

2

Money matters

Asha and Jamie are at the bank.

What do you think the couple are talking to the manager about?

Why is it a good idea to get advice about money?



What you will do

This unit follows a young couple as they set up home together. It looks at some of the things they need to do and some of the financial problems they face. These are the skills you will practise. Which are the most useful for you? Tick the boxes.

Listening and speaking

Skill

Skill code

- ☐ Listening to new information from discussions, explanations and presentations
- ☐ Listening and responding to others' points of view
- ☐ Expressing statements of fact and giving short descriptions

SLIr/E3.3

SLIr/E3.5

SLc/E3.2

Reading and writing

Skill

Skill code

- ☐ Recognising the different purposes of texts
- ☐ Identifying the main points and ideas in texts
- ☐ Recognising and understanding specialist key words
- ☐ Reading and understanding words used on forms
- ☐ Using a dictionary to find the meaning of unknown words
- ☐ Using a range of reading strategies to read unknown words
- ☐ Writing in complete sentences
- ☐ Spelling a greater range of words
- ☐ Using written words and phrases to record and present information

Rt/E3.2

Rt/E3.4

Rw/E3.1

Rw/E3.2

Rw/E3.3

Rw/E3.5

Ws/E3.1

Ww/E3.2

Wt/E3.1

Project work

You will write a leaflet explaining the dangers of borrowing too much money and getting into debt. You will give advice to people in financial difficulty and write formal letters.

A new job

Jamie has just started a new job. At the end of the month, he receives a payslip. This tells him how much he has earned and how much money his employer will pay into his bank account.

PAYSリップ			
MIDLANDS INDUSTRIAL LIMITED			
James Edwards		Pay No. 9960546	
17 Highstone Road			
Birmingham, B56 7XZ			
Tax code	NI number	Method of payment	Pay date
713H	NP034500V	Bank credit	31/10/02
PAY		DEDUCTIONS	
Description	Amount	Description	Amount
Basic	£ 770	Tax	£78
Overtime	£ 270	NI	£63
		Pens. contribution	£90
Total pay	£1,040	Total deductions	£231
AMOUNT PAYABLE			£809
Pay to date	Tax to date	Pension cont. to date	NI to date
£6,560	£546	£630	£441

Activity A ● Reading

Payslips contain specialist words and phrases. For example, **bank credit** means the money paid into your bank automatically.

Highlight the following words and abbreviations on the payslip.

basic overtime deductions pension NI

Activity B ● Reading

When there are words we don't understand on a form or letter, we can use a dictionary to find the meaning. Remember, dictionaries are organised in alphabetical order.

- 1 Look in the dictionary to find any words from the payslip that you do not understand.
- 2 Tell another person how you found the words.

Activity C • Reading

Look at this entry from a dictionary.

The diagram shows a dictionary entry for the word 'pay' with several annotations explaining its components:

- Headword:** The word you are looking for. (points to 'pay')
- Part of speech:** This tells you what type of word it is – 'n' stands for noun. (points to 'n.')
- Meaning of the noun:** This is the meaning of the noun, 'pay'. (points to 'money received for work completed. A salary')
- Verb indicator:** 'v' shows that the word is a verb. (points to 'v.')
- Number of meanings:** The numbers show that there are two meanings. (points to '1' and '2')
- Meaning of the verb:** This is the meaning of the verb 'pay'. (points to 'to hand over payment in return for goods or services' and 'to make a visit or call')

The dictionary entry text is as follows:

pay *n.* money received for work completed. A salary
pay *v.* 1 to hand over payment in return for goods or services
pay *v.* 2 to make a visit or call

In pairs, look up the words below and any that are new to you in a dictionary.

basic deductions overtime pension insurance

Activity D • Writing

Read the words in Activity C again. Make up a sentence for each word.

.....

.....

.....

.....

.....

