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**"1,000 IDEAS & ACTIVITIES FOR LANGUAGE TEACHERS"**  
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## **Sweden in move to cashless economy**

**20th March, 2012**

[http://www.breakingnewsenglish.com/1203/120320-cashless\\_economy.html](http://www.breakingnewsenglish.com/1203/120320-cashless_economy.html)

### **Contents**

The Article	2
Warm-ups	3
Before Reading / Listening	4
While Reading / Listening	5
Listening Gap Fill	6
After Reading / Listening	7
Student Survey	8
Discussion	9
Language Work	10
Writing	11
Homework	12
Answers	13

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# THE ARTICLE

From [http://www.BreakingNewsEnglish.com/1203/120320-cashless\\_economy.html](http://www.BreakingNewsEnglish.com/1203/120320-cashless_economy.html)

Sweden is destined to become the first country in the world to switch from banknotes and coins to a cashless economy. Only three per cent of transactions in Sweden are made using cash; the rest is credit cards or mobile phone payments. This compares with 7 per cent in the USA and 9 per cent in other Eurozone countries. Canada's Chronicle Herald newspaper reported on the extent of Sweden's move away from cash. It wrote: "In most Swedish cities, public buses don't accept cash; tickets are prepaid or purchased with a cellphone text message. A small but growing number of businesses only take cards." It also said churches are only accepting digital donations and not hard currency.

Sweden was the first European country to introduce banknotes in 1661. Today, the Swedish Bankers' Association is just one group in favour of a cashless society. Its security expert Par Karlsson said: "Less cash in circulation makes things safer, both for the staff that handle cash, but also of course for the public." Bank robberies have gone down from 110 in 2008 to just 16 in 2011. Political corruption has also decreased because of the digital trail generated by electronic transactions. Not everyone supports getting rid of cash. Small business owners see it as another way for banks to make bigger profits. Banks charge from 5 Swedish kronor (\$0.80) for every payment made by credit card.

# WARM-UPS

**1. CASHLESS ECONOMIES:** Walk around the class and talk to other students about cashless economies. Change partners often. Sit with your first partner(s) and share your findings.

**2. CHAT:** In pairs / groups, decide which of these topics or words from the article are most interesting and which are most boring.

*destined / cashless / banknotes / mobile phone payments / prepaid / text messages / in favour of / security expert / circulation / robberies / political corruption / profits*

Have a chat about the topics you liked. Change topics and partners frequently.

**3. PAYMENTS:** What are the pros and cons of these? Complete the table with your partner(s). Change partners and share what you wrote. Change and share again.

	Pros	Cons
Cash		
Credit card		
Prepaid cards		
Cheques		
Online		
Bartering		

**4. CASHLESS:** Students A **strongly** believe cashless is better; Students B **strongly** believe hard currency is better. Change partners again and talk about your conversations.

**5. LESS:** Which of these things would you (not) like to see? Rank them and share with your partner. Put the best at the top. Change partners and share your rankings again.

- cashless society
- wireless society
- crimeless society
- clueless society
- debtless society
- fearless society
- mindless society
- flawless society

**6. CASH:** Spend one minute writing down all of the different words you associate with the word 'cash'. Share your words with your partner(s) and talk about them. Together, put the words into different categories.

# BEFORE READING / LISTENING

From [http://www.BreakingNewsEnglish.com/1203/120320-cashless\\_economy.html](http://www.BreakingNewsEnglish.com/1203/120320-cashless_economy.html)

**1. TRUE / FALSE:** Read the headline. Guess if a-h below are true (T) or false (F).

- |   |       |
|---|-------|
| a. Sweden will be the second European country to become cashless.     | T / F |
| b. Only 3% of purchases in Sweden are made by cash.                   | T / F |
| c. Most public buses in Sweden still accept cash only.                | T / F |
| d. Churches in Sweden are asking people to donate digitally.          | T / F |
| e. England was the first European country to use banknotes.           | T / F |
| f. Bank robberies in Sweden have increased in recent years.           | T / F |
| g. Corruption among politicians in Sweden has gone down.              | T / F |
| h. Banks in Sweden to not charge for processing credit card payments. | T / F |

**2. SYNONYM MATCH:** Match the following synonyms from the article.

- |                    |                   |
|--------------------|-------------------|
| 1. destined        | a. scale          |
| 2. transactions    | b. footpath       |
| 3. extent          | c. start          |
| 4. purchased       | d. business deals |
| 5. accepting       | e. specialist     |
| 6. introduce       | f. likely         |
| 7. expert          | g. manage         |
| 8. handle          | h. taking         |
| 9. trail           | i. ditching       |
| 10. getting rid of | j. bought         |

