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Cashless Society

Lesson	CEFR
5	B2

Global Topics

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Introduction

The world is rapidly moving away from physical paper money and coins.

From contactless credit cards and mobile phone wallets to digital banking apps, digital payments have become the default standard in many countries.

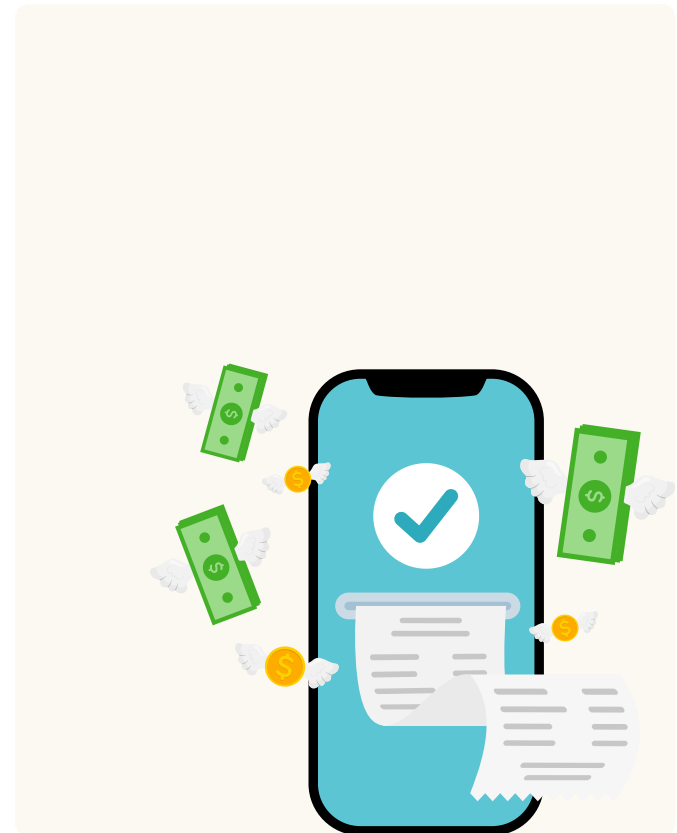
While a cashless society offers undeniable speed, it also raises serious questions about privacy and financial exclusion.



Vocabulary Focus

Contactless Payment: A secure method of purchasing products or services using a debit card, credit card, or smart device via RFID or NFC.

Financial Exclusion: A situation where individuals are unable to access basic, necessary financial services, such as a bank account or digital tools.



Vocabulary Focus

Surveillance Capitalism: An economic system centered around the commodification and tracking of personal transaction data for profit.

Legal Tender: Coins or banknotes that must be accepted by law if offered in payment of a debt or financial obligation.



Efficiency vs. Surveillance

Advocates highlight overwhelming efficiency. Digital transactions are fast, eliminate theft risks, and remove ATM reliance. Governments favor digital payments because electronic paper trails make tax evasion and illegal cash economies significantly harder to maintain.

However, critics view the total disappearance of cash with concern. Every single purchase is tracked, monitored, and logged, ending true privacy. Furthermore, it risks abandoning vulnerable populations, such as the elderly or unbanked, who lack digital tools.

Let's Discuss!

Round1: Personal Habits & Daily Convenience

- Think about your spending over the last 30 days. What percentage of your purchases were made using physical cash versus digital payment methods?
- Have you ever visited a business or restaurant that completely refused to accept physical cash? How did that make you feel?
- If banknotes were abolished tomorrow, what would you miss most about them?

Let's Discuss!

Round2: Freedom, Privacy, and Control

- Should governments have the right to see exactly where, when, and how you spend every single dollar or euro of your money?
- If all money becomes digital, banks gain the ability to freeze accounts instantly at the push of a button. Does this concern you?
- How can society protect the elderly or impoverished from being left behind in a purely digital economy?

The Debate Arena

Team A (The Modernists): Argue in favor of a cashless society. Defend the idea that physical cash is an outdated, unhygienic, and unsafe tool of the past. Focus on convenience, lower crime rates, and modernized global trade.

Team B (The Traditionalists): Argue against a cashless society. Defend the idea that physical cash is a fundamental tool for human freedom, privacy, and economic survival. Focus on security vulnerabilities and tracking risks.