

Student A

CLUES ACROSS

1 People can only *borrow* money if they give the bank some guarantee that they can pay it back.

4 _____

6 _____

7 _____

11 _____

14 _____

15 _____

16 _____



Student B

CLUES DOWN

1 He *buys* a new car every two years.

2 _____

3 _____

5 _____

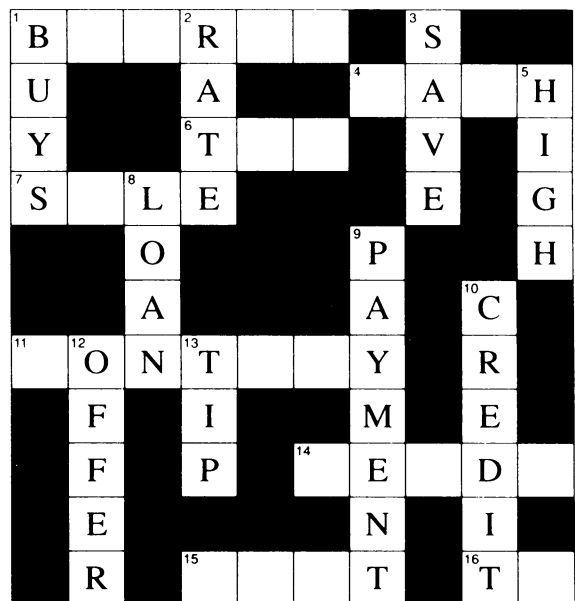
8 _____

9 _____

10 _____

12 _____

13 _____



Teacher's Notes

Crossword Worksheet Progress check

16-20

ACTIVITY

Pairwork: reading, speaking

AIM

To write clues for a crossword and to complete it.

VOCABULARY

Money: payment, credit, a loan, cash, rate, to borrow, to save, to lend, monthly, high, to cost, to offer, tax, sale

PREPARATION

Make one copy of the worksheet for each pair of students in the class. Cut out the two crosswords as indicated.

TIME

30 minutes

PROCEDURE

- 1 Tell the students that they are going to do a crossword, but that they are going to write some of the clues themselves.
- 2 Divide the class into two groups of Student As and Student Bs. Ask the students to work with a partner from the same group. Give each student the appropriate crossword.

- 3 Ask the students to look at the words which are written on their crossword.
- 4 Explain that they must write clues for these words. Write this sentence on the board. For example: *That washing machine is expensive to buy, but _____ to run.* Elicit the word *cheap*. Check the students have understood exactly what they have to do.
- 5 When they have prepared their clues, put the students into new pairs of one Student A and one Student B.
- 6 When they are ready, ask the students to take it in turns to read their clues to each other in order to complete the crossword. They must not show their worksheet to the other student.
- 7 Check the answers with the whole class.

OPTION

If you prefer a simpler and quicker way, give the students the clues below for them to read to the other student.



Clues for Student A

Across

- 1 People can only _____ money if they give the bank some guarantee that they can pay it back.
- 4 How would you like to pay? In _____ or by credit card?
- 6 Many governments put a _____ of about 15% on all goods; on cigarettes and alcohol it can be much higher.
- 7 If you want to pay less for goods it's better to wait until the shop has a _____.
- 11 Most employees receive a _____ pay cheque, but a few are paid each week.
- 14 & 16 The Commercial Bank _____ \$30 million a year _____ small businesses.
- 15 How much does it _____ to rent a small flat in the centre of Paris?
- 16 See 14.

Clues for Student B

Down

- 1 He _____ a new car every two years.
- 2 The interest _____ is better if you invest more than £10,000.
- 3 You can _____ money if you buy goods in bulk.
- 5 We decided to borrow the money from the finance company, because the interest rate was not as _____ as at the bank.
- 8 We asked the bank for a _____ to pay for the new machines.
- 9 The company expects _____ for all goods within 30 days.
- 10 The company offers _____ to customers who do not want to pay the full amount immediately.
- 12 We _____ a 20% discount on all orders which are more than \$1000.
- 13 Is service included or do we need to leave a _____ for the waiter?

Answers

1	B	O	R	2	R	O	W	3	S								
	U				A			4	C	A	S	5	H				
	Y				6	T	A	X			V						I
7	S	A	8	L	E						E						G
					O				9	P							H
					A					A		10	C				
11	M	12	O	N	13	T	H	L	Y							R	
			F			I										M	E
			F			P			14	L	E	N	D	S			
			E													N	I
			R			15	C	O	S	T					16	T	O