**3. PHRASE MATCH:** (Sometimes more than one choice is possible.)

- |                                   |                                |
|-----------------------------------|--------------------------------|
| 1. Sweden is destined             | a. growing number of...        |
| 2. the extent of Sweden's move    | b. by electronic transactions  |
| 3. public buses don't             | c. currency                    |
| 4. A small but                    | d. of a cashless society       |
| 5. hard                           | e. to become the first country |
| 6. just one group in favour       | f. in circulation              |
| 7. Less cash                      | g. bigger profits              |
| 8. the digital trail generated    | h. accept cash                 |
| 9. getting                        | i. away from cash              |
| 10. another way for banks to make | j. rid of cash                 |

# WHILE READING / LISTENING

From [http://www.BreakingNewsEnglish.com/1203/120320-cashless\\_economy.html](http://www.BreakingNewsEnglish.com/1203/120320-cashless_economy.html)

**GAP FILL:** Put the words into the gaps in the text.

Sweden is (1) \_\_\_\_\_ to become the first country in the world to switch from banknotes and coins to a (2) \_\_\_\_\_ economy. Only three per cent of transactions in Sweden are made using cash; the (3) \_\_\_\_\_ is credit cards or mobile phone payments. This compares with 7 per cent in the USA and 9 per cent in other Eurozone countries. Canada's Chronicle Herald newspaper reported on the (4) \_\_\_\_\_ of Sweden's move (5) \_\_\_\_\_ from cash. It wrote: "In most Swedish cities, public buses don't accept cash; tickets are (6) \_\_\_\_\_ or purchased with a cellphone text message. A small but (7) \_\_\_\_\_ number of businesses only take cards." It also said churches are only accepting digital donations and not (8) \_\_\_\_\_ currency.

*away*  
*rest*  
*growing*  
*hard*  
*destined*  
*extent*  
*cashless*  
*prepaid*

Sweden was the first European country to (9) \_\_\_\_\_ banknotes in 1661. Today, the Swedish Bankers' Association is just one group in favour of a cashless society. Its security (10) \_\_\_\_\_ Par Karlsson said: "Less cash in circulation makes things safer, both for the staff that (11) \_\_\_\_\_ cash, but also of course for the public." Bank (12) \_\_\_\_\_ have gone down from 110 in 2008 to just 16 in 2011. Political corruption has also decreased because of the digital (13) \_\_\_\_\_ generated by electronic transactions. Not everyone supports getting (14) \_\_\_\_\_ of cash. Small business owners see it as another (15) \_\_\_\_\_ for banks to make bigger profits. Banks (16) \_\_\_\_\_ from 5 Swedish kronor (\$0.80) for every payment made by credit card.

*rid*  
*expert*  
*trail*  
*handle*  
*introduce*  
*charge*  
*way*  
*robberies*

## LISTENING – Listen and fill in the gaps

From [http://www.BreakingNewsEnglish.com/1203/120320-cashless\\_economy.html](http://www.BreakingNewsEnglish.com/1203/120320-cashless_economy.html)

Sweden is destined to become the first country in the \_\_\_\_\_ banknotes and coins to a cashless economy. Only three per cent of transactions in Sweden \_\_\_\_\_; the rest is credit cards or mobile phone payments. This compares with 7 per cent in the USA and 9 per cent in other Eurozone countries. Canada's Chronicle Herald newspaper \_\_\_\_\_ of Sweden's move away from cash. It wrote: "In most Swedish cities, public buses don't accept cash; \_\_\_\_\_ or purchased with a cellphone text message. A \_\_\_\_\_ number of businesses only take cards." It also said churches are only accepting digital donations and \_\_\_\_\_.

Sweden was the first European country to \_\_\_\_\_ in 1661. Today, the Swedish Bankers' Association is just \_\_\_\_\_ of a cashless society. Its \_\_\_\_\_ Par Karlsson said: "Less cash in circulation makes things safer, both for the staff that handle cash, but also of course for the public." Bank robberies have gone down from 110 in 2008 to just 16 in 2011. \_\_\_\_\_ has also decreased because of the digital trail generated by electronic transactions. Not everyone supports \_\_\_\_\_. Small business owners see it as another way for banks to make bigger profits. Banks charge from 5 Swedish kronor (\$0.80) for \_\_\_\_\_ by credit card.

