

## Should we abolish cash?

**Level:** Intermediate +

**Time:** 90 minutes +

**Summary:** This lesson examines whether we really need cash anymore in these days of electronic payments. In this lesson, students:

1. discuss their use of cash and other forms of payment;
2. read one of two texts, one *for* the abolition of cash and one *against* it, then share the vocabulary and arguments with someone who read the other text;
3. examine the writers' styles;
4. take part in a debate on the topic of the abolition of cash.

**Materials:** One copy of the worksheet per student

**Group size:** Any

2. *consumer*
3. *impact*
4. *vulnerable*
5. *range*
6. *Nordic*
7. *voluntarily*
8. *monitoring*
9. *transactions*
10. *restricted*

**Group B:**

1. *efficient*
2. *anonymous*
3. *destitute*
4. *infirm*
5. *devastated*
6. *cruel*
7. *eliminated*
8. *impose*
9. *seize*
10. *repression*

### Collocations

This task has been divided into two sets of four collocations to make it slightly easier and lessen the chance of students coming up with alternative collocations. First, they should match the words to make collocations from articles A and B, then use the collocations to complete the sentences.

**Key:**

1. *b*
2. *d*
3. *a*
4. *c*

1. *debit card*
2. *civil liberty*
3. *cashless society*
4. *basic account*

5. *d*
6. *c*
7. *a*
8. *b*

5. *security measures*
6. *unlimited access*
7. *interest rates*
8. *payment solutions*

**Note:** This lesson plan is for both pre-experience and in-work business students based on an original article first published in *Business Spotlight* issue 3/2016.

### Warmer

This short task introduces the topic of how and when students use cash, as well as looking at other forms of payment they might use.

### Key words

Divide the students into two groups. Give group A the 'Yes!' text and give group B the 'No!' text. Each group should read their text and find their key words in task 2.

When they have done this, the students should pair up with someone who read the other text, share their answers and explain the arguments given in their text.

After they have done this, you could give each student a copy of the text they did not read so that they can read it and complete the key words task (with help from the other students).

**Key:**

**Group A:**

1. *handling*

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### Expressions

Students match the expressions from the article with the definitions, then find and underline them in the article and note how they are used and in what context. Then, they should come up with sentences of their own (not necessarily on the same topic as the article) in which they use the expressions.

**Key:**

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

### Language and writing style – discussion

In this task, students are asked to think about the style and language used in the articles and discuss their ideas using the questions in the task as prompts. Encourage them to back up their opinions with examples from the texts.

### A two-team debate

For this group task, students should be divided into two teams: A and B.

Team A are in favour of a cashless society and should read the *Yes!* article again. Team B are against a cashless society and should read the *No!* article again.

You may find it useful to set time limits for each preparation stage and for the debate itself.

Encourage the students to use the vocabulary, collocations and expressions from the previous tasks when planning questions to ask the opposing team and finding facts to support their opening statement. Appoint one student to chair the debate or take on this role yourself. The chair should make sure the debate runs smoothly and that those involved remain civil and do not become overly emotional.

At the end of the debate, the chair should decide which team made the most convincing argument in support of their opening statement.

### Vocabulary record

Here, students should be encouraged to record all of the new and useful vocabulary they have learnt during the lesson, not only in the form presented in the article but also in related forms.

### Related topics on onestopenglish

The Business Spotlight lesson below examines how attitudes to money vary between different cultures.

[www.onestopenglish.com/business/business-spotlight/pdf-content/business-spotlight-money-money-money-lesson-plan/553059.article](http://www.onestopenglish.com/business/business-spotlight/pdf-content/business-spotlight-money-money-money-lesson-plan/553059.article)

The following set of news lessons explores criminals' use of the €500 banknote and how these criminal links could spell its demise.

[www.onestopenglish.com/skills/news-lessons/weekly-topical-news-lessons/2016-weekly-news-lessons-archive/17th-march-2016-criminal-links-of-500-banknote-could-spell-its-demise/555116.article#comments](http://www.onestopenglish.com/skills/news-lessons/weekly-topical-news-lessons/2016-weekly-news-lessons-archive/17th-march-2016-criminal-links-of-500-banknote-could-spell-its-demise/555116.article#comments)

The following is a vocabulary lesson at upper-intermediate level on money and banking.