Activity E • Reading

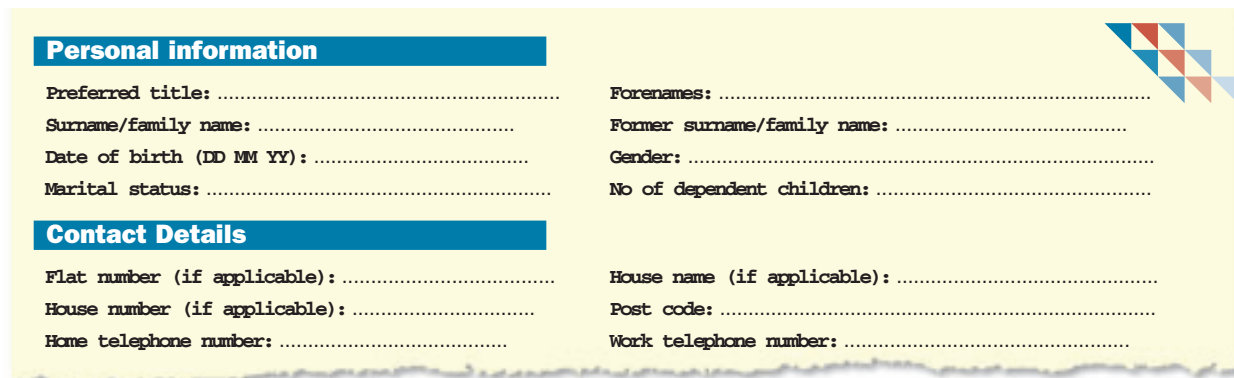
Make a set of index cards for financial words. Start with the words from this page and add new words as you complete the unit. Remember to put the index cards in alphabetical order.

Open your account

Jamie has started a new job. His employer wants to pay his wages into his bank account. Jamie only has a savings account so he needs to go to the bank and open a current account.

Activity A • Reading

Forms often use the same words to ask for the same information. Look at the first part of the bank account application form.



Personal information

Preferred title: Forenames:
 Surname/family name: Former surname/family name:
 Date of birth (DD MM YY): Gender:
 Marital status: No of dependent children:

Contact Details

Flat number (if applicable): House name (if applicable):
 House number (if applicable): Post code:
 Home telephone number: Work telephone number:

The words and phrases used on this bank account form are found on most forms.

- 1 Underline the words and phrases you recognise from most forms.
- 2 Visit local banks and building societies and collect samples of forms for opening an account. Read each form, highlighting common words and phrases. Add new words and phrases to your index cards.

Activity B • Reading

- 1 Read the following banking words:

mortgage	credit	debit	outstanding	loan
----------	--------	-------	-------------	------

- 2 Discuss the meanings with another person.
- 3 Check your meanings with the dictionary definitions.
- 4 Write the definition next to the word.

mortgage	
credit	
debit	
outstanding	
loan	

- 5 Add the words to your index cards.

Activity C • Reading

- 1 Read this passage from a bank leaflet telling customers about their new current account.
- 2 Underline the key banking words in the paragraph.

Our current account gives you a great rate of interest and everything else you'd expect from your bank. You get a debit card which is also a £100 cheque guarantee card and free use of our network of cash machines, with a limit of up to £300 a day. Not only do we provide a cheque book and a free £250 overdraft, but you can also apply for one of our low interest credit cards.

- 3 Find the meaning of the key banking words in a dictionary and add them to your index cards.
- 4 How many words do you recognise?

Activity D • Listening

Financial information

Income:

Do you have a mortgage?

How many credit cards do you have?

Do you have any loans?

Amount outstanding:

Amount outstanding:

Amount outstanding:

Employment information

Employer's name and address:

Occupation: Full-time: ☐ Part-time: ☐

How long have you been with your current employer? years months

Type of Account

Current account ☐ Savings account ☐

Will this be a personal account? ☐ Will this be a joint account? ☐

For current accounts, do you require a:

Cheque book? ☐ Debit card? ☐ Credit card? ☐ Overdraft? ☐

Listen to the audio clip. Ann gives details about her finances.
Complete the form above on her behalf.

Activity E • Reading and writing

You will now be able to use specialist key words to complete any form for a bank account. Visit a bank website and fill in an on-line application form. Remember not to send the application form unless you really want to open an account.



Somewhere to live

Now that Jamie has started to earn money, he wants to rent a house with his partner, Asha. They have found a house they would like to rent but they need to read the rent contract carefully before they sign.

