

**Adjustment Level:** Lower Intermediate-Advance

**Target Skill to be improved:** Speaking and Reasoning

**Title:** Debate is Fun (Free conversation)

**Topic for Debate:** **The Government should bailout banks and financial institutions.**

**Introduction:** This lesson gives the student more speaking opportunities in expressing his thoughts that would improve his/her speaking and reasoning skills. The student would also learn various expressions for agreeing and disagreeing.



Resolved: **The government should bailout banks and financial institutions.**

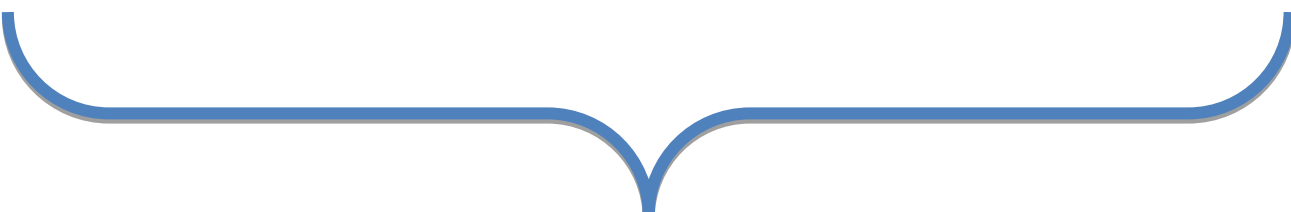




## Pros

- The government holds significant responsibility for the credit crisis.
- Since the government has responsibility for the crisis, the government should pay to support the companies affected by it.
- Supporting the banks helps the rest of the economy. Financial institutions provide the loans that businesses need to open up, innovate, and invest.
- When the government shows that it is willing to support the economy, investors will have more confidence and economic growth increases.
- Banks collapsing also hurts individual citizens. Many pension plans and retirement savings have money invested in financial stocks.
- Bankruptcy destroys those investments, meaning less money for pensioners and retirees

## Cons

- Corporations are mostly responsible for the crisis. While some governments did not sufficiently regulate those corporations, businesses are ultimately the decision makers and ultimately should pay for poor decisions they made, instead of having the government pay the price when those risky investments fail.
  - There are long term economic consequences to the bailout. Financial institutions, recognizing that the government will support them if an investment loses money, will continue to make risky investments.
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# IDEA GENERATOR

**See for example:**

**Person A:** “In my opinion, I believe that the government should bailout banks and other financial institutions since the government holds significant responsibility for the credit crisis”.

Person B: “I strongly disagree with the proposition since I believe that the government should bail them out because there are long term economic consequences to the bailout”.

## Expressions for Agreeing and Disagreeing

|                                       |   |
|---------------------------------------|---|
| <p><b>Stating an opinion</b></p>      | <ul style="list-style-type: none"> <li>• In my opinion...</li> <li>• The way I see it...</li> <li>• If you want my honest opinion....</li> <li>• According to Lisa...</li> <li>• As far as I'm concerned...</li> <li>• If you ask me...</li> </ul>  |
| <p><b>Asking for an opinion</b></p>   | <ul style="list-style-type: none"> <li>• What's your idea?</li> <li>• What are your thoughts on all of this?</li> <li>• How do you feel about that?</li> <li>• Do you have anything to say about this?</li> <li>• What do you think?</li> <li>• Do you agree?</li> <li>• Wouldn't you say?</li> </ul>   |
| <p><b>Expressing agreement</b></p>    | <ul style="list-style-type: none"> <li>• I agree with you 100 percent.</li> <li>• I couldn't agree with you more.</li> <li>• That's so true.</li> <li>• That's for sure.</li> <li>• <b>(slang)</b> Tell me about it!</li> <li>• You're absolutely right.</li> <li>• Absolutely.</li> <li>• That's exactly how I feel.</li> <li>• Exactly.</li> <li>• I'm afraid I agree with James.</li> <li>• I have to side with Dad on this one.</li> <li>• No doubt about it.</li> <li>• <b>(agree with negative statement)</b> Me neither.</li> <li>• <b>(weak)</b> I suppose so./I guess so.</li> <li>• You have a point there.</li> <li>• I was just going to say that.</li> </ul> |
| <p><b>Expressing disagreement</b></p> | <ul style="list-style-type: none"> <li>• I don't think so.</li> <li>• <b>(strong)</b> No way.</li> <li>• I'm afraid I disagree.</li> <li>• <b>(strong)</b> I totally disagree.</li> <li>• I beg to differ.</li> <li>• <b>(strong)</b> I'd say the exact opposite.</li> </ul>  |

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|-----------------------------|--|
|                             | <ul style="list-style-type: none"><li>• Not necessarily.</li><li>• That's not always true.</li><li>• That's not always the case.</li><li>• No, I'm not so sure about that.</li></ul>   |
| <b>Interruptions</b>        | <ul style="list-style-type: none"><li>• Can I add something here?</li><li>• Is it okay if I jump in for a second?</li><li>• If I might add something...</li><li>• Can I throw my two cents in?</li><li>• Sorry to interrupt, but...</li><li>• <b>(after accidentally interrupting someone)</b> Sorry, go ahead. <b>OR</b> Sorry, you were saying...</li><li>• <b>(after being interrupted)</b> You didn't let me finish.</li></ul> |
| <b>Settling an argument</b> | <ul style="list-style-type: none"><li>• Let's just move on, shall we?</li><li>• Let's drop it.</li><li>• I think we're going to have to agree to disagree.</li><li>• <b>(sarcastic)</b> Whatever you say./If you say so.</li></ul>   |