[www.onestopenglish.com/grammar/pdf-content/vocabulary-british-english/british-english-money-and-banking-worksheet-and-teachers-notes/147104.article](http://www.onestopenglish.com/grammar/pdf-content/vocabulary-british-english/british-english-money-and-banking-worksheet-and-teachers-notes/147104.article)

## Should we abolish cash?

### 1 Warmer

- When did you last use cash? What for?
- What do you always pay for with cash?
- What do you need cash for?
- Do you always carry cash?
- How many electronic payment cards do you have?
- What things that you used to pay for in cash do you now pay for using a card?
- What other forms of electronic payment do you use? For example, bank transfers and PayPal.

### 2 Key words

Read the definitions. Then find the key words in the articles.

#### Group A

1. the management and movement of something

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2. someone who uses a service

---

3. effect or influence

---

4. weak; in danger of being hurt

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5. a number of different things that are of the same general type

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6. relating to Denmark, Norway, Sweden, Finland or Iceland

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7. when you do something because you choose to do it and not because you have to

---

8. regularly checking something or watching someone in order to find out what is happening

---

9. the actions or processes of buying or selling something

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10. controlled by laws or rules so that only certain people have access

---

## Should we abolish cash?

### Group B

1. working well and producing good results by using the available time, money, supplies, etc in the most effective way

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2. done by someone whose name is not known

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3. people with no money or possessions

---

4. weak because of old age or illness

---

5. destroyed or ruined

---

6. unfair and making people suffer

---

7. got rid of because it is no longer wanted or needed

---

8. introduce something such as a new law or new system and force people to accept it

---

9. take something using official power and force

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10. the use of force or violence to control people

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## Should we abolish cash?

### Should we abolish cash? Yes!

A



**In some EU countries, there are already upper limits for cash payments. So shouldn't we abolish cash payments completely? Vicki Sussens reports on the reasons for and against.**

**"Electronic payments are convenient" – René Thomsen**

- 1 Cash is expensive for everybody. This is due to the costs of handling and transporting cash and because of the security measures that must be taken. Think of all the cash-related crimes and the costs for victims of these crimes.
- 2 In Denmark, close to 70 per cent of all transactions are electronic – and the number is rising rapidly. This trend will increase as electronic payment solutions become more widely available, especially on mobile phones. Why? Because electronic payments are convenient and, in most cases, inexpensive for the consumer. For example, the two mobile solutions introduced by Danish banks, Swipp and MobilePay, are free of charge for the consumer.
- 3 It's true that digital systems can break down – and we have seen such cases in Denmark. However, they have never lasted long and never have all the payment systems crashed at the same time. For a completely cashless society, better backup systems might be needed.
- 4 Before introducing a cashless society, we would need to carry out thorough impact studies on vulnerable

groups (and also on children, for whom I, as a father, usually spend the limited cash in my wallet). However, it surprises me when the elderly are used as an example of a vulnerable group. In a highly digitized country like Denmark, older age groups show the highest percentage increase in using digital solutions. It's only a matter of time before all elderly people find it normal to pay electronically.

However, electronic payment solutions must be found for the most vulnerable, such as the disabled and the homeless. The Danish Bankers Association is working closely with a range of associations representing the disabled to make sure their needs are met. The EU's 2014 Directive on Payment Accounts will also ensure that all EU citizens have access to a basic account and an electronic payment card.

If you look at developments in Nordic countries, there is clear evidence that people voluntarily use electronic payment solutions so it seems they are not worried about the government monitoring their transactions.

However, privacy is a problem and the government should not, of course, have unlimited access to transactions. While banks today do need specific judicial reasons to gain access (at least in Denmark), this access should be restricted even more in a digital future.

*René Thomsen heads the department of digitization and financial infrastructure at the Danish Bankers Association.*

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## Should we abolish cash?

### Should we abolish cash? No!

B



**In some EU countries, there are already upper limits for cash payments. So shouldn't we abolish cash payments completely? Vicki Sussens reports on the reasons for and against.**

**"The right to use cash is a key civil liberty" – Kevin Dowd**

**1** For many transactions, cash is the ideal form of payment. It is used in 85 per cent of global transactions and for good reason. Cash is a very efficient way of handling small transactions. It doesn't cost anything and is easy to use. Cash transactions are immediate, flexible and anonymous. Traditionally, anonymity has been considered one of the greatest benefits of cash. It does not require a password, it can't be hacked and it is not dependent on technology that might break down.

