### Speaking

- 5 Put students in pairs and ask them to take turns reading out the sentences they wrote in Exercise 4. See if they can guess which of their partner's sentences are false.
- 6 Ask students to look back at the completed questions in Exercise 1 and to take turns asking and answering them. Encourage them to try to do this without looking back through the unit but allow them to do so if they cannot remember the answers.

- 1 in Bradford  
2 Tom Watson and some of his colleagues  
3 Yes, they were.  
4 Yes, they were.  
5 No, it wasn't. It was awful.  
6 No, they weren't. They were small.  
7 It was revolting.  
8 It was next to a busy road and the lifts were noisy.

### Preparing for the next unit

**Unit 8** is about **the economy** and there is work on trends and describing graphs. It would be helpful to bring to class any graphs you have or which you can find in newspapers and magazines to practise with.

## Briefing

This final unit takes a more general look at the financial world and the issues that will affect students (and which they may need to be able to talk about), whichever field of finance they work in. It also introduces the use of *will* to make predictions about the future.

### Economic indicators

This section looks at some of the statistics that economists use to analyse a country's economy. These are called **economic indicators** and include the **retail price index** (figures showing how the prices of certain goods have changed over a given period), the **unemployment rate** (the number of people out of work), **new construction** (the number of new houses, offices, etc. being built), the stock market index, **industrial production** (changes in the amount produced by industries, including manufacturing and mining), **consumer spending** (the amount people are spending in a given period), the **money supply** (the total amount of money in the economy, which includes currency held by the public and money in bank accounts) and the number of people claiming **benefits** (money paid by the government to people who are out of work). Those indicators that change before the economy changes are called **leading economic indicators** and they are the most useful for economists because they can be used to predict what will happen to the economy in the future.

### Trends and numbers

The focus in this section is on describing statistical trends. A range of words can be used to describe an upward movement: **increase**, **rise**, **grow**. Likewise, a downward trend can be described with **fall**, **decline** and **decrease**. When things do not move at all, we can say they **remain steady**. If this lack of movement comes after a period of movement, we can use the word **stabilise**. If things move up and down a lot, we can say that they **fluctuate**. This section also looks at the pronunciation of numbers, including decimals, percentages and the figure 0, which can be said in several different ways, depending on context.

### Predictions

The section is about forecasting what will happen in the future. Students listen to a radio interview with an economic analyst who makes several predictions about likely changes to the economy over the next year. The grammatical focus is *will* for predictions about the future.

### The central bank

In this section, students look at some of the roles of a central bank, a country's main bank, which is responsible for maintaining monetary and financial stability and supervising the work of other banks in the country. The actual powers of a central bank may vary depending on the country. In the UK, it is responsible for setting official interest rates, regulating the money supply and issuing banknotes and coins. Most central banks also store the country's reserves of gold. The main reading text in this section is a fun quiz about the Bank of England.

### Good news, bad news

This section teaches students how to preface reports or predictions about the economy with expressions indicating whether it is good news or bad news.

### Further reading

Use the following keywords to search the internet for websites which give more in-depth information about the topics covered in this unit: the Bank of England, the Bank of England Museum, *The Economist* newspaper, *Financial Times*, *Banking Times*.

## Teacher's notes

### Warm-up

Ask students to write three sentences saying what they did last night or last weekend. When they have finished, ask individual students to read out one of their sentences. Respond with questions (for example, *Was the film good? Was the food good?*) and encourage students to reply using a strong adjective (for example, *Yes, it was fantastic./ No, it was awful.*).

### Economic indicators

#### Language

- 1 Put students in pairs and ask them to look at the words in the box. They may need to use dictionaries to check the meaning of some of them. Ask students to discuss how these things affect the economy. Make sure they understand all the words and expressions as they will come up again and this will prepare them for the reading text in Exercise 3. Monitor students' discussions so you can offer extra help where needed. Have a class feedback session in which any problems with vocabulary can be cleared up.

#### Suggested answers

Increases in *construction* (the building of houses, offices, roads, etc.), *industrial production* and *manufacturing productivity* indicate a healthy economy. They all bring more money into the economy. A decline in these indicates an economy that is not doing well.

An increase in *consumer spending* indicates that people have confidence in the economy. However, if people spend too much, there is a danger that inflation may occur.

Changes in *retail prices* are also an indication of the health of an economy. Slight rises are acceptable but if prices rise too quickly or too much (inflation), this discourages investment in the economy and there is a decrease in the value of money.

