

COMMUNICATION GOALS

- 1 Ask for a recommendation.
- 2 Bargain for a lower price.
- 3 Discuss showing appreciation for service.
- 4 Describe where to get the best deals.

UNIT 10

Spending Money

PREVIEW

USD	7
CAD	7
AUD	7
NZD	5
JPY	0
GBP	11
EUR	9
SGD	5
CHF	7
RMB	0

Get the Best Exchange Rate

Before you travel to another country, check the **exchange rate** of your currency against the currency of the foreign country you're visiting. If you have to exchange **cash** during your trip, there are usually better rates at banks and post offices. However, you'll get the best rate if you just get **foreign currency** at an **ATM**. But check with your bank before you leave to make sure you can use your ATM card in the country you are visiting.



Exchange rates are usually lower at an ATM.

When possible, use a credit card for larger expenses such as hotel bills, tickets, and car rentals. But be careful—check first to see if your credit card company or bank adds a **fee** for these transactions.

VISTAcards		Monthly Statement
Date	Transaction	Debit
10/07	CAFÉ LUNA	200.00
10/06	*FOREIGN TRANSACTION FEE	4.68
10/06	HOTEL DE CALLAO	180.00

Check foreign exchange rates before you travel.

A 5:23 VOCABULARY • Financial terms

Listen and repeat.

an exchange rate
cash
foreign currency
an ATM
a fee

B PAIR WORK Ask and answer the questions.

- 1 Do you—or does anyone you know—ever exchange money for foreign currency? When? How?
- 2 When do people generally use cash? When do they usually use credit cards?

C 5:24 PHOTO STORY Read and listen to people shop for souvenirs.



Jenn: Oh, no. I'm almost out of cash. And I want to get a gift for my mom. I sure hope these shops accept credit cards.

Pat: I'll bet they do. Let's go in here. They have some really nice stuff. And I want to get some souvenirs of our trip.

Jenn: Great!

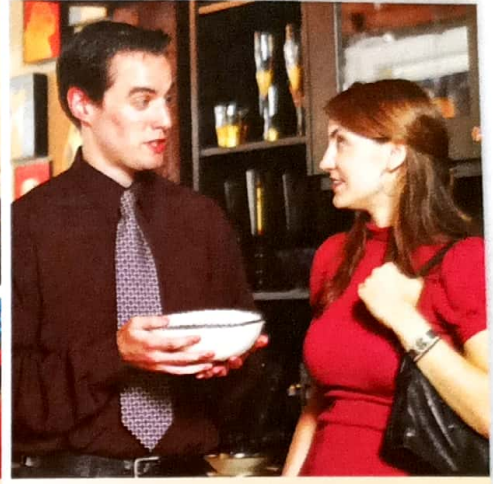


Pat: Hey, what do you think of this?

Jenn: It's gorgeous. But it's a bit more than I want to spend.

Pat: Maybe you can get a better price. It can't hurt to ask.

Jenn: I don't know. I'm not very good at bargaining.



Clerk: Excuse me. Maybe I can help.

Let me show you something more affordable.

Jenn: Oh, that one's nice, too. How much do you want for it?

Clerk: Forty euros.

Jenn: I'll take it. You do accept credit cards, don't you?

Clerk: Sorry, no. But there is an ATM right across the street.

D FOCUS ON LANGUAGE Find an underlined statement in the Photo Story with the same meaning as each of the following:

- 1 I'd prefer something cheaper.
- 2 This shop sells good things.
- 3 I don't know how to ask for a lower price.
- 4 I don't have much money.
- 5 Don't be afraid to bargain.
- 6 Here's a cheaper one.

SPEAKING

PAIR WORK Complete the chart with your opinions of the advantages and disadvantages of credit cards and cash. Then discuss your ideas with a partner.

An advantage of credit cards:	
A disadvantage of credit cards:	
An advantage of cash:	
A disadvantage of cash:	