NEWS LESSON

Would You Ask a Friend to Pay You Back?



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	**unexpected**	☐	A	made up, not real
2	**loan**	☐	B	to share between people
3	**coins**	☐	C	a very small amount of money
4	**offering**	☐	D	something nice that you buy for another person
5	**invented**	☐	E	saying that you will give something
6	**treat**	☐	F	money that you borrow and must give back
7	**split**	☐	G	small round pieces of metal money
8	**penny**	☐	H	not what you thought would happen

3 Read

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

A writer bought a drink with a friend. Then came a message asking her to transfer the money.

1 Johanna Cosgrove was sitting on a train in Australia when her phone lit up. She had just met a friend for a green juice. They had talked and said goodbye. Then came an unexpected message: her friend wanted A$12.50 for the drink. It was not much money, but Cosgrove felt uncomfortable. Wasn't it easier to buy a friend a drink and forget about the money?

2 In an article published in September 2026, the New Zealand-born writer described why the message had upset her. She believes that when a friend picks up the bill for something small, it should be a treat, not a loan. Next time, the other person can pay. To her, this is part of being kind. You give a little, and one day someone gives something back.

3 Yet not everybody sees it that way. Some friends prefer to split the bill each time. They don't want to owe anyone money, or make somebody else pay more than their fair share. Payment apps make this simple. You can send a small amount in seconds, while walking home. What seems cold to one person may seem perfectly fair to another.

4 Money is also a sensitive subject. Prices have gone up in many places, and a drink that looks cheap to one person may be expensive to another. A student watching every penny may not be able to buy several coffees each week. If a friend always forgets to pay, small costs soon add up. Nobody wants to feel that somebody is taking advantage of them.

5 Think about two invented friends, Anna and Sam, who always meet on Saturday. One week, Anna buys the coffees. The next week, Sam pays. They never write the amounts down, and neither worries about being owed a few coins. But if Anna always pays and Sam never offers, the arrangement may start to feel unfair. A small problem can turn into a much bigger argument when nobody speaks up.

6 So what should you do next time you meet a friend for coffee? There is no one-size-fits-all answer. If you say, 'It's on me,' make it clear you are offering. If you would rather share the cost, say so before you order. If somebody pays for you, a simple 'Thanks, I'll get the next one' may keep both the money and the friendship in good shape. Sometimes the smallest bills cause the biggest arguments.

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. Most Australians now use payment apps to split restaurant bills. T F NG
2. Cosgrove believes every bill between friends should be split exactly. T F NG
3. Payment apps let people send small amounts in seconds. T F NG
4. Cosgrove's friend asked her for A$12.50 after they met. T F NG
5. Anna and Sam keep a record of every coffee they buy. T F NG

5 Vocabulary

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

arrangement **discount** **owe** **receipt** **sensitive** **transfer** **uncomfortable**

1. He felt _____ when the whole table started staring at him.
2. Please _____ the money to my bank account by tomorrow.
3. Salaries are a _____ subject, so many people never discuss them.
4. I don't want to _____ anyone money, so I pay straight away.
5. Our _____ is simple: I cook on Mondays and she cooks on Tuesdays.

6 Verb forms

Write the correct form of the verb in brackets.

1. Johanna Cosgrove _____ on a train when her phone lit up. (SIT)
2. In an article _____ in September 2026, she described why the message upset her. (PUBLISH)
3. Prices _____ up in many places in recent years. (GO)
4. Payment apps _____ this very simple. (MAKE)
5. She had just _____ a friend for a green juice. (MEET)

7 Language focus: phrasal verbs

Complete the sentences with words from the box. Two words are not needed. A phrasal verb is a verb plus a small word like up or back. The small word changes the meaning, so learn them as a pair.

along	away	back	down	into	out	up

1. My brother always picks _____ the bill when we eat out.
2. I wrote the price _____ so I would not forget it.
3. Can you pay me _____ on Friday?
4. One small argument can turn _____ a big problem.
5. Let's work _____ who owes what before we leave.

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

4 True, false or not given

1 NG · 2 F · 3 T · 4 T · 5 F

5 Vocabulary

1 uncomfortable · 2 transfer · 3 sensitive · 4 owe · 5 arrangement

6 Verb forms

1 was sitting · 2 published · 3 have gone · 4 make · 5 met

7 Language focus

1 up · 2 down · 3 back · 4 into · 5 out

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