

Talk a Lot

Money

Discussion Words



coin	interest	expenditure	balance
salary	bank	mortgage	wallet
bank account	overdraft	change	income
loan	payment	investment	pence
cheque	note	debt	currency
deposit	cashpoint	poverty	thief
savings	stock market	chequebook	cash
withdrawal	tax	accountant	purse
inheritance	debit card	charity	benefits
price	millionaire	pound	credit card

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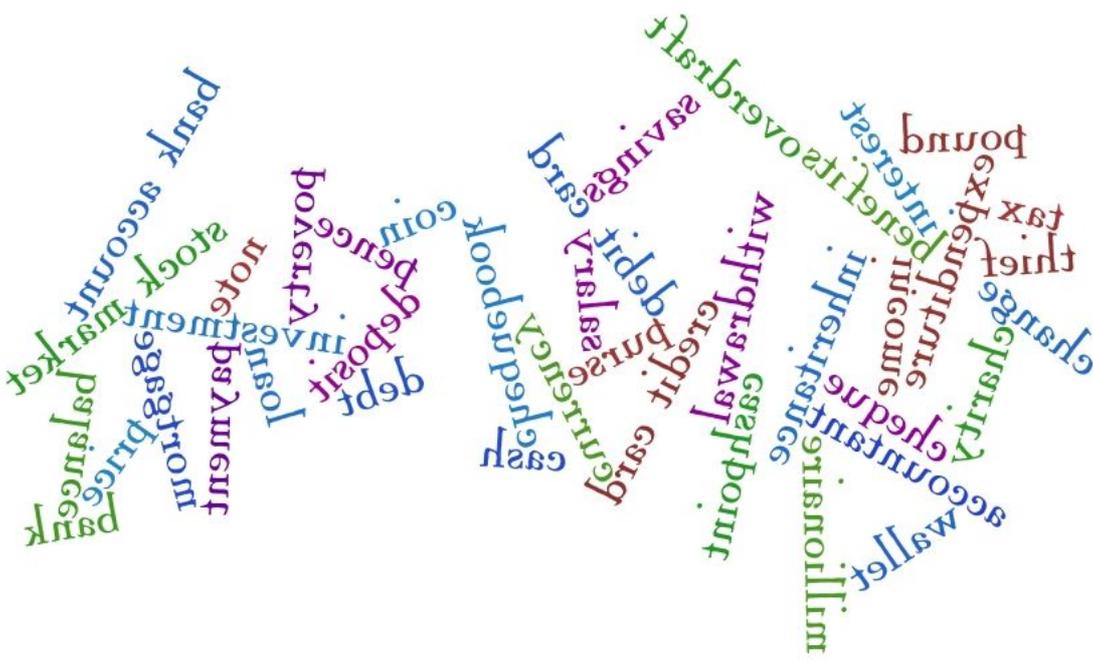
Discussion Words (with the IPA)

/kəʊn/	/ˈɪn.tər.est/	/ɪkˈspen.dɪ.tʃə/	✂	/'bæl.ənts/
/'sæl.ər.i/	/bæŋk/	/'mɔː.gɪdʒ/		/'wɒl.ɪt/
/'bæŋ.kə.kəʊnt/	/'əʊ.və.drɑːft/	/tʃeɪndʒ/		/'ɪŋ.kʌm/
/ləʊn/	/'peɪ.mənt/	/ɪmˈves.mənt/		/pents/
/tʃek/	/nəʊt/	/det/		/'kʌ.rənt.si/
/dɪ'pɒz.ɪt/	/'kæʃ.pɔɪnt/	/'pɒv.ə.ti/		/θɪ:f/
/'seɪ.vɪŋz/	/'stɒk.mɑː.kɪt/	/'tʃek.bʊk/		/kæʃ/
/wɪð'drɔː.l/	/tæks/	/ə'kaʊn.tənt/		/pɜːs/
/ɪn'her.ɪ.tənts/	/'deb.ɪʔ.kɑːd/	/'tʃær.ɪ.ti/		/'ben.ɪ.fɪts/
/praɪs/	/mɪl.jə'neə/	/paʊnd/		/'kred.ɪʔ.kɑːd/

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Discussion Words – Visualisations



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General Questions

1. Are there any words or phrases that you don't know? Find them in a dictionary.
2. Take some cards. Describe the word or phrase on a card without saying it.
3. How many words and phrases have... a) 1 syllable, b) 2 syllables, c) 3 syllables, d) 4 syllables?
4. Put words and phrases with more than one syllable into groups according to where the strong stress falls.
5. Put the words and phrases into alphabetical order.
6. Find and put into groups... a) compound nouns, b) words with suffixes.
7. Put together words and phrases that have the same number of letters.
8. Put together words and phrases that start with the same letter.
9. How many words and phrases can you remember when they are all turned over?
10. Put words and phrases that contain the same sounds into groups, using the IPA.

