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Grade 12 Advanced Speaking Topics

(20-03-2021)

Unit 7: Money

Do you ever try to get a good deal when you are buying something?

Well ... it depends. What I mean is, if I don't have to buy something urgent, I usually take my time and compare between different offers, especially when I buy from traditional markets, when I should fight over the lowest price. However, online shopping has given us the opportunity to get good deals from the comfort of our couch (**homes-houses**). With a few clicks, we can make the price comparisons and find the best offers. By contrast, when we buy from malls, there is no way we can haggle the prices down coz they are always fixed. The only way to get a good deal from them is by keeping an eye out for sales that drop on certain days. Personally, I sometimes don't try to reduce the asked price when buying from poor vendors (**small businesses**) who would really need our support.

How do you persuade the seller to give you a good bargain?

Well ... I guess (**think**), haggling is a vital shopping skill. There is a wide variety of (**There are many**) strategies I can use to haggle over prices. These might include being polite and positive by offering a sound (**strong-logical-persuasive**) rationale (**reason**) for the seller to meet me at a happy medium (**a satisfactory compromise**). For instance, I can mention other competitor's lower prices. Moreover, I can boost (**support-strengthen**) my bargaining power with offering to buy multiple items. In other words, I offer to buy two pieces instead of one if the price goes down. These ideas can make my bargaining process more persuasive to haggle a good discount.

Do you like to buy expensive brands or cheap brands?

Well ... I absolutely (**do**) believe that expensive brands are usually better than cheaper ones. So, I would prefer the expensive ones, if I can afford them.

What makes you think that one brand is better than another?

Well ... from, my experience, I've tried buying cheap clothes which would either look as beautiful as expensive ones or stay with me for long. Another example would be comparing between a "Jeep" car with all its options and a small "KIA" one. I think, the more expensive the goods, the more convenient (**the better-the higher quantities they have**) they are. However, I would buy the best thing available within my budget.

What do you use coins for?

Well ... I know that there are some people who are interested in collecting coins as a hobby, but I use coins only to buy things. You know, there are some coin operated vending machines from which I can buy different goods such as drinks, snacks, and other items.

What is the oldest coin you have ever seen?

Well ... I've seen some ancient coins that were used centuries ago such as Greek Drachma and Persian Daric, in some different museums.

What do people collect?

Well ... collecting is one of the most important hobbies for many people around the world. They usually collect things like antiques, dolls, stamps, different types of money and many more.

Why do they collect things?

Well ... I think there are lots of (**there is a wide range of**) reasons for collecting. Firstly, some people are interested in history and collecting stamps, money or antiques would help them better understand old cultures. Secondly, sometimes there is a psychological reason for doing this. What I mean is that some may collect strange things to look unusual and special in front of the public. Finally, there are some people whose business is collecting. They collect precious old things and sell them again at a huge profit.

If you had a million dirhams to give away, what would you do with the money?

Well ... If I had such an amount of money, I would do many things. Firstly, I will help my family and buy them all what they want. In addition, I would invest some of this money in my education as I would be able to study at a good university. Finally, I would donate some money to different charities to help the poor and needy around the world.

What is Ethical Banking?

Well ... ethical banks seek profit like any other financial institutions. However, they support a wide range of practices to help individuals, businesses, organizations, or the society. In addition, they don't invest in products that can harm the environment.

Should the UAE change its entire banking system to Islamic banking only?

Well ... yes, in my point of view, I would prefer Islamic Banks whose banking activities adhere to (**comply with**) Islamic principles. They have two basic principles: the sharing

of profit and loss, and the prohibition of the collection and payment of interest. I think, these banks are the best option because they are more stable, and they can't invest in things that are not allowed.

Does microfinance have a positive effect on poor people's lives?

Well ... yes, because they provide services such as loans and saving opportunities to those who can't have access to bank facilities. In this way, it can help people out of poverty.

Do you think money makes people happy?

Well ... "yes" and "no". What I mean is, we usually can't lead a happy life without enough money for necessities such as accommodation, food, healthcare, education ... et cetera. But I think we need other things too to feel happy and satisfied. For example, we need honest, loving supportive people around us such as parents, brothers, sisters, and friends. Finally, we need to succeed in achieving our goals in life to feel happy.

What are the pros and cons of saving money?

Well ... there are some pros and cons of saving money. For example, saving money can help us reach our financial goals. Furthermore, this will help us spend money wisely and realize our priorities. However, when we save money, we won't be able to immediately buy the things we love or financially support the people around us.

How could you spend less and save more?

Well ... I should only buy the necessary things and manage my money wisely. So, learning how to prioritize essential needs would help me spend less and save more.

What would you save for if you could?

Well ... if I could save money, I would do this to buy lots of things, such as a modern iPhone, a bicycle, clothes, and a laptop.

What are the differences between online banking and mobile banking?

Well ... they have a lot in common, but there are some distinct differences. While Online banking refers to any banking transaction that can be conducted over the internet with a desktop or laptop computer, mobile banking allows you to perform these activities using a mobile banking app on a smartphone or tablet.