NEWS LESSON

The Payment Request That Spoilt a Catch-Up



BEFORE YOU READ

1 Warm up

Talk about these questions with a partner.

1. Would you ask a friend to repay the price of a coffee?
2. What makes splitting a bill awkward?
3. Do you prefer taking turns or paying exactly your share?

2 Key words

These words are in the article. Write the letter of the meaning (A to H) in each box.

1	**acquaintances**	☐	A	something you feel you must do
2	**goodwill**	☐	B	people you know but are not close to
3	**obligation**	☐	C	done naturally, without planning
4	**boundary**	☐	D	stated clearly, not just suggested
5	**spontaneous**	☐	E	a limit that shows what you will accept
6	**explicit**	☐	F	being able to manage without help from others
7	**independence**	☐	G	friendly and helpful feelings between people
8	**resentment**	☐	H	a bitter feeling about something unfair

3 Read

Read the article and underline the key words from task 2. The paragraphs are numbered.

One writer's informal threshold struck a nerve. The dispute is less about money than about unwritten rules nobody states out loud.

1 Johanna Cosgrove was travelling home by train when a message took the shine off an enjoyable afternoon. The New Zealand-born writer had been catching up with a colleague over green juice in Australia. Instead of simply remembering their conversation, she was being asked to transfer A$12.50 for her drink. The sum left her uncomfortable. She had understood the drink as a friendly treat. The message made it feel like an unpaid bill.

2 In a September 2026 column for the Guardian, Cosgrove made the case for financial looseness between friends. Her informal threshold was A$15: below that, she felt, one person ought to pick up the tab and trust that the favour would eventually be returned. The next coffee or small kindness could settle things without anyone checking a banking app. It was a deliberately personal argument, but it touched a nerve. Have we become so concerned with paying our exact share that we have forgotten the pleasure of treating someone?

3 Of course, the same gesture can carry entirely different meanings. For one friend, an immediate transfer is a considerate way of avoiding an obligation; for another, it reduces warmth to bookkeeping. Digital payments have made settling up almost frictionless, encouraging us to divide costs down to the last penny. That precision can be reassuring, particularly among acquaintances. Between close friends, however, it may come across as oddly formal, as though the relationship were subject to a running audit. Neither side necessarily realises the other follows different unwritten rules, and those differences can quickly lead to resentment.

4 Not everyone can afford to be relaxed about money. A modest drink might represent loose change to one person and a carefully considered expense to another. Someone who regularly covers the bill could find the costs mounting up, particularly if their companions seldom offer to take a turn. At the other extreme, someone who insists on repaying every penny might be protecting their independence, not rejecting generosity. It's easy to mistake a financial boundary for a personal slight when the expectations haven't been made explicit.

5 Think of three people meeting every Friday. One enjoys treating the group, another immediately repays whatever they owe, while the third rarely offers to contribute. Nothing is said because nobody wants to spoil the mood over a few pounds. Yet the silence creates its own problem. Over time, an arrangement that looked generous can start to feel exploitative. This is where the language of friendship becomes important: a quiet conversation about expectations may preserve goodwill more effectively than an elaborate system of repayment requests.

6 Cosgrove's irritated train journey therefore points to a familiar paradox: we want friendships to feel spontaneous, yet we also want fairness. The solution may be less about setting a universal price limit than about reading the room. Offer a treat only when you genuinely mean it; agree to split costs when necessary; and speak up if you repeatedly feel shortchanged. A coffee should not require a financial summit. But a little clarity might stop a tiny payment becoming a much bigger problem. Both people may believe they are acting reasonably.

Sources: The Guardian. Picture: AI illustration.

4 True, false or not given

Circle **T** (true), **F** (false) or **NG** (the article does not say).

1. Two friends can follow different rules about money without either of them being aware of it. T F NG
2. The amount Cosgrove was asked for fell below her own limit for leaving small sums unclaimed. T F NG
3. The writer believes a system of repayment requests works better than a quiet conversation. T F NG
4. Cosgrove's colleague had behaved in a similar way on previous occasions. T F NG
5. In the Friday group, the friend who treats everyone is also the one who repays immediately. T F NG

5 Vocabulary

Complete the sentences with words from the box. Two words are not needed.

bookkeeping **elaborate** **mounting** **paradox** **preserve** **seldom** **threshold** **unwritten**

1. Any purchase above a certain _____ needs the finance team's approval.
2. As the costs kept _____ , the group finally had to discuss who was paying.
3. Diplomats worked quietly to _____ the fragile peace between the two sides.
4. The scheme was so _____ that few employees could be bothered to follow every stage.
5. It is a _____ that people who value independence often resent offers of help.
6. Keeping a spreadsheet of who owes what turns friendship into _____ .

6 Word forms

Use the word in brackets to make a word that fits the gap.

1. The _____ in her voice made it clear she was upset. (IRRITATE)
2. Her _____ meant nobody ever left the table hungry. (GENEROUS)
3. Prompt _____ of even tiny sums can seem cold between old friends. (REPAY)
4. A _____ over who had ordered what ended the evening. (AGREE)
5. His _____ on his friends to pay was becoming obvious. (RELY)

7 Language focus: phrasal verbs

Complete the sentences with words from the box. Two words are not needed. At this level the verb often carries the meaning. Read the particle that is already printed and ask which verb it partners with.

cave	fizzle	held	iron	rack	stump	tone

1. When the bill arrived, nobody was keen to _____ up first.
2. A frank conversation might help the friends _____ out their differences.
3. Small, thoughtless purchases soon _____ up a surprising total.
4. Generosity is often _____ up as the sign of a good friend.
5. He tried to _____ down his disappointment so as not to offend her.

SPEAK

8 Talk about it

Discuss in pairs or small groups. Give reasons for your answers.

1. When does keeping things fair start to feel unfriendly?
2. What money rule could friends agree before a trip?
3. Is generosity easier when nobody is keeping score?

9 Role-play: who pays for the coffee?

Work in pairs. Read your card, then have the conversation. Swap roles and do it again.

Student A · the friend who paid

You bought coffee and cake for you both yesterday. It came to 14 pounds, and money is tight this month. Ask your friend to pay you back, but stay polite.

Student B · the other friend

You thought your friend's payment was a treat. Now you have a message asking for money. Explain how you feel and suggest a fair rule for next time.

Useful phrases

I'm sorry to bring it up, but could you send me half?

I thought it was a treat, to be honest.

It's not about the money, it's about being fair.

Let's take turns from now on.

Shall we split the bill next time?

I didn't mean to upset you.

Afterwards, tell the class: what rule did you agree, and was it fair for both of you?

ANSWER KEY

2 Key words

1 B · 2 G · 3 A · 4 E · 5 C · 6 D · 7 F · 8 H

4 True, false or not given

1 T · 2 T · 3 F · 4 NG · 5 F

5 Vocabulary

1 threshold · 2 mounting · 3 preserve · 4 elaborate · 5 paradox · 6 bookkeeping

6 Word forms

1 irritation · 2 generosity · 3 repayment · 4 disagreement · 5 reliance

7 Language focus

1 stump · 2 iron · 3 rack · 4 held · 5 tone

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