

## CHANGING MONEY—TRANSCRIPT & NOTES

### DIALOGUE

**Clerk:** What can I do for you?

**Traveller:** I'd like to change some euros<sup>2</sup> into dollars, please.

**Clerk:** Certainly. How much would you like to change?

**Traveller:** Could you tell me what the current exchange rate is?<sup>3</sup>

**Clerk:** 1.12<sup>4</sup> US dollars to the euro.

**Traveller:** And do you charge a commission?

**Clerk:** No, we don't.<sup>5</sup>

**Traveller:** In that case, I'll change 500 euros.

**Clerk:** That makes 560<sup>6</sup> dollars. Would you prefer your currency<sup>7</sup> in large or small bills<sup>8</sup>?

**Traveller:** I'd like a mix of both, and could I have some change too?

**Clerk:** Of course. Please sign here.

### LISTENING

A "bureau de change"<sup>9</sup> is often located at a bank, at travel agency, airport, or main railway station—namely<sup>10</sup>, anywhere there is likely<sup>11</sup> to be a market for people needing to convert currency.

Although originally French, the term "bureau de change" is widely used throughout<sup>12</sup> Europe and French-speaking Canada, where it is common to find a sign saying "exchange" or "change".

In the United States and English-speaking Canada, the business is described as "currency exchange" or "money exchange", sometimes with various additions such as<sup>13</sup> "foreign", "desk", "office", "counter", "service", etc.; for example, "foreign currency exchange office".

When changing<sup>14</sup> money, you should avoid<sup>15</sup> doing so at the airport or at your hotel as these tend to<sup>16</sup> offer worse<sup>17</sup> exchange rates than elsewhere. It's usually cheapest and safest<sup>18</sup> to change money at a bank.

Every time you buy or sell foreign currency, you have to pay a fee<sup>19</sup> or commission. So if you don't use all your foreign currency, you might want to keep it until next time you travel. That is unless<sup>20</sup> you know you will not be travelling for a while, or it is too much to keep.

### QUESTIONS

- How do you obtain foreign currency when you travel abroad?
- What do you do with your foreign currency when you return?
- Why do exchange rates go up and down?
- What currencies do you know apart from the euro and the dollar?
- What would you do if you lost all your money on a trip abroad?

## LANGUAGE NOTES

1. **I'd** is the contracted form of 'I would'.
2. **Euro** is pronounced 'you-row' or in phonetic script /jʊə.rəʊ-/
3. This is an **indirect question**. The direct question would be 'What is the current exchange rate?' Note that in an indirect question we do not use an auxiliary verb and the subject comes before the verb.
4. **1.12** is pronounced 'one point one two'. The '.' is a decimal point. In web addresses you say 'dot', and the punctuation mark is a 'full stop' (or 'period' in the USA).
5. **No, we don't** is a short answer. Saying 'Yes, I do. / No, I don't' in English is more polite than just saying 'Yes. / No.' That's why short answers are very commonly used. To form the short answer, you use the first word from the question. (This is either an auxiliary verb or a form of 'be'.): *Are you English? Yes, I am.*
6. **560** is said 'five hundred and sixty' in British English but 'five hundred sixty' in American English (without the 'and').
7. **Currency** is the money (notes and coins) of a particular country. *The Japanese currency is the yen.*
8. Paper money is called **bills** in American English. In Britain, they say **notes**.
9. **Bureau de change** is a French expression and is pronounced /,bjʊə.rəʊ.də'ʃɑ:ʒ/ (the 'ch' is pronounced as a soft 'sh' as in French).
10. **Namely** is used for introducing more detailed information about a subject that you are discussing: *Some groups, namely students and pensioners, will benefit from the new tax.*
11. Note the construction with **likely** (which is an adjective despite ending in -ly). *There's likely to be rain tomorrow or It's likely to rain tomorrow, i.e. it will probably rain.*
12. **Throughout** is pronounced 'threw out' (or /θru:'aʊt/ in phonetic script) and means 'everywhere in'.
13. **Such as** is an expression used for introducing more examples of the type of person or thing that you have just mentioned: *The museum has paintings by such Impressionist artists as Manet and Degas.*
14. Note that **when** can be followed by a gerund. You could also say 'When you are changing money ...'
15. The verb **to avoid** is followed by a gerund, never an infinitive. *Please avoid using your cell phone near children (not Please to avoid ...).*
16. If something **tends to** happen, it usually happens: *The gym tends to get very busy at about six o'clock.*
17. **Worse** is the irregular comparative form of **bad**: *The situation has gone from bad to worst.* The superlative form is **worst**: *This is the worst day of my life.*
18. **Cheapest** and **safest** are superlative forms of the adjectives 'cheap' and 'safe': *The train is safer than the car, but the plane is the safest form of travel.*
19. **Fee** is similar in meaning to 'commission' or 'charge'. It's the money that you pay for a service: *Some banks charge a fee for card transactions made in a foreign currency.*
20. **Unless** is used for saying that if something does not happen, something else will happen or be true as a result: *I can't help you unless you tell me what's wrong.*



