

New York City bans cashless stores

15th February, 2020



The advance of technology in our lives has been halted somewhat in New York City. Lawmakers have passed a bill to ban cashless businesses. With many parts of the world in a seemingly

relentless drive to replace cash with plastic or digital payments, New York City officials have decided cash still has a valuable part to play in our lives. The officials have approved legislation that prohibits stores, restaurants and other retail outlets from refusing to accept cash. They want to provide the ability for people who prefer to pay via traditional means, through notes and coins. This means businesses in the city will no longer be able to insist that customers make use of cashless payments in any transactions.

Businesses that violate the new regulation could face hefty fines of up to \$1,500 for each offense. Critics of cashless businesses say they discriminate against the poorer sections of society, many of whom do not have bank accounts or credit cards. One city resident said: "I worry about the real-world discriminatory effect that cashless business can have on New Yorkers, especially in communities of color." Another said: "I think it's incredibly discriminatory not to accept cash because some people can't get credit." An opponent of the bill said it was a sign of government interference: He said: "We are inserting ourselves in the business of business in a way that we don't have the right to."

Sources: nytimes.com / wsls.com / gothamist.com

Writing

We no longer need cash in this digital age. Discuss.

Chat

Talk about these words from the article.

advance / technology / lawmakers / cashless / valuable / restaurants / ability / cash / businesses / hefty fines / discriminate / bank accounts / credit cards / interference

True / False

- a) The article says technology has enhanced people's lives in New York. T / F
- b) The article says people use plastic and digital payments when they drive. T / F
- c) The article says NYC officials believe cash is still important. T / F
- d) Businesses in New York City will not be able to refuse cash. T / F
- e) Businesses could get a \$1,500 fine for not following the new law. T / F
- f) Critics say the new law will hurt the poorer sections of society. T / F
- g) A resident said cashless hurt people who cannot get credit. T / F
- h) An opponent of the bill said government has no right to interfere. T / F

Synonym Match

(The words in **bold** are from the news article.)

- | | |
|-------------------------|-----------------|
| 1. advance | a. large |
| 2. ban | b. constant |
| 3. valuable | c. citizen |
| 4. relentless | d. detractors |
| 5. prefer | e. outlaw |
| 6. violate | f. intrusion |
| 7. hefty | g. progress |
| 8. critics | h. would rather |
| 9. resident | i. contravene |
| 10. interference | j. crucial |

Discussion – Student A

- a) What do you think about what you read?
- b) Should businesses have the right to choose how to accept payments?
- c) How will poorer people buy things without credit cards?
- d) Are cashless payments discriminatory?
- e) What is your preferred way of paying for things?
- f) Should there be just one world currency?
- g) Will anything replace money in the future?
- h) What questions would you like to ask the lawmakers?

Phrase Match

- | | |
|--|-------------------------------|
| 1. The advance | a. the new regulation |
| 2. a seemingly relentless | b. legislation |
| 3. cash still has a valuable part to | c. of business |
| 4. The officials have approved | d. play in our lives |
| 5. stores, restaurants and | e. sections of society |
| 6. Businesses that violate | f. of technology in our lives |
| 7. they discriminate against the poorer | g. cashless business can have |
| 8. the real-world discriminatory effect that | h. interference |
| 9. it was a sign of government | i. drive to replace cash |
| 10. We are inserting ourselves in the business | j. other retail outlets |

Discussion – Student B

- What do you know about cashless payments?
- How important are notes and coins?
- What are the dangers of cashless payments?
- Why are so many places using cashless payment systems?
- Will cash ever disappear?
- How do you feel about carrying cash?
- Which are better - credit cards or mobile phone payments?
- Do we spend more money using cashless means of payment?

Spelling

- laethd somewhat in New York City
- a seemingly nteereslsl drive
- cash still has a lubaevla part to play
- The officials have approved gntslleioa
- istphbroi stores, restaurants and other...
- cashless payments in any oastiactrsnn
- Businesses that lvioeat the new regulation
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- stmdraieinci against the poorer sections
- especially in iitmoemcsnu of color
- An openpnto of the bill
- a sign of government ieencrerefnt

Answers – Synonym Match

1. g	2. e	3. j	4. b	5. h
6. i	7. a	8. d	9. c	10. f

Role Play

Role A – Cash

You think cash is the best form of payment. Tell the others three reasons why. Tell them what is wrong with their means of paying. Also, tell the others which is the worst of these (and why): mobile phone, credit card or PayPal.

Role B – Mobile Phone

You think mobile phone is the best form of payment. Tell the others three reasons why. Tell them what is wrong with their means of paying. Also, tell the others which is the worst of these (and why): cash, credit card or PayPal.

Role C – Credit Card

You think credit card is the best form of payment. Tell the others three reasons why. Tell them what is wrong with their means of paying. Also, tell the others which is the worst of these (and why): mobile phone, cash or PayPal.

Role D – PayPal

You think PayPal is the best form of payment. Tell the others three reasons why. Tell them what is wrong with their means of paying. Also, tell the others which is the worst of these (and why): credit card, cash or mobile phone.

Speaking – Payments

Rank these with your partner. Put the best at the top. Change partners often and share your rankings.

- | | |
|-------------------|------------------|
| • Bank transfer | • Mobile phone |
| • Credit card | • PayPal |
| • Debit card | • Cash |
| • Crypto-currency | • Cheque / check |

Answers – True False

a	F	b	F	c	T	d	T	e	T	f	F	g	T	h	T
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Answers to Phrase Match and Spelling are in the text.