

# Lesson plan: Building key vocabulary – money and payment

## Introduction

The Oxford 3000 word list is designed to provide a core vocabulary of frequently-used words for students to build upon. Words on the list each have a label to show approximately at which level (based on the CEFR) students are likely to add the word to their receptive vocabulary. You can check whether a word is on the Oxford 3000 list and its level on the Oxford Learner's Dictionaries website.

This lesson focuses on some keywords for B1 level around the topic of money and payment. These words are highlighted in context and the activities focus on meaning and form; remember that these words are primarily for reception/comprehension at this stage. Because recycling is an important part of vocabulary learning, the lesson also revisits key topic words from lower levels, in particular verbs which often cause students problems (*buy, pay, spend, order*). These words are practised in a freer production activity.

## Procedure

Aims: to build core vocabulary from the Oxford 3000 on the topic of money and payment  
Timing: 30–45 minutes  
Resources: copies of the worksheet (one per student)

### Preparation:

- Make copies of the worksheet for each student.
- Have the Oxford Learner's Dictionaries website ready to show to the class (optional).
- You could search for images online to use to illustrate a supermarket self-checkout till, especially if you think the concept may not be familiar to your students.

### Activity:

Tell the class you are going to look at the topic of how people pay for things. Briefly ask students what the last thing they bought was and how they paid for it (e.g. in cash, by card, using an app on their phone) and elicit a handful of responses.

Hand out the worksheets and ask the class to read the three short texts from different people about how they pay for things. Give students time to read the texts and answer question 1 individually. Go through the answers as a class and check that students have understood the gist of the comments and the contexts mentioned, i.e. a supermarket self-checkout till, online shopping, and ordering goods or services using a mobile app. You could show images of a self-checkout till (or get students to search for them themselves using their phones) and/or elicit names of companies you can order from by using an app (such as Uber).

For exercise 2, ask students to mark the words in the box honestly according to how familiar they are. Briefly check how many words are known/unknown via a show of hands. Explain that these are keywords that are particularly worth learning because they are among the most frequent and useful words in English. If possible, show students the Oxford 3000 word list on the Oxford Learner's Dictionaries website. Search for some of the words in the box to demonstrate how it works. Encourage students to use the tool to check for themselves which words are worth prioritizing.

Students work through exercises 3 and 4 either individually or in pairs. Check the answers to each activity as a whole class. Note that the focus in these activities is on form and meaning as these are potentially new words.

Note: students may be unclear about the difference between *price*, *cost* and *charge*. Explain that the three words do overlap in meaning and usage. In general terms, we talk about the *price* of individual goods: the amount shown on the price tag. *Cost* is a more general word that can be used to talk about goods or services, and it can refer to a single item or the total amount you pay, for example the cost of a basket of shopping, the cost of a holiday, etc. A *charge* is usually for a service and often it's an extra amount of money added to the basic cost, for example, a delivery charge for goods ordered online or a charge for baggage on a budget flight.

For exercise 5, put students in groups to discuss the questions. Walk around the class to monitor the discussions. Help out by suggesting possible words or phrases for any ideas students are struggling to express. Make a note of these and any other interesting topic words or phrases that you hear during the discussions. As groups finish off their discussions, write the words and phrases you've noted down on the board.

Groups report back to the class on the main ideas that came up in their discussion. This could be in the form of informal contributions in response to each question, or you could ask each group to prepare and present an oral summary of the main points of their discussion. Give language feedback especially on students' use of the payment verbs, *pay*, *buy*, *spend* and *order*. These are keywords that students should already have mastered by this stage (all A1), so focus should be on accurate and appropriate production. Highlight any issues, such as for example, missing or incorrect dependent prepositions with *pay (for)* and *spend (on)*.

Return to the vocabulary on the board and ask the group who originated each item to explain it to the rest of the class. Ask students to guess which of the words (if any) they think might be keywords and check them against the Oxford 3000 list online. Explain that although it's worth spending more time on keywords, students will need to learn other language as well to develop their vocabulary.

### Follow-up:

You could end the lesson using 'exit cards'. Ask each student to write down one word from the lesson that they found interesting or useful and that they'd like to learn on a card or a small piece of paper. It could be a word from the worksheet or it could be something that came up incidentally during the lesson. Students hand in their card as they leave the classroom. Use the cards to help in planning future lessons and to ensure you recycle vocabulary that the students think is relevant to them.

### Key:

**1** a Bella b Luis c Anna

**3** a deliver b account c queue d charge e worth it f scan g tend to  
h security

**4** a tend to pay b deliver c queue d account e scan f charge; worth it  
g security

## Worksheet – Building key vocabulary: money and payment

“I always use the self-checkout tills at the supermarket. There’s usually a shorter **queue** and it’s really quick and easy. You just **scan** the barcode on your items and pop them in your bag, then you insert your card into the machine to pay for everything. Simple!”

Anna

“I mostly **tend to** pay for things in cash. Around here, lots of small shops and businesses don’t take cards. So if you’re buying a newspaper or a cup of coffee, you have to pay in cash. I do a bit of shopping online and, of course, I have to pay by card then. To be honest, I worry a bit about internet **security** though. I only buy things from websites I trust.”

Luis

“I pay for a lot of stuff via apps on my phone. So if I need a taxi, I order it using an app and I pay for it directly from my **account**. I don’t have to worry about having the right cash for the driver. I often get takeaway food using an app too. I order what I want online, then someone **delivers** it to my door. I think there’s a small delivery **charge**, but it’s **worth it** for the convenience.”

Bella

1 Which person ...

- a buys things using their mobile phone?
- b prefers to pay in cash?
- c uses a machine to pay in a shop?

2 Look at the highlighted words in the comments. Put a symbol next to each word in the box below.

- ✓✓ I already know this word.
- ✓ I recognize this word but I’m not 100% sure about the meaning.
- ? This is a new word for me.



account	charge	deliver	queue
scan	security	tend to	worth it

3 Match the words from the box to the definitions, a–h.

- a \_\_\_\_\_: to take goods to someone
- b \_\_\_\_\_: an arrangement with a bank to keep your money
- c \_\_\_\_\_: a line of people waiting for something
- d \_\_\_\_\_: the amount of money that somebody asks for goods or services
- e \_\_\_\_\_: good or useful enough to make somebody feel satisfied
- f \_\_\_\_\_: to pass something over a special machine to read the digital information on it
- g \_\_\_\_\_: to be likely to do something
- h \_\_\_\_\_: protection against something bad happening

**4** Underline the best option to complete the sentences.

- a People **tend to pay** / **tend paid** for small things in cash.
- b The restaurant will **deliver** / **delivery** takeaway food to you at home.
- c The **queue** / **scan** for the self-checkout tills is usually quite short.
- d When you pay by card, the money comes directly out of your **account** / **cost**.
- e When you **charge** / **scan** an item at the till, the price comes up on the screen.
- f You often have to pay a small **charge** / **price** to have food delivered, but it's **worth it** / **worth to**.
- g Some people worry about **securely** / **security** when they buy things online.

**What do you think?**

**5** In groups, discuss the questions.

- a Which different payment methods do you use?
- b In your experience, what do people typically ...
  - ... pay for in cash?
  - ... buy online?
  - ... order using an app?
- c Do you think it's acceptable for companies to charge for delivery?
- d Do quick and easy payment methods encourage people to spend money on things they can't afford?