

Credit cards

Level

Intermediate and above

Tasks

Talking about how many credit cards students own

Guessing the answers to some facts about credit cards in the UK

Reading an article on credit cards

Creating sentences to show the difference between pairs of similar words

Discussing questions arising from the article

How to use the lesson

- 1 Write the lesson title on the board. Hand out the worksheet. After students have ticked the number, ask them to compare their answers. Ask students to explain why they have more than one card.
- 2 Ask students to guess the figures, and then scan the article to check their answers.

Answers

(a) £10.00 (b) 1,300 (c) 75 million (d) £56 billion

- 3 Students read the whole article. Ask them to tell you some of the advantages and disadvantages of credit cards for banks and customers. Deal with any useful vocabulary such as: *outstanding* / *stood at* / *bankruptcy*.
- 4 Ask students to explain the difference in meaning for each pair of words and then create sentences with them.

Possible answers

a monthly salary / a weekly wage

credit card gives extended credit / debit card takes the money straightaway

(to) credit (add) money to my account / (to) debit (take out) money from my account

national debt, to be in debt / bank loan

the bank lends me money and I borrow it

company profit / % interest on my account

(to) pay off a debt / (to) pay for something in a shop

(to) pay for something / (to) spend money

- 5 Ask students to discuss the questions in small groups. Ask a spokesperson for each group to summarise the group's ideas to the class. Finish the lesson by providing language feedback.

Related websites

Send your students to these websites, or just take a look yourself.

<http://www.barclaycard.co.uk/>

<http://www.epdq.com/>

<http://en.wikipedia.org/wiki/Barclaycard>

http://www.adviceguide.org.uk/index/life/debt/frequently_asked_questions_about_debt.htm

http://news.bbc.co.uk/1/hi/in_depth/business/borrowing_debt/default.stm