# AFTER READING / LISTENING

From [http://www.BreakingNewsEnglish.com/1203/120320-cashless\\_economy.html](http://www.BreakingNewsEnglish.com/1203/120320-cashless_economy.html)

**1. WORD SEARCH:** Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'cash' and 'less'.

<b>cash</b>	<b>less</b>
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- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

**2. ARTICLE QUESTIONS:** Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

**3. GAP FILL:** In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

**4. VOCABULARY:** Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

**5. TEST EACH OTHER:** Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none"><li>• first</li><li>• rest</li><li>• move</li><li>• accept</li><li>• small</li><li>• hard</li></ul>	<ul style="list-style-type: none"><li>• 1661</li><li>• favour</li><li>• safer</li><li>• 16</li><li>• rid</li><li>• 5</li></ul>
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# CASHLESS ECONOMIES SURVEY

From [http://www.BreakingNewsEnglish.com/1203/120320-cashless\\_economy.html](http://www.BreakingNewsEnglish.com/1203/120320-cashless_economy.html)

Write five GOOD questions about cashless economies in the table. Do this in pairs. Each student must write the questions on his / her own paper. When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.



# CASHLESS ECONOMIES DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- a) What did you think when you read the headline?
- b) What springs to mind when you hear the word 'cash'?
- c) Do you mainly use cash?
- d) What do you think of a cashless society?
- e) Do you prefer cash or digital payments?
- f) Would you miss having banknotes and coins in your pocket / wallet / purse?
- g) What will people do who prefer to keep their cash under their bed?
- h) When do you think your country will go cashless?
- i) Do you think cashless is safer?
- j) Would you have any problems with a cashless economy?

*Sweden in move to cashless economy - 20th March, 2012*  
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# CASHLESS ECONOMIES DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

- a) Did you like reading this article?
- b) Would you be able to do things quicker if you paid for everything digitally?
- c) Is cybercrime more serious than physical robbery?
- d) Will politicians still find ways to be corrupt?
- e) Is it inevitable that economies will become cashless?
- f) What device will we use to make cashless payments?
- g) Are you comfortable with paying for things online?
- h) Will the hobby of coin and banknote collecting disappear with the emergence of a cashless economy?
- i) Would the world's currency system change with a cashless economy?
- j) What questions would you like to ask a banker about cashless economies?

# LANGUAGE – MULTIPLE CHOICE

From [http://www.BreakingNewsEnglish.com/1203/120320-cashless\\_economy.html](http://www.BreakingNewsEnglish.com/1203/120320-cashless_economy.html)

Sweden is destined to become the first country in the world to (1) \_\_\_\_ from banknotes and coins to a cashless economy. Only three per cent of transactions in Sweden are made (2) \_\_\_\_ cash; the (3) \_\_\_\_ is credit cards or mobile phone payments. This compares with 7 per cent in the USA and 9 per cent in other Eurozone countries. Canada's Chronicle Herald newspaper reported (4) \_\_\_\_ the extent of Sweden's move away from cash. It wrote: "In most Swedish cities, public buses don't accept cash; tickets are (5) \_\_\_\_ or purchased with a cellphone text message. A small but growing number of businesses only take cards." It also said churches are only accepting digital donations and not (6) \_\_\_\_ currency.

Sweden was the first European country to introduce banknotes in 1661. Today, the Swedish Bankers' Association is just one group in favour (7) \_\_\_\_ a cashless society. Its security expert Par Karlsson said: "Less cash in circulation makes things safer, both for the staff that (8) \_\_\_\_ cash, but also of course for the public." Bank robberies have gone down from 110 in 2008 to just 16 in 2011. Political corruption has also decreased because of the digital (9) \_\_\_\_ generated by electronic transactions. Not everyone supports getting (10) \_\_\_\_ of cash. Small business owners (11) \_\_\_\_ it as another way for banks to make bigger profits. Banks (12) \_\_\_\_ from 5 Swedish kronor (\$0.80) for every payment made by credit card.