*Staple items* are things such as bread, milk and paper, which are bought frequently by most households. Economists keep track of the prices of staple items because these are a good indication of what is happening to the economy.

Sudden rises in the *unemployment* rate (the number of people out of work) are an indication that an economy is doing badly. The government will have to pay out more in benefits (money given to support the unemployed) and will receive less income in the form of taxes, people will not be able to buy as many goods as before and fewer people will have money to invest.

- 2 Ask students to look at photos 1–3 and match them to a–c.

- 1 b (the photo shows shoppers in a busy shopping centre)
- 2 a (the photo shows unemployed people queuing outside a job centre)
- 3 c (the photo shows a worker on a production line)

- 3 This is quite a challenging text with some technical vocabulary but the preceding exercises should have prepared students. Allow plenty of time for students to read it and let them use dictionaries to find the meaning of any words they do not know. When they are confident that they understand the text, ask them to use the information in it to complete the diagram.

- 1 stock    2 construction    3 price
- 4 unemployment    5 production    6 benefits
- 7 consumer    8 supply

- 4 Ask students to work individually to match the economic indicators to the explanations. Allow them to compare answers in pairs or small groups before checking with the class.

- 1 new construction    2 unemployment rate
- 3 the stock market index    4 the number of people claiming benefits
- 5 the retail price index    6 industrial production    7 consumer spending    8 the money supply

#### Vocabulary

- 5 Make sure students understand that they can find the words they need in the text in Exercise 3. There is quite a lot of work involved in finding the words, so you could ask them to work in pairs.

- 1 inflation    2 predict    3 decline    4 benefits
- 5 construction    6 recession

### Extra activity

Ask students to talk about some of the words in Exercise 4 in the context of their own country. For example: What kind of people are entitled to claim benefits? What is the rate of inflation in their countries? Is industrial production declining or growing?

- 6 Ask students to work individually to complete the sentences. You may need to point out that they will have to modify the word in number 5 to make it fit the sentence. Check answers by getting individual students to read their completed sentences aloud.

1 recession   2 benefits   3 predict  
4 inflation   5 declining   6 construction

### Speaking

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- 7 Discuss the first question as an example with the class, then put students in pairs and ask them to discuss the remaining questions. Go round monitoring and giving help where needed. Ask the pairs to report back to the class on any interesting ideas that came up.

## Vocabulary

- 1 Focus attention on the symbols next to *go up*, *don't move* and *go down*. These symbols will be used elsewhere in the unit, so make sure students understand the trends they represent. Ask students to decide which of the verbs in the box go with which heading. Make sure they understand that one of the verbs does not fit any of the headings. It means *to go up and down a lot*. Ask them to identify it.

go up: grow, increase, rise  
 don't move: remain steady, stabilise  
 go down: decline, decrease, fall  
 The verb which means *to go up and down a lot* is *fluctuate*.

- 2 Give students time to look at the graphs and take in what they see. Ask them to complete the sentences with the correct form of the verbs in the box. With weaker classes, do the first item as an example. When you check answers, you may like to explain that there are subtle differences between terms that mean roughly the same thing. For example, we are more likely to use the word *falling* rather than *declining* when talking about inflation because inflation is a negative concept and *declining* is more often used when good things are getting worse. *Declining* is, therefore, a good choice for number 3 because new construction is a positive concept. In number 6, *stabilising* is a better choice than *remaining steady* because the lack of movement comes after a period of fluctuation and *stabilising* means *becoming stable*. *Remaining steady* more accurately reflects the movement in number 4 because all the figures are roughly the same. *Remaining steady* does not imply any previous period of more active movement. Point out to students that they should use the present continuous here. Elicit or explain that this tense is often used for describing pictures (here, graphs) as the content of pictures is taken to be something that is happening now.

1 falling   2 fluctuating   3 declining/falling  
 4 remaining steady   5 rising   6 stabilising

## Writing

- 3 Remind students of the meaning of the symbols in the box on Tapia and Randan and elicit the verbs they can use to describe these trends. Ask

them to work individually to write their presentations. Go round giving help where needed. Then put students in pairs and ask them to take turns making their presentations and to compare what they have written with their partner's work. Encourage one or two students to make their presentations to the class.

### Suggested answer

I'd like to update you on some economic news from Tapia and Randan. First, consumer spending in Tapia is rising and unemployment is remaining steady. However, new construction is declining. In Randan, inflation is falling and the stock market is rising. Retail prices are stabilising.