Activity A • Reading

Look at this paragraph from the rent contract. The key words are blue.



Tenancy agreement

(3.1) The Landlord agrees to let and the Tenant agrees to take the Property and Contents for the Term of one year at the rent payable of £300 per calendar month, payable in advance on the first day of each month for the period of the tenancy, commencing on 1 January 2003

The key words help the reader to understand that the paragraph is about the rent, particularly how much it is and when it has to be paid.

1 Read the three paragraphs from the rent contract.

(3.2) To pay council tax and outgoings (including water, gas, electricity, light and telephone) and to pay the total cost of any reconnection fee for the supply of water, gas, electricity and telephone if disconnected.

(3.6) A returnable deposit of £300 is payable. The tenant agrees to pay the Landlord the value of replacement of any furniture damaged or destroyed and not to remove any furniture from the Property.

(3.8) That the Landlord or any person authorised by the Landlord may at reasonable times on giving 24-hours notice (unless in the case of any emergency) enter the property for the purpose of viewing or inspecting its condition or for the purpose of repair.

2 Underline or highlight the key words from each paragraph.

3 In pairs, discuss the main point of each paragraph.

Activity B ● Writing

With any tenancy agreement, it is important to be able to understand what you read in terms of what you have to do. Jamie is going to explain to a friend the things he and Asha have to do to comply with the rent contract.

Do Jamie and Asha have to pay money to the landlord before they move into the property?	
Jamie and Asha have to pay £300 rent. Will there be any other expenses?	
Why is the landlord allowed to come into the property?	
Is the property furnished? How do you know?	

Activity C ● Reading

Another way of finding the main point of a paragraph is to look at the first words or sentence. Look at this sentence from a paragraph from the rent contract.

(3.7) To pay for any cleaning services that may be required at the end of the Tenancy to return the Property to the same condition as at the start of the tenancy.

The reader can see immediately that the paragraph is about paying for the flat to be cleaned.

1 Look at these paragraphs. Highlight the key words at the beginning of each.

(3.8) The Landlord may enter the property at reasonable times on giving 24 hours notice (unless in the case of an emergency) for the purpose of viewing or inspecting its condition or for the purpose of repair. Within the last two months of the tenancy tenants must permit the Landlord or the Landlord's agent at reasonable hours in daytime to enter and view the Property with tenants or buyers.

(3.9) Not to keep any animals or birds or other living creature on the Property without the Landlord's written permission. The landlord has the right to withdraw the permission at any time.

(3.10) To keep the gardens neat, tidy and properly tended at all times, including all driveways, pathways, lawns, hedges and rockeries, not to remove any trees or plants and to keep any garage in good order.

2 Paragraph 3.8 is about

3 Paragraph 3.9 is about

4 Paragraph 3.10 is about

Buy now, pay later


Jamie and Asha want to buy some furniture and kitchen goods for their new house.

They have tried to find as much information as they can, before buying on credit. Look at the information they have collected.

The information has been produced by different people for different purposes. For example, this text was produced by the Citizen's Advice Bureau to warn people about loan sharks.



The title is often presented as a question, which the text answers.

 **How do loan sharks work?**

It is very easy to become trapped into paying a lot of money to a loan shark.

You begin by taking out a small loan.

The interest payments are very high **so** you may be unable to pay.

The loan shark will often demand that benefit and family allowance books are handed over as security.

If you are still unable to pay you will often be forced to take out new loans to pay off old ones until your debts are out of control.

As a result, you will owe even more.

Annotations:

- The opening sentence sets the scene.
- Explanations often use linking words like 'so', 'as a result' and 'therefore.'
- A series of steps explains what happens.
- The closing sentence sums up the end result.

Activity A • Reading

- 1 Read the passage on the next page. The purpose is to explain how interest-free credit works.
- 2 Identify the style features that organise the key information. Write them below and explain what they do.

.....

.....

.....

How does interest-free credit work?

Customers either pay a small deposit, or no deposit at all. They can take the goods away the same day.

Customers then make no payments for the free period.

After the free period, customers can pay the loan in full, interest free.

