

StartUp 6
Vocabulary

Unit2 – Lesson2
Page20

Have the Ss look at the infographic and nominate them to answer the questions in class.

1 VOCABULARY Language for loans

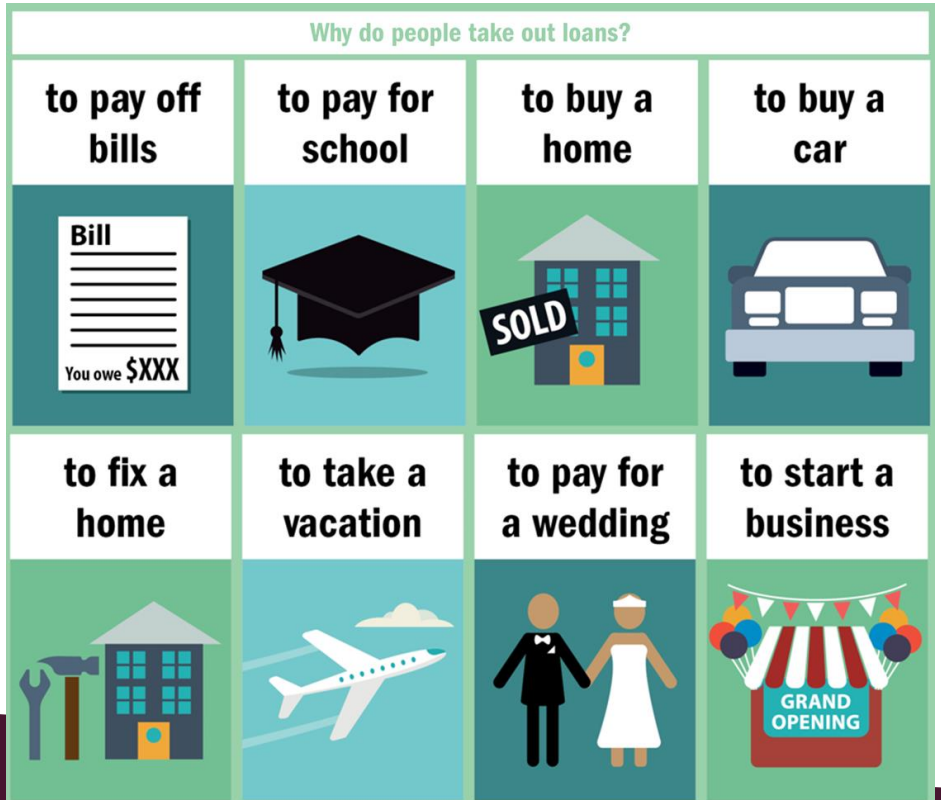
A Look at the infographic. Do any of the reasons for taking out a loan surprise you? Why?



PABLO PIÑEDA

@PabloP

Looking forward to getting my first car! So much research to do!



Have your Ss do the task for a couple of minutes. Then check the answers in class.

COMPLETE THE CONVERSATION WITH INFORMATION FROM THE BOX.

approved-down payment-interest rate-qualify-take out credit score-history-paid off-shop around-turned down

A: I found a great car on sale! I think I'm going to ___1___ a loan so I can buy it.

B: Really? Don't you want to ___2___ first? I'm sure there are lots of good cars out there.

A: This one is really nice though. And it's red! I love red cars.

B: Have you ___3___ the loan for your last car?

A: Well, no. But that's OK, I'm going to sell it. Then I'll have enough for a ___4___ on a new one.

B: The bank will want to look at your credit ___5___ . Have you made all of your payments on time?

A: Uh...mostly! I think my ___6___ is pretty high. Do you think I'd be ___7___ for a new loan?

B: I don't know, but even if your application is ___8___ , you should be careful. You might ___9___ for a loan, but the ___10___ could be really high if you don't have a good credit record.

1 VOCABULARY Language for loans



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B ▶02-06 Listen. Then listen and repeat.

Loan verbs

take out: to get something in an official way, such as a loan

shop around: to check a lot of places for the best price or deal

qualify: to have the right to have or do something

be turned down: to not be accepted for something

pay off: to give back the money that you owe for something

be approved: to get official permission to do something

Loan nouns

an interest rate: the extra amount that a bank charges when you borrow money

a credit score: a number that shows how likely you are to pay back borrowed money

a credit history: a record of how often you have borrowed money and paid it back

a down payment: the first, usually large, amount of money you pay for something, with the rest to be paid later

Have the Ss listen to the audio and do the task in class. Nominate the Ss for their answers.