### Extra activity

If you have any graphs from newspapers or magazines, or you can get students to bring some in, use them to do more practice in describing trends.

## Listening

- 4 ▶ 41 Ask students to look at the numbers in pairs before you play the recording and to discuss how they think they should be pronounced. Then play the recording for them to check and to repeat the numbers.

## Language

Go through the Language box with the class. Make sure students understand the circumstances in which the various terms for 0 are used. The most useful are *zero*, *nought* and *oh*. You might like to point out that they will not go wrong if they use *zero* all the time, though it will be useful for them to recognise the other terms when they hear them.

Give students practice in saying various numbers that include 0. You could get these from newspapers: football scores, telephone numbers, economic data, etc.

## Listening

- 5 ▶ 42 Make sure students understand that there are two similar numbers for each item (1–4). They have to listen to the recording and decide in each case which number they hear. Point out, particularly to weaker students, that the speakers on the recording will not just say the numbers; the numbers are embedded in short conversations.

## Speaking

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- 6 ▶ 43 Before you play the recording, ask students to look at the percentages in pairs and to discuss how they think they should be pronounced. Then play the recording for them to check their answers. Play it again for them to repeat the percentages.
- 7 Ask students to work individually to write down three percentages. Encourage them to use some which involve decimal points. Put them in pairs and ask them to take turns dictating their percentages. When they have written them all down, they should check answers with each other.

### Extra activity

Use articles and adverts from financial newspapers and magazines to give students more practice in saying numbers and percentages.

## Predictions

### Speaking

- 1 Go through the words and phrases in the box with the class and make sure everyone understands them. Then put students in pairs and ask them to discuss the questions. Encourage them to report back to the class on their ideas.

### Language

Go through the Language box with the class. Draw students' attention to the word *predictions*. To predict or to make a prediction is to say what you think will happen in the future. Remind students of the future forms they have studied so far (present continuous for plans and arrangements, *be going to* for intentions and *will* for decisions made at the time of speaking). Point out that this is another use of *will* to talk about the future.

Read the example sentences to the class or get confident students to read them aloud. Drill questions and answers around the class about future predictions. These could be based on the economy or students' other interests (for example, sport or things happening in the news).

- 2 Look at the example with the class and ask students if they agree with it. Then put them in pairs and ask them to make predictions about the other things in the box in Exercise 1. Have a feedback session in which they share their predictions with the class and find out how much agreement there is.
- 3  44 Give students time to read the analyst's notes before you play the recording. They will then know what information to listen out for. Make sure they understand that at this stage, all they need to do is underline the correct verbs. Be prepared to play the recording more than once and to pause it at strategic places if necessary to allow students to process what they hear and to decide which verb is correct in each case. Allow them to compare their answers in pairs before checking with the class.

1 grow 2 rise 3 fall 4 remain steady  
5 increase 6 fluctuate

- 4 Explain to students that they now have to use the verbs they chose in Exercise 3 to complete the sentences in the analyst's notes. Point out or elicit that they are all predictions, so they need to use *will* + infinitive. Do the first item as an example with the class. Then ask students to complete the remaining sentences.

1 will grow 2 will rise 3 will fall 4 will remain steady 5 will increase 6 will fluctuate

- 5 Ask students to read the gapped sentences first and think about which word they might use to complete each one.

Play the recording again and ask students to complete the sentences. Again, be prepared to pause the recording at strategic points and replay it if necessary. Check answers with the class. Ask them to say what they think a *question of supply and demand* means. This refers to the fact that prices tend to be affected by how much of a particular item is available (supply), with prices rising if there is limited availability and falling if there is a plentiful supply, and by how many people want to buy the item (demand), with prices rising if lots of people want it and falling if there is less interest in it.

1 positive 2 continue 3 expect  
4 optimistic 5 probably 6 supply

## The central bank

- 1 Ask students if they can identify the buildings in the two photos. The one on the left is the Bank of England in London. The one on the right is the US Federal Reserve Bank in Washington, D.C., USA. Ask students to write down any other central banks that they know and their locations. Have a class feedback session in which students pool their ideas.

### *Suggested answers*

Japan: Bank of Japan, Tokyo

Germany: Deutsche Bundesbank, Frankfurt

India: Reserve Bank of India, Mumbai

Egypt: Central Bank of Egypt, Cairo

China: People's Bank of China, Beijing

- 2 Allow plenty of time for students to read the list and decide what they think central banks do. Let them compare their ideas in pairs or small groups before you check answers with the class.