# CHANGING MONEY — WORKSHEET

## A. MATCH THE BANKNOTES WITH THE COUNTRIES

Egypt    Thailand    Japan    Bhutan    South Korea    Iran    Russia    Bulgaria    India  
 United Arab Emirates    Taiwan    Hungary    Ethiopia    North Korea    Saudi Arabia

1



2



3



4



5



6



7



8



9



10



11



12



13



14



15



## B. CHOOSE THE CORRECT WORD

A “bureau de change” is often (1) *located/locating* at a bank, at travel agency, airport, or main railway station—namely, anywhere there is (2) *likely/probable* to be a market for people (3) *needing/need* to convert currency.

Although (4) *origin/originally* French, the term “bureau de change” is widely (5) *using/used* throughout Europe and French-speaking Canada, where it is common to find a sign (6) *says/saying* “exchange” or “change”.

In the United States and English-speaking Canada, the business is described (7) *as/like* “currency exchange” or “money exchange”, sometimes with various additions such (8) *as/like* “foreign”, “desk”, “office”, “counter”, “service”, etc.; (9) *for/as* example, “foreign currency exchange office”.

When changing money, you should avoid (10) *doing/to do* so at the airport or at your hotel as these tend to offer (11) *worse/worst* exchange rates than elsewhere. It’s (12) *usual/usually* cheapest and safest to change money at a bank.

Every (13) *time/times* you buy or sell foreign currency, you have to pay a fee or commission. So if you don’t use all your foreign currency, you might want to keep (14) *it/them* until next time you travel. That is unless you know you will not be (15) *travel/travelling* for a while, or it is too much to keep.

