NEWS LESSON

The Message That Turned a Catch-Up into a Transaction



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	**transaction**	A	the work of adding or dividing numbers
2	**awkward**	B	uncomfortable and difficult to deal with
3	**tab**	C	needing no effort at all
4	**favour**	D	a small disagreement because someone did not understand
5	**calculations**	E	the bill in a cafe or bar
6	**effortless**	F	a feeling of being a little angry
7	**misunderstanding**	G	a kind thing you do to help someone
8	**annoyance**	H	a payment or exchange of money

3 Read

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

Payment apps have made settling up effortless. They have also made it easier to put a price on moments that once passed without comment.

1 A message arrived as Johanna Cosgrove travelled home by train. The New Zealand-born writer had just caught up with a colleague over green juice in Australia. But on the journey, her friend asked her to transfer A$12.50 to cover the drink. The amount was small; the feeling it left behind was not. For Cosgrove, a casual catch-up had suddenly turned into a transaction, and what should have been a pleasant memory became an awkward question about money and friendship.

2 Writing in the Guardian in September 2026, Cosgrove argued that friends should be able to treat each other without keeping a running total. If one person picks up the tab for a modest purchase, the other can return the favour another day. No reminders or uncomfortable calculations are necessary. Her personal rule is that expenses below A$15 should generally be left alone. It was her opinion, not a universal law, but it raises a question: where does fairness end and generosity begin?

3 One reason the argument strikes a nerve is that people have different ideas about what paying for a friend means. To some, splitting every bill is a sign of respect: nobody feels indebted and everything is above board. Others see the offer of a coffee as a small gesture of affection, something that loses its warmth when an automatic payment request appears. The rise of instant transfers has made settling up effortless, and it can make a small favour feel like a bill.

4 There is a practical side too. With household budgets under pressure, A$12.50 may be insignificant to one person and a real expense to another. A generous friend who repeatedly pays for everyone might eventually feel taken for granted. Equally, someone who insists on returning every penny may simply be trying to avoid owing money. What seems selfish in one culture can seem considerate in another. Assuming that one approach is naturally kinder than the other can turn a harmless difference in habits into a lasting misunderstanding.

5 Imagine three friends meeting each Friday. One likes paying for the whole table, another immediately sends a bank transfer, and the third rarely offers anything. At first, everyone laughs it off. Over time, however, the person who keeps paying may begin to resent the arrangement. The problem is not necessarily the amount of money involved, but the growing sense that nobody has agreed on the rules. An honest conversation could clear the air before annoyance builds up.

6 Perhaps the best approach is to spell things out without making a fuss. If you mean to treat somebody, say, 'This one's on me.' If you'd prefer to share the cost, suggest it before reaching the till. And if a friend consistently leaves you out of pocket, raise the issue rather than letting resentment build. Friendship works best when nobody has to keep score, but neither person feels they are always the one paying.

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. Cosgrove's friend apologised after reading the article. T F NG
2. Cosgrove's personal rule concerns expenses below A$15. T F NG
3. Cosgrove presents her rule as a law that everybody should follow. T F NG
4. Instant transfers have made settling up easier than before. T F NG
5. The drink Cosgrove was asked to pay for was cheaper than the limit in her personal rule. T F NG

5 Vocabulary

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

consistently	expenses	gesture	indebted	modest	reminders	resent	selfish

1. Receiving a card from my colleagues was a lovely _____ that I will always remember.
2. She felt _____ to her neighbour, who had helped her for years, and wanted to repay the kindness.
3. A _____ salary can still be enough if you budget carefully.
4. The shop has _____ offered lower prices than its rivals.
5. I would _____ it if my colleagues forgot to say thank you every single time.
6. After the trip, we divided the _____ equally between the four of us.

6 Verb forms

Write the correct form of the verb in brackets.

1. By the time we reached the till, my friend _____ for everything. (PAY)
2. At the end of the meal, the bill _____ equally between the four of us. (SPLIT)
3. Small favours _____ quickly when nobody mentions them. (FORGET)
4. If her friend hadn't sent the message, the afternoon _____ perfect. (BE)
5. While she _____ home by train, a message arrived. (TRAVEL)

7 Language focus: phrasal verbs

Complete the sentences with words from the box. Two words are not needed. Some phrasal verbs are idiomatic: the meaning is not clear from the two parts. Ask what the whole expression means in the sentence.

apart	aside	back	in	on	out	up

1. If the group is short of cash, we can all chip _____ and share the cost.
2. She decided to sleep _____ it before replying to the message.
3. She offered to pay her friend _____ the next day.
4. He didn't want to fall _____ with his flatmate over a few pounds.
5. Small costs quickly mount _____ if nobody keeps track.

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

4 True, false or not given

1 NG · 2 T · 3 F · 4 T · 5 T

5 Vocabulary

1 gesture · 2 indebted · 3 modest · 4 consistently · 5 resent · 6 expenses

6 Verb forms

1 had paid · 2 was split · 3 are forgotten · 4 would have been · 5 was travelling

7 Language focus

1 in · 2 on · 3 back · 4 out · 5 up

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