1, 2, 4, 5, 6 and 7 should be ticked.

## Reading

- 3 This is a fairly light-hearted quiz about the Bank of England. Students are not expected to know the answers in advance but they should be able to make an intelligent guess at most of them. Encourage them to work individually at first, then let them compare and discuss the possibilities in pairs or small groups. Do not confirm or deny any answers at this stage.

To encourage discussion, you could put students in groups to start with and tell them that they have to reach a consensus on each question. Then, when they hear the answers, they can see which group got the most right.

1 b 2 c 3 true 4 a 5 true 6 true  
7 b 8 false 9 false 10 both a and b

## Listening

- 4  45 Ask students to listen to the recording to check their answers in Exercise 3. You might like to point out that the answers are contained in a conversation between two people, one of whom works at the Bank of England's museum. You may need to play the recording several times and pause it where necessary to allow students to process the information they hear. Check answers with the class and then ask if any of the information surprised them.

## Reading

- 1 Focus attention on the two photos and establish that one person looks as if they have received good news and the other bad news. Ask students to read the briefing in pairs and to discuss and decide which expressions are used to introduce good news and which to introduce bad news, and to underline these expressions. You might like to ask them to use different colours for the positive and negative expressions.

we are pleased to say that ..., We are glad to report that ..., I'm afraid ..., Unfortunately, ..., we are optimistic that ...

- 2 Ask students to categorise the expressions they underlined in Exercise 1 as either positive or negative. If they used different colours for them in Exercise 1, they will already have sorted out in their minds which go with which heading.

Positive: we are pleased to say that ..., We are glad to report that ..., We are optimistic that ...  
Negative: I'm afraid ..., Unfortunately, ...

- 3 Ask students to work individually to decide which of the expressions in the box are positive and which negative. Allow them to compare answers in pairs before checking with the class.

Positive: Fortunately, ..., I am delighted to be able to tell you that ..., The good news is that ...  
Negative: I'm sorry to have to report that ..., I regret to say that ..., Regrettably, ..., Sadly, ..., The bad news is that ...

- 4 Ask students to work individually to decide which of the expressions they would like to use to complete the sentences. Remind them that they must make them positive or negative according to the letter in brackets after each one. Allow them to compare answers in pairs before checking with the class. Check answers by getting several students to read out their versions of each sentence. There are many possible answers here. Accept any that are grammatically correct and match the positive or negative tags.

## Speaking

- 5 Go through the instructions and the example with the class. Then put students in pairs and ask them to tell each other two positive and two negative things about the economy. Go round monitoring and giving extra help where needed.

## Writing

- 1 Ask students to work individually to decide on the correct order of the sentences. Check answers with the class.
  - 1 Today's figures show that unemployment is rising.
  - 2 Interest rates are very high at the moment.
  - 3 Consumer spending often rises in the summer.
  - 4 The stock market is an example of a leading economic indicator.
  - 5 The retail price index remained steady in the last quarter.
- 2 You may need to set this for homework so that students can research the information they need. When they have written their sentences, ask them to compare them with a partner.
- 3 Ask students to read through all the sentences once, ignoring the gaps, to get a sense of what they are about. Then ask them to decide if each sentence is good news or bad news. They should then add suitable expressions.

### *Suggested answers*

- 1 I regret to say that (or any other negative expression)
- 2 Unfortunately, (or any other negative expression)
- 3 The good news is (or any other positive expression)
- 4 We are pleased to say that (or any other positive expression)
- 5 I am delighted to be able to tell you that (or any other positive expression)

## Speaking

- 4 Ask students to take turns to read the figures aloud. They could do this as a dictation with the listening student writing down what they hear and then checking that it is correct.
- 5 Ask students to make notes of their predictions individually. Then put them in pairs and ask them to take turns asking and answering about their predictions as in the example. Remind them of the use of *will* + infinitive for predictions.
- 6 Put students in pairs and ask them to decide who will be A and who will be B. Tell the B students to turn to page 69 and look at the information there. B students will need some time to prepare predictions. A students should spend this time formulating the right questions to ask. The call should start when the 'phone rings'. B should answer it and then A should ask the first question. Go round giving help and encouragement during the roleplays. Take note of any particularly good pairs. Encourage them to perform their conversations again for the class.