**2** Most of us have experienced situations in which we had difficulty paying a bill at a restaurant because of a problem with our debit card provider. We have then had to use cash. Good luck doing that when the government won't allow you to. We should also consider the effect on vulnerable groups. To work as intended, everybody would have to have – and know how to use – the digital technology. Consider the destitute, dependent for their survival on begging. Their very existence depends on cash and it cannot be expected that they can adapt to a cashless economy and survive. Most don't even have mobile phones.

**3** A large number of the most vulnerable in our society – the destitute, the infirm and the elderly – would be devastated by the abolition of cash because they would be shut out of the monetary economy. From this perspective, the proposal to abolish cash is simply cruel. It is hard to imagine any other single measure that would cause as much human suffering.

**4** Once cash has been eliminated and everyone forced to use only government-controlled electronic money, the government would be free to impose negative interest rates. Savers would no longer have the protection of keeping their money in cash. The government could seize their property at will and prevent any attempts to escape financial repression.

**5** The right to use cash is a civil liberty. As politician Ron Paul\* said: "The cashless society is the IRS's\*\* dream: total knowledge of, and control over, the finances of every single American." Once the government has forced us to pay for everything electronically, it can also control how we spend our money. We could end up with the government telling us how much we can spend on what, right down to the last digital penny.

**Kevin Dowd** is professor of finance at Durham University, UK, and co-author of *Alchemists of Loss: How Modern Finance and Government Intervention Crashed the Financial System*.

\* Ronald Ernest 'Ron' Paul is an American author, physician and former politician.

\*\* The Internal Revenue Service (IRS) is the revenue service of the United States federal government.

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## Should we abolish cash?

### 3 Collocations

- Join the words to make collocations from articles A and B.
- Use the collocations to complete the sentences.

- |             |            |
|-------------|------------|
| 1. basic    | a. liberty |
| 2. cashless | b. account |
| 3. civil    | c. card    |
| 4. debit    | d. society |

- A \_\_\_\_\_ moves money automatically (usually within a few days) from your bank account to the account of the person or company you are paying.
- Kevin Dowd says that the right to use cash is a \_\_\_\_\_.
- René Thomsen suggests that better backup systems might be needed for a completely \_\_\_\_\_.
- The EU's Directive on Payment Accounts will ensure that all EU citizens have access to a \_\_\_\_\_ and an electronic payment card.

- |              |              |
|--------------|--------------|
| 5. interest  | a. measures  |
| 6. payment   | b. access    |
| 7. security  | c. solutions |
| 8. unlimited | d. rates     |

- The \_\_\_\_\_ needed to handle and transport cash make cash expensive for everybody.
- René Thomsen says the government should not have \_\_\_\_\_ to monetary transactions.
- Kevin Dowd says that, without cash, the government would be free to impose negative \_\_\_\_\_.
- In Denmark, electronic \_\_\_\_\_ are becoming more widely available, especially on mobile phones.

### 4 Expressions

- Match the expressions from the article with the definitions. Find and underline them in the article and note how they are used.
- Then, use the expressions in sentences of your own.

- |                               |  |
|-------------------------------|--|
| 1. at will                    | a. not able to be involved   |
| 2. from this perspective      | b. give people what they require   |
| 3. it's only a matter of time | c. used for emphasizing that everything or everyone is included, even the smallest thing |
| 4. meet the needs of          | d. whenever they feel like doing it  |
| 5. shut out of                | e. it will certainly happen  |
| 6. right down to              | f. looking at it this way  |

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### 5 Language and writing style – discussion

Which article do you think ...

- ... is the easiest to understand?
- ... uses more idiomatic language?
- ... uses more emotional language?
- ... is the most rational?
- ... is more convincing?

### 6 A two-team debate

1. Read your team's opening statement. You must support this statement during the debate.

#### Opening statements

Team A – 'We are in favour of a cashless society.'

Team B – 'We are against the idea of a cashless society.'

2. Underline the main arguments in your text, A or B. Discuss them and develop them further.
3. Prepare challenging questions to ask the opposing team.