Many customers find it difficult to pay the balance in full, so they begin to make monthly payments.

The loan can run for quite a long time and the interest rate is often as high as 29.9% APR. As a result, customers pay far more for their goods than they expect.

Interest-free credit can end up costing a fortune!

Activity B • Reading and writing

- 1 Discuss in a group where you might see the words used in the advertisement.
- 2 Work out the meaning of any unfamiliar words together and write them on the whiteboard.
- 3 Read advertisements in your local newspaper and find the words you have written on the whiteboard.

Need a loan?

County Court Judgements, Defaults or Council Tax arrears?
Unsecured loans up to £15,000

No problem!
Call

Express Loans

Call today and enjoy your dream holiday or drive away the car of your choice

- 4 Write your own text using the words and phrases from the loan shark leaflet on page 8. Or, use the information to write and perform a role-play that portrays the same message. Remember to use information you have found in the newspaper and from group discussions.
- 5 Add any words that you think will be useful to your financial card index.
- 6 Discuss with your teacher any words you have heard and want to know how to spell and use.

No returns

Jamie and Asha need to return some of the goods they bought from a catalogue. Asha is phoning to find out how to return the goods.



Activity A • Listening

Asha's telephone conversation with the catalogue company has been recorded. Listen to Asha speaking and follow the text in Activity B. Think about this question.

Why do Asha and Jamie want to return the kettle?

Key words often help us to find important information as we are listening.

Listen for the key word 'kettle'. This word will help you to find the answer to the question. Listen to the audio clip and answer these questions.

- 1 What does Asha have to stick on the packaging?
.....
- 2 What must Asha remember to get from the Post Office?
.....
- 3 How much cheaper was the other toaster?
.....



Activity B • Reading

Read the script of the telephone call and highlight the key words that help you find the answers to the questions.



Asha: I bought a kettle from your catalogue last week and it's faulty. I can't remember the model, but it was the stainless steel kettle with the separate base. It doesn't turn itself off at all. It just keeps boiling.

Customer service adviser: I am very sorry, Madam. If you return the kettle, we can offer a full refund, exchange the goods or give you a credit note.

Asha: I'd like a refund, please. How do I return the kettle?

Customer service adviser: Put the kettle back in the packaging and stick on the returns label. Then fill in the returns form to say why you are sending it back. Finally, either telephone for the kettle to be collected or take it to the Post Office. Remember to get a certificate of posting.

Asha: I also bought a toaster and I popped briefly into town on Saturday and found the same one for sale for £10 less, so I'd like to return that too. I didn't realise catalogues were so expensive.

Activity C ● Writing

Look at this sentence from Asha's telephone call.

I also bought a kettle and I popped **briefly**
into town on Saturday and found the same one for sale for £10 less.

The words in blue are very useful. They tell you more about how, when and where Asha went.

Words that tell you how, when or where someone does something are called adverbs.

For example: Asha **lifted** (verb) the box. → Asha lifted the box **carefully** (adverb).

Use these adverbs to tell the reader how, when or where people do things in these sentences.

happily slowly sensibly tidily

- 1 Asha **chatted**.
- 2 Jamie **put** the letters away.
- 3 Asha and Jamie **spent** money.
- 4 Asha **drove** because the road was wet.

Activity D ● Writing

Look at this sentence.

Asha lifted the box carefully **into the car**.

The phrase, **into the car**, tells you where Asha placed the box.

Using this phrase adds information to the sentence.

In the same way, add these phrases to the sentences in Activity C.

with her friends in the drawer
at the supermarket last night

Activity E ● Writing

You need to return an item you bought from a shop.
Use the prompts to plan what you are going to say.

- Where and when did you buy the item?
- What did you do when you got home?
- What happened?

Try to use adverbs and additional phrases to give more detail.

Tip

Verbs and adverbs

Verbs tell you what has happened or what was experienced.

Adverbs tell you more about verbs. They tell you how, when or where the action took place.

Many adverbs end with '-ly', but 'well' and 'hard' are also adverbs.



What's your problem?

People write and speak in different ways. You speak differently depending on who you are talking to. You would not speak to a bank manager in the same way that you would speak to a friend.