## ANSWER KEY

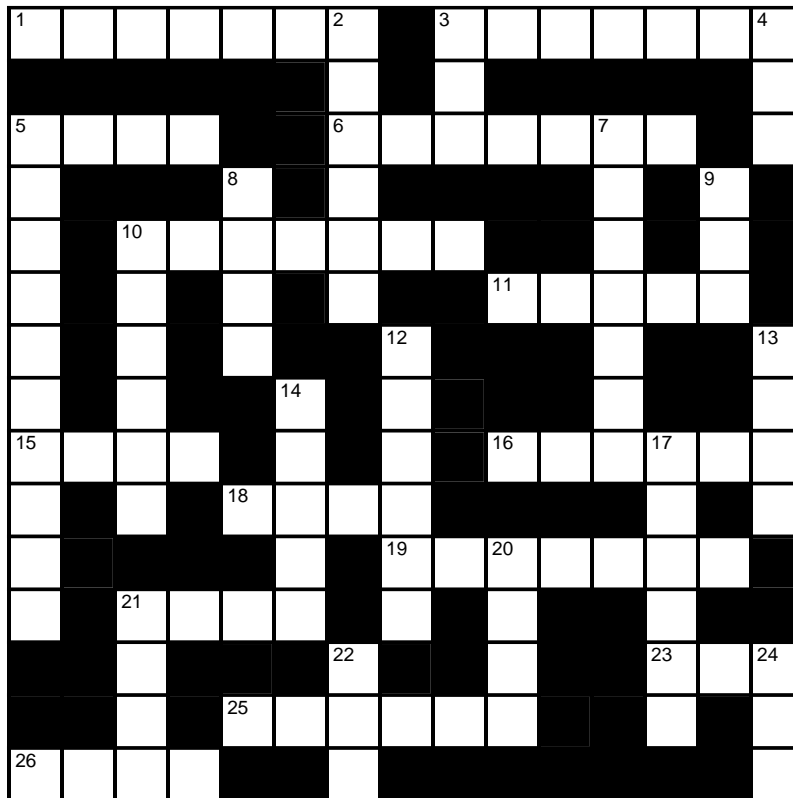
## A. MATCH THE BANKNOTES AND COUNTRIES

- |   |                                   |
|---|-----------------------------------|
| 1. South Korea ( <i>won</i> )             | 9. Ethiopia ( <i>birr</i> )       |
| 2. Bulgaria ( <i>lev</i> )                | 10. Saudi Arabia ( <i>riyal</i> ) |
| 3. United Arab Emirates ( <i>dirham</i> ) | 11. Russia ( <i>ruble</i> )       |
| 4. Hungary ( <i>forint</i> )              | 12. North Korea ( <i>won</i> )    |
| 5. Taiwan ( <i>dollar</i> )               | 13. Iran ( <i>rial</i> )          |
| 6. Bhutan ( <i>ngultrum</i> )             | 14. India ( <i>rupee</i> )        |
| 7. Thailand ( <i>baht</i> )               | 15. Japan ( <i>yen</i> )          |
| 8. Egypt ( <i>pound</i> )                 |                                   |

## B. CHOOSE THE CORRECT WORD

- |               |                |
|---------------|----------------|
| 1. located    | 9. for         |
| 2. likely     | 10. doing      |
| 3. needing    | 11. worse      |
| 4. originally | 12. usually    |
| 5. used       | 13. time       |
| 6. saying     | 14. it         |
| 7. as         | 15. travelling |
| 8. as         |                |

# CHANGING MONEY — CROSSWORD



Web Version

**Across**

- 1 Change (7)
- 3 From a country other than your own (7)
- 5 Notes and coins (4)
- 6 Home of the dollar (7)
- 10 Correct at the present time (7)
- 11 Means of payment (5)
- 15 Please \_\_\_\_ here (4)
- 16 \_\_\_\_ de Change (6)
- 18 Should I \_\_\_\_ my euros now? (4)
- 19 You can change money here (7)
- 21 You can change money here too (4)
- 23 To give money to buy something (3)
- 25 Coins rather than notes (6)
- 26 I wish I'd \_\_\_\_ my euros earlier (4)

**Down**

- 2 To visit different places (6)
- 3 Money you pay for a service (3)
- 4 After tax (3)
- 5 Money paid for a service (10)
- 7 The clerk stands behind the \_\_\_\_ (7)
- 8 Costing nothing (4)
- 9 The opposite of 'sell' (3)
- 10 Make someone pay (6)
- 12 US currency (6)
- 13 Exchange rates can \_\_\_\_ or down (2,2)
- 14 Office employee (5)
- 17 Its currency is the euro (6)
- 20 What's the current exchange \_\_\_\_? (4)
- 21 Banknote (4)
- 22 The 'T' in VAT (3)
- 24 Japanese currency (3)



## CHANGING MONEY — WORD SEARCH



Web Version

Airport

America

Bank

Bill

Bureau

Buy

Change

Charge

Clerk

Commission

Convert

Counter

Current

Dollar

Euro

Fee

Foreign

Franc

Money

Pound

Rate

Sell

Sign

Travel

Yen

**SOLUTION**