Lesson Questions

1. Which word sounds like... a) sank, b) bone, c) beef, d) fax, e) neck, f) goat, g) worse?
2. Put all of the different kinds of payment together into a group.
3. This is money that you have, but which you don't want to spend at the moment.
4. This is a loan that you get to buy a house or somewhere to live.
5. Find all of the negative words to do with money and describe three of them.
6. This is an organisation which raises money to spend on good causes.
7. This is a place where you can make – or lose – a lot of money.
8. Which word means money that... a) you are given by the bank, b) you receive when somebody you are close to dies, c) you get from the government when you are sick or unemployed, d) you receive from your employer, e) you have to pay to the government, f) you borrow, but have to pay back over a number of months, g) is added to your bank account by agreement with your bank?
9. Put all of the people together into a group and describe what they do.
10. This happens when you take out money from a cashpoint.
11. This is something that you hope will grow and make you wealthier.

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Discussion Words Question Sheet

Answers

General Questions

1. Answers will vary.

2. Answers will vary.

3. a) 14 words have 1 syllable: coin, bank, change, loan, pence, cheque, note, debt, thief, cash, tax, purse, price, pound. b) 8 words have 2 syllables: balance, mortgage, wallet, income, payment, cashpoint, savings, chequebook. c) 16 words and phrases have 3 syllables: interest, salary, bank account, overdraft, investment, currency, deposit, poverty, stock market, withdrawal, accountant, debit card, charity, benefits, millionaire, credit card. d) 2 words have 4 syllables: expenditure, inheritance.

4. 2 syllables: all of the words have the strong stress on the first syllable: **balance**, **mortgage**, **wallet**, **income**, **payment**, **cashpoint**, **savings**, **chequebook**. 3 syllables: these words and phrases have the strong stress on the first syllable: **interest**, **salary**, **bank** account, **overdraft**, **currency**, **poverty**, **stock** market, **debit** card, **charity**, **benefits**, **credit** card; these words have the strong stress on the middle syllable: **investment**, **deposit**, **accountant**, **withdrawal**; this word has the strong stress on the last syllable: **millionaire**. 4 syllables: both of the words have the strong stress on the second syllable: **expenditure**, **inheritance**.

5. Accountant, balance, bank, bank account, benefits, cash, cashpoint, change, charity, cheque, chequebook, coin, credit card, currency, debit card, debt, deposit, expenditure, income, inheritance, interest, investment, loan, millionaire, mortgage, note, overdraft, payment, pence, pound, poverty, price, purse, salary, savings, stock market, tax, thief, wallet, withdrawal.

6. a) The following words are compound nouns: chequebook (cheque + book), cashpoint (cash + point), overdraft (over + draft). b) The following words contain suffixes: **payment**, **investment**; **poverty**, **charity**; **deposit**, **benefits**; **interest**; **expenditure**; **balance**; **salary**; **wallet**; **currency**; **savings**; **accountant**; **inheritance**; **millionaire**.

7. **3 letters:** tax. **4 letters:** bank, cash, coin, debt, loan, note. **5 letters:** pence, pound, price, purse, thief. **6 letters:** change, cheque, wallet, income, salary. **7 letters:** balance, charity, deposit, payment, poverty, savings. **8 letters:** benefits, interest, mortgage, currency. **9 letters:** cashpoint, overdraft, debit card. **10 letters:** withdrawal, investment, credit card, accountant, chequebook. **11 letters:** expenditure, inheritance, bank account, stock market, millionaire.

8. See answer to number 5 above.

9. Answers will vary.

10. There are many possible answers to this question; for example, “**benefits**”, “**inheritance**”, and “**pence**” (among others) all contain the vowel sound /e/. Use the phonetic chart on p.18.6 of the **Talk a Lot Elementary Handbook** (available free from www.purlandtraining.com) and the phonetic spellings of the vocabulary words on the *Discussion Words (with the IPA)* handout to help your students put the words into sound groups.

Lesson Questions

1. a) bank. b) loan. c) thief. d) tax. e) cheque. f) note. g) purse.

2. The different kinds of payment are: change, cheque, coin, credit card, currency, debit card, note, pence, pound.

3. Savings.

4. Mortgage.

5. **Interest** – extra money that you pay a lender to be able to borrow money; **overdraft** – an extra amount of money in your bank account, which is given by your bank and works like a loan; **poverty** – a state of existence where a person or a group of people don’t have enough money to support themselves; **tax** – money that you have to pay to the government from your income. *Note: some of the answers could be subjective, e.g. “loan” or “mortgage” could be positive or negative, depending on your attitude towards borrowing money. “Interest” could be positive or negative, depending on whether you are the borrower or the lender, etc.*

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6. Charity.

7. Stock market.

8. a) interest. b) inheritance. c) benefits. d) salary. e) tax. f) loan. g) overdraft.

9. **Thief** – steals money and/or possessions; **accountant** – prepares monthly and annual accounts for a company, and organises tax payments; **millionaire** – has earned, been given, or won – a lot of money and now has over a million pounds.

10. Withdrawal.

11. Investment; *or* savings; *or* interest.