Activity A • Reading and speaking

1 Read about Paul's problem.

I've just had a final demand from the catalogue company. They say that they'll cancel my account if I don't pay. I've had a letter from the court saying that I'm behind with my fine. I can only afford to pay one of them and I don't know which to pay.



Paul asked a friend for some advice about his problem. This is what his friend advised.

You must be joking, mate. You've got to pay your fine. I mean, the catalogue might stop sending you things, but the court could send you to prison. Phone the catalogue people and offer to pay a tenner a week or something.



2 Underline the slang or shortened words Paul's friend used.

When you speak to someone you don't know well, you use language that is more formal.

Paul also asked his bank manager for some advice. This is what he said.

Paul, I must advise you to pay your fine immediately. The court has the power to send you to prison. I also advise you to contact the catalogue company and arrange to pay the debt in instalments.



3 What are the differences between the language the bank manager used and the language Paul's friend used? Discuss your views with others in your group.

Activity B • Speaking

'Dear Dylan' is a problem page for people with money problems.

- 1 Look at the letters from people with debt problems. Discuss them with another person.
- 2 What advice would you give?

Dylan's debt advice.....



Dear Dylan

Since I lost my job, I haven't been able to pay my gas bill. I have now received a letter from my gas company who are threatening to disconnect the supply. What should I do?

Yours sincerely

Nita, Birmingham

Dear Dylan

I am trying to pay my debts off. I have saved £200, but I don't know what to pay first. Should I pay my credit card or my store card or should I pay off my loan early?

Yours sincerely

Mo, London

- 3 In pairs, agree on the advice you are going to give.
- 4 Practise giving advice to Nita and Mo. Take it in turns to imagine you are their best friend and their bank manager.
- 5 Give the advice informally as their friend and formally as their bank manager.

Activity C • Writing

When you write a letter or an e-mail to a friend, you write informally. You use the same kind of words you would use when you are speaking.

When you write to someone you don't know, such as a bank manager, you use more formal language.

- 1 Following the writing frame below, write a formal reply to one of the letters to Dylan. Your teacher has a copy of a writing template to help you.
- 2 Plan a short draft. Make a note of the formal words and phrases you will use.

Here are some sentence starters for each paragraph to help you:

- Having read your letter ...
- Having considered your problem ...
- I would advise you ...
- You should consider ...

Name and address
of the person you are
writing to (the recipient)

Your address

Date

Dear + recipient's name (or 'Sir' or 'Madam'
if you don't know the person's name)

Main body of the letter

Yours sincerely, if you use recipient's name.

Yours faithfully, if you use 'Sir' or 'Madam'.

Your signature

- 3 Add extra adjectives and adverbs to tell the reader more about how, when and where things were done.



Spelling

Spelling words with silent letters can be difficult. There are no rules about silent letters. You just have to remember which words have them.

Activity A ● Reading

Sometimes related words can help us to remember the silent letters. For example:

'Debt' and 'debit' are similar → thinking of 'debit' can help you remember to put a 'b' in 'debt'.

Words like 'known', 'unknown' and 'knowledge' are similar to 'know' → if you can spell 'know', you can spell words that contain the word 'know'.

1 Use the word on the left to help you find the missing silent letter:

- a when w__ere
- b rhyme r__ythm
- c govern gover__ment
- d talk cha__k

Activity B ● Writing

There are groups of words with silent letters.
For example, these words all end with a silent 'b'.

comb	bomb	lamb	tomb
------	------	------	------

How many other words can you think of that end with a silent 'b'?

This table shows three of the most common groups of words with silent letters.
Draw a table like this and find as many words as possible for each of the columns.
Use your dictionary to help you.

kn	wr	mb
kneel	write	comb
know	wrong	tomb
knit	wreck	lamb

Activity C ● Reading

Read the passage below and underline the silent letters.

If you are in debt, you need to telephone or write to the people you owe money to. It is wrong to try to hide the problem. In fact, half of the answer to a debt problem is to make sure everyone knows that there is a problem.

Integrated skills

Choose one or two of the activities below. Your teacher will help you decide which is best for you.

Warning!

Write a leaflet explaining the dangers of borrowing too much money and getting too far into debt.