## Put the correct words from the table below in the above article.

- |     |              |              |             |               |
|-----|--------------|--------------|-------------|---------------|
| 1.  | (a) watch    | (b) swathe   | (c) swat    | (d) switch    |
| 2.  | (a) useful   | (b) using    | (c) useless | (d) used to   |
| 3.  | (a) rest     | (b) remain   | (c) still   | (d) other     |
| 4.  | (a) in       | (b) of       | (c) on      | (d) at        |
| 5.  | (a) paying   | (b) payee    | (c) prepaid | (d) pays      |
| 6.  | (a) concrete | (b) hard     | (c) stone   | (d) difficult |
| 7.  | (a) of       | (b) by       | (c) as      | (d) on        |
| 8.  | (a) handy    | (b) hands    | (c) handing | (d) handle    |
| 9.  | (a) frail    | (b) trail    | (c) grail   | (d) rail      |
| 10. | (a) bid      | (b) mid      | (c) hid     | (d) rid       |
| 11. | (a) watch    | (b) look     | (c) see     | (d) lens      |
| 12. | (a) charge   | (b) charging | (c) charger | (d) charade   |

# WRITING

From [http://www.BreakingNewsEnglish.com/1203/120320-cashless\\_economy.html](http://www.BreakingNewsEnglish.com/1203/120320-cashless_economy.html)

Write about **cashless economies** for 10 minutes. Correct your partner’s paper.

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# HOMework

**1. VOCABULARY EXTENSION:** Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

**2. INTERNET:** Search the Internet and find out more about cashless economies. Share what you discover with your partner(s) in the next lesson.

**3. CASHLESS ECONOMIES:** Make a poster about cash and its alternatives. Show your work to your classmates in the next lesson. Did you all have similar things?

**4. CASHLESS:** Write a magazine article about life without cash. Include imaginary interviews with people who are for and against it.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

**5. LETTER:** Write a letter to an economist. Ask him/her three questions about a cashless economy. Give him/her three the idea. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

# ANSWERS

## TRUE / FALSE:

a. F      b. T      c. F      d. T      e. T      f. F      g. T      h. F

## SYNONYM MATCH:

- |                    |                   |
|--------------------|-------------------|
| 1. destined        | a. likely         |
| 2. transactions    | b. business deals |
| 3. extent          | c. scale          |
| 4. purchased       | d. bought         |
| 5. accepting       | e. taking         |
| 6. introduce       | f. start          |
| 7. expert          | g. specialist     |
| 8. handle          | h. manage         |
| 9. trail           | i. footpath       |
| 10. getting rid of | j. ditching       |

## PHRASE MATCH:

- |                                   |                                |
|-----------------------------------|--------------------------------|
| 1. Sweden is destined             | a. to become the first country |
| 2. the extent of Sweden's move    | b. away from cash              |
| 3. public buses don't             | c. accept cash                 |
| 4. A small but                    | d. growing number of...        |
| 5. hard                           | e. currency                    |
| 6. just one group in favour       | f. of a cashless society       |
| 7. Less cash                      | g. in circulation              |
| 8. the digital trail generated    | h. by electronic transactions  |
| 9. getting                        | i. rid of cash                 |
| 10. another way for banks to make | j. bigger profits              |

## GAP FILL:

### Sweden in move to cashless economy

Sweden is (1) **destined** to become the first country in the world to switch from banknotes and coins to a (2) **cashless** economy. Only three per cent of transactions in Sweden are made using cash; the (3) **rest** is credit cards or mobile phone payments. This compares with 7 per cent in the USA and 9 per cent in other Eurozone countries. Canada's Chronicle Herald newspaper reported on the (4) **extent** of Sweden's move (5) **away** from cash. It wrote: "In most Swedish cities, public buses don't accept cash; tickets are (6) **prepaid** or purchased with a cellphone text message. A small but (7) **growing** number of businesses only take cards." It also said churches are only accepting digital donations and not (8) **hard** currency.

Sweden was the first European country to (9) **introduce** banknotes in 1661. Today, the Swedish Bankers' Association is just one group in favour of a cashless society. Its security (10) **expert** Par Karlsson said: "Less cash in circulation makes things safer, both for the staff that (11) **handle** cash, but also of course for the public." Bank (12) **robberies** have gone down from 110 in 2008 to just 16 in 2011. Political corruption has also decreased because of the digital (13) **trail** generated by electronic transactions. Not everyone supports getting (14) **rid** of cash. Small business owners see it as another (15) **way** for banks to make bigger profits. Banks (16) **charge** from 5 Swedish kronor (\$0.80) for every payment made by credit card.

## LANGUAGE WORK

1 - d    2 - b    3 - a    4 - c    5 - c    6 - b    7 - a    8 - d    9 - b    10 - d    11 - c    12 - a