C ▶02-07 Listen. What loan language is being talked about? Write words from 1B.

1. _____ 3. _____ 5. _____
2. _____ 4. _____ 6. _____

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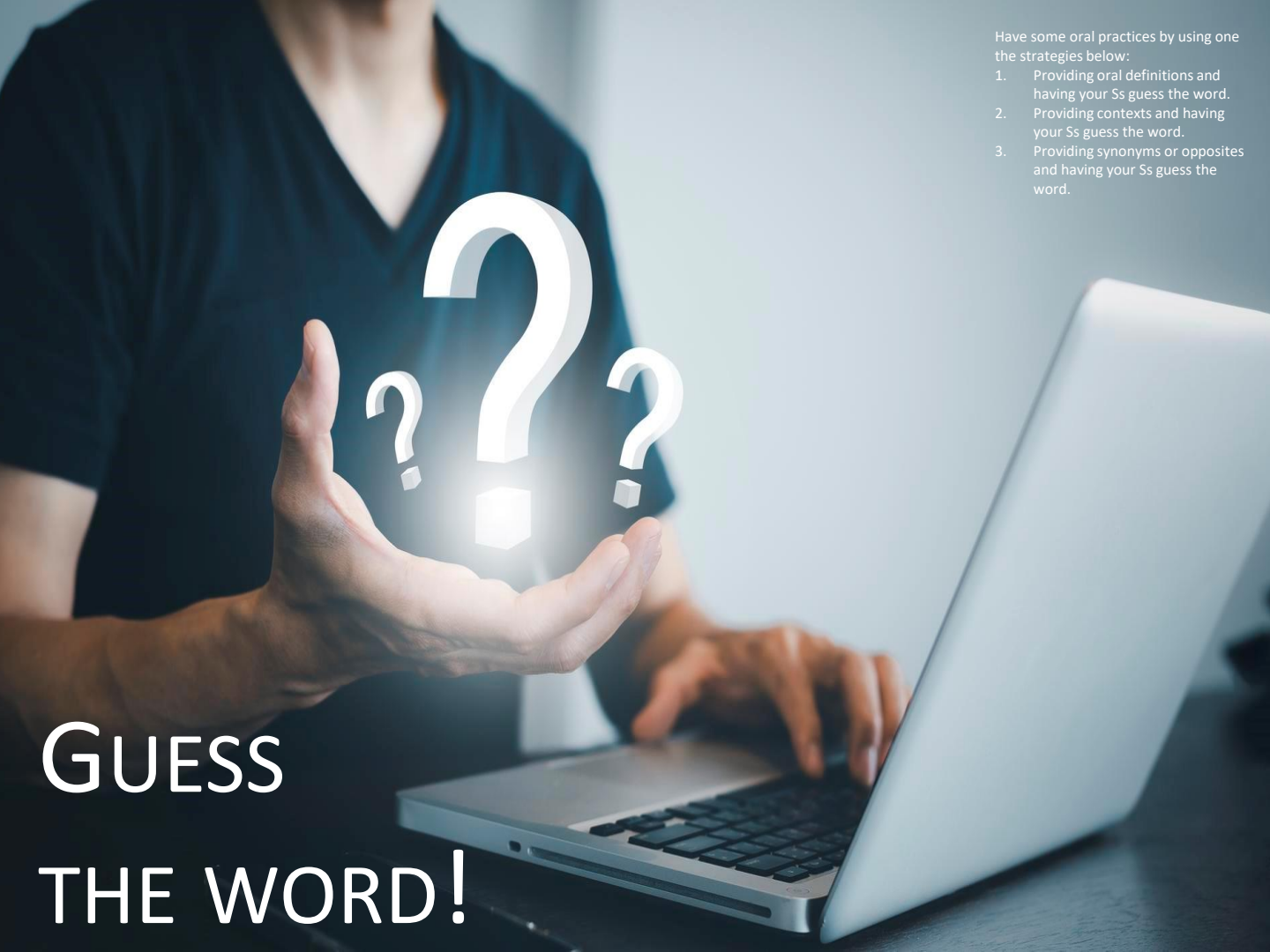
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Have some oral practices by using one the strategies below:

1. Providing oral definitions and having your Ss guess the word.
2. Providing contexts and having your Ss guess the word.
3. Providing synonyms or opposites and having your Ss guess the word.

GUESS THE WORD!

Have the Ss do the task in their breakout rooms.

HAVE YOU OR ANYONE YOU KNOW TAKEN OUT A LOAN? WHY?

Share in your groups.