Include details about loan sharks and interest-free credit deals and explain how things can go wrong.

Give some advice to people who get into trouble with debt.

Problem page

Read about this problem.

Dylan's debt advice.....



Dear Dylan

I've just moved into a new house with my partner and we wanted it to be nice, so we bought lots of new things on credit cards. The thing is, the payments were very high so we got a loan to pay them off.

But then there were lots of other things we wanted to buy and the credit card company raised our limit when we paid them off, so we used the credit cards again. Now the repayments are really expensive and I don't know what to do. Should I get another loan?

Think about the advice you would give.

Write a formal letter, as if you were this young man's bank manager. Give the young man some advice.

Remember to use formal language in your letter. Refer back to pages 12–13 to check the format for a letter and for some examples of formal language.

Use adjectives and adverbs as well as phrases which give more information, to make your letter more interesting.

On account

Collect some application forms for bank accounts, credit cards, loans and mortgages. If you have access to the Internet, visit some bank and loan company websites.

Using your card index to help you, complete the application forms.

In pairs, discuss the completed application forms as if you were a bank manager and customer.



Check it

- 1 Match the meanings of the words to the definitions.

a landlord	the amount paid to live in a house or flat.
b mortgage	payment for doing extra work.
c overtime	someone who lends money at a high interest rate.
d rent	a loan with a house or land as security.
e loan shark	the owner of a rented house or flat.
- 2 Add words or phrases to tell the reader more about the **verb** shown in bold.
 - a Asha **bought** a car.
 - b Asha **complained** about the kettle.
 - c Asha and Jamie have **planned** a holiday.
 - d The children were **playing**.
 - e Jamie and Asha were **talking**.
 - f Jamie is **reading**. Asha is **working**.
- 3 Underline the silent letter in each of these words.
 - a thumb
 - b knife
 - c walk
 - d whale
 - e doubt
- 4 Underline the key words in the text below.
Ring the adverbs.

TEN TIPS FOR DEALING WITH DEBT

- 1 Shop around to find the best deal.
- 2 If you don't want to risk your home, look carefully for an unsecured loan.
- 3 The longer you borrow for, the more interest charges you will pay.
- 4 Lenders may not ask for any payment for a period of time, but they still charge interest during that time.
- 5 Some lenders charge a redemption fee if you pay back money early. Find out if there are any penalties before you borrow.
- 6 If you are having problems with debt, contact the local Citizen's Advice Bureau.
- 7 If you are having problems with debt, contact your lenders. They will try to help if they know about problems in advance.
- 8 Beware of lenders who knock on your door offering loans. You could end up paying a fortune to loan sharks.
- 9 If you are in more debt than you can afford, start cutting up your credit cards immediately.
- 10 If you are going to consolidate your debts into one big loan, do not take out any other debts.



Answers

Page 3 Activity D

Sample answers:

- 1 When you work **overtime** you get paid one and a half times the normal amount.
- 2 Do you have any health or sickness **insurance**?
- 3 I will have a good **pension** when I retire.
- 4 What is your **basic** pay, without any bonuses or overtime?
- 5 Tax and national insurance are the biggest **deductions** from your wages.

Page 4 Activity B

mortgage	A loan to buy a house, a flat or some land.
credit	A way of buying something and paying for it at a later date.
debit	Money taken out of an account.
outstanding	The amount which still needs to be paid.
loan	Money or goods borrowed from someone else.

Page 6 Activity B

Do Jamie and Asha have to pay money to the landlord before they move into the property?	Yes, they have to pay a deposit and rent in advance.
Jamie and Asha have to pay £300 rent. Will there be any other expenses?	Yes, they are responsible for the council tax, water, gas, electricity, light and telephone.
Why is the landlord allowed to come into the property?	To inspect, to carry out repairs and to show people round.
Is the property furnished? How do you know?	Yes. There are references to furniture.

Page 5 Activity C

Our current account gives you a great rate of interest and everything else you'd expect from your bank. You get a debit card which is also a £100 cheque guarantee card and free use of our network of cash machines, with a limit of up to £300 a day. Not only do we provide a cheque book and a free £250 overdraft, but you can also apply for one of our low interest credit cards.

