

## Credit card debt

### Level

Intermediate

### Tasks

Comparing attitudes to paying off credit card debts  
Reading an article on credit card debt in the UK  
Identifying words and expressions from the article  
Discussing points arising from the article

### How to use the lesson

1 Ask students if they use credit cards or prefer to use cash. Ask them if they pay off their credit card bill in full each month. Hand out the worksheet and ask students to mark on the line their attitude to paying off their credit card bills and compare their answer with a partner.

2 Ask students to read the article quickly and mark on the line in Exercise 1 where over two million credit card holders in the UK are.

#### *Answer*

*At the right hand end of the line: 'I never pay all of it off.'*

3 Students then read the text again and discuss their reactions to it with a partner. Encourage students to comment on some of the surprising statistics, and to try and give underlying reasons for the 'live now – pay later' society.

You may wish to deal with any tricky vocabulary here (e.g. *remortgage*, *credit-hungry*) and/or focus on expressions in the article relating to 'debt' (e.g. *substantial debts*, *pay off a debt*).

4 Ask students to find words or phrases in the article with the meanings given.

#### *Answers*

*a white goods   b drastic step   c tempting   d outstanding balance   e debt mountain*

5 Students discuss the questions in groups, then report their ideas to the class. Hold a class feedback session.

### Related websites

Send your students to these websites, or just take a look yourself.

<http://www.visa.com>

<http://web.24hourloan.co.uk>

[http://www.brillig.com/debt\\_clock/](http://www.brillig.com/debt_clock/)