Page 5 Activity D

Financial information

Income: £13,500

Do you have a mortgage? Yes. Amount

outstanding: £25,000

How many credit cards do you have? Mastercard.

Amount outstanding: None

Do you have any loans? No. Amount outstanding:

None

Employment information

Employer's name, etc: Celebration Cars

High Street

Knowsley

Merseyside

K40 8YG

Occupation: chauffeur Full-time

How long? Over 7 years

Type of account

Current account. Joint account.

Cheque book and Switch card. Mastercard. No overdraft.



Page 7 Activity C • Reading

Paragraph 3.8 is about the landlord's right to enter the property.

Paragraph 3.9 is about keeping animals and birds.

Paragraph 3.10 is about keeping the garden tidy.

Page 10 Activity A

- 1 A returns label
- 2 Certificate of posting
- 3 £10

Page 11 Activity C

- 1 Asha chatted **happily**.
- 2 Jamie put the letters away **tidily**.
- 3 Asha and Jamie spent money **sensibly**.
- 4 Asha drove **slowly** because the road was wet.

Page 11 Activity D

- 1 Asha chatted happily **with her friends**.
- 2 Jamie put the letters away tidily **in the drawer**.
- 3 Asha and Jamie spent money sensibly **at the supermarket**.
- 4 Asha drove slowly **last night** because the road was wet.

Page 12 Activity A

- 1 You must be joking, **mate**. You've got to pay your fine. **I mean**, the catalogue might stop sending you things, but the court could send you to prison. Phone the catalogue people and offer to pay **a tenner** a week or something.
- 2 Direct use of the name 'Paul'.
No chatty phrases such as 'I mean'.
No use of slang words e.g. 'tenner'.
No use of shortened words like 'you've'.

Page 14 Activity A

- 1a where
- 1b rhythm
- 1c government
- 1d chalk

Page 14 Activity D

If you are in debt, you need to telephone or write to the people you owe money to. It is wrong to try to hide the problem. In fact, half of the answer to a debt problem is to make sure everyone knows that there is a problem.

Page 16 Check it!

- | | |
|---------------|---|
| 1a landlord | the owner of a rented house or flat |
| 1b mortgage | a loan with a house or land as security |
| 1c overtime | payment for doing extra work |
| 1d rent | the amount paid to live in a house or flat |
| 1e loan shark | someone who lends money at a high interest rate |

Page 16

- 3a thumb
- 3b knife
- 3c walk
- 3d whale
- 3e doubt



Audio scripts

Page 5 Audio script 1

I am a chauffeur for a large car hire company. I drive cars for wedding parties and other special occasions. I have worked full time for my firm, 'Celebration Cars' High Street, Knowsley, Merseyside K40 8YG, for over seven years now. I earn thirteen and a half thousand pounds a year. I get quite a bit of overtime and I am lucky enough to get a regular bonus payment and tips.

I took out a mortgage for twenty-eight thousand pounds. I still owe twenty-five thousand on it. I share a current bank account with my partner, Jo, but we have no savings. I have a cheque book and a Switch debit card. I do have Mastercard but I try not to use it too often though I am often tempted when I am out shopping to treat Jo and myself. I walk away though. I am very proud of the fact that I have no overdraft now. I have been in debt once and it was hard for us both. I don't want to get into that mess again.

Page 10 Audio script 2

Asha: I bought a kettle from your catalogue last week and it's faulty. I can't remember the model, but it was the stainless steel kettle with the separate base. It doesn't turn itself off at all. It just keeps boiling.

Customer service adviser: I am very sorry, Madam. If you return the kettle, we can offer a full refund, exchange the goods or give you a credit note.

Asha: I'd like a refund, please. How do I return the kettle?

Customer service adviser: Put the kettle back in the packaging and stick on the returns label. Then fill in the returns form to say why you are sending it back. Finally, either telephone for the kettle to be collected or take it to the Post Office. Remember to get a certificate of posting.

Asha: I also bought a toaster and I popped briefly into town on Saturday and found the same one for sale for £10 less, so I'd like to return that too. I didn't realise catalogues were so expensive.