

## MONEY MATTERS.- Cross cultural manners.

Politeness is something that you learn when you are small. For this reason, it may be difficult to learn what is considered good manners in other countries when you are a grown up. It is clear that cultures differ in many aspects and one of them is politeness. Something that is considered as really good manners in Spain, it may have an awful result in Sweden for example.



To make things even worse, politeness is not something that you can read on a book. It's just something you have to learn as you go. This can be very embarrassing and even cost you a good amount of money if you are in the world of international business. In dealing with people from all over the world, you should be very careful not to offend some company's big fish that can get you out of business.

When doing business in the UK, remember that "please" and "thank you" are the most used expressions in nowadays conversations. Not only do British people say "thanks" when someone does a favour to them. They also say it when they get off the bus or the waiter leaves a drink on their table, for example. It is considered good manners to say thank you to people when they do something for you, even if it's their job to do it.

In Japan, you must be very careful when you talk to people. The tone of your voice is very important as well as your facial expression. You also have to avoid direct questions. Japanese think that direct questions are somehow challenging. They would feel uncomfortable and you would act impolitely in their eyes. On the contrary, in Germany people prefer a direct treatment. Indirectness is considered misleading, it makes them believe your intentions are not clear and you are not trustworthy.

Differences of opinion, assertiveness and criticism are to be handled with extreme care when doing business in any part of the world. What is considered brave and mind-blowing in the USA, may result disrespectful in India and the other way round. Nowadays, you can surf the internet and get information about cultures and good manners. There are even courses you can take, to become a respectful and polite businessperson. Remember that your future business relationships depend on that and it's not enough to say "please" and "thank you".

### A step ahead

Discover more interesting facts about cultural difference that can be useful to you in the field of business. Check out this website and the links inside it and you'll get a more thorough view of politeness around the world.

[Cultural Business Etiquette.](#)



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## 1.- Money slang.

**Dosh, dough, wedge...** there are more slang words for money than for anything else. In the UK there are villages named Penny Bridge (Cumbria), Shillingford (Devon and Oxfordshire), and Pound Bank (Worcestershire). The most common slang term in Britain these days for a pound is **quid**. A pound may also be referred to as a **nicker**.



In the United States, there are many commonly used slang terms for money. Perhaps the most common is the term **buck** as a reference for the dollar. **Cold hard cash** is another of the slang terms for money, which simply means cash in hand but doesn't distinguish an amount. Other terms that we can use to talk about dollars, without indicating specific amounts are **clams, smackers**, and **greenbacks** (because of the colour of paper dollars).

The phrase **dead presidents** refers to different denominations of bills since pictures of past presidents appear on the face of many of them. Not all bills feature a US president, however. The \$100 USD bill, for example, features Benjamin Franklin. This particular bill has developed its own slang term which specifically describes hundred dollar bills: **Benjamins**.

Other slang terms for money include **C-note** or simply **C**, which also indicates a \$100 USD bill. Another letter used in reference to a specific monetary denomination is **K**. If someone says, "I paid 5K," it means he or she paid \$5,000 USD. **Grand** is another common slang term for money, and means \$1,000 USD.

A \$5 USD bill is sometimes called a **fiver** or a **fin**. A \$10 USD bill can be referred to as a **sawbuck**. Fives and tens are at times also called **nickels** and **dimes**, which leads to other slang terms for money, such as "Don't nickel and dime me." This phrase indicates that a person wants to be paid in full rather than a little at a time.

There are even slang terms for money that are used to describe US coins. **Two bits** equals 25 cents or one quarter. A quarter is a coin that represents one fourth of a dollar.

Text adapted from [http://www.fun-with-words.com/money\\_words.html](http://www.fun-with-words.com/money_words.html) and <http://www.wisageek.com/what-are-some-slang-terms-for-money-in-the-united-states.htm>

### You should know

Take the following quiz to test what you have learned.

[Money quiz.](#)

### A step ahead

If you want to learn more about money slang, check out the following website.

[Money vocabulary.](#)

## 2.- If I was a rich girl.

### Citas Para Pensar

"No man could test me, impress me, my cash flow would never ever end  
Cause I'd have all the money in the world, if I was a wealthy girl".

*Gwen Stefany.*

There are many songs about money. How many can you remember?



### Autoevaluación

Read the lyrics and try to match them with their titles and singers.

#### Matching exercise

Lyrics	Answer	Artist/Song
I've got the brains, you've got the looks Let's make <b>lots of money</b> .	<input type="checkbox"/>	1. Madonna / Material Girl.
I don't care too much for money Money can't buy me love.	<input type="checkbox"/>	2. Pet Shop Boys / Opportunities.
'Cause the boy with the cold hard <b>cash</b> is always Mister Right.	<input type="checkbox"/>	3. Shania Twain / Ka-ching.

Lyrics	Answer	Artist/Song
When you are <b>broke</b> , go and get a <b>loan</b> Take another <b>mortgage</b> on your home consolidate so you can <b>afford</b> to go and <b>spend</b> some more when you get bored.	<input type="checkbox"/>	4. Simply Red / Money's Too Tight To Mention.
Your lovin' gives me such a thrill But your lovin' can't pay my <b>bills</b> I need money	<input type="checkbox"/>	5. The Beatles / Can't Buy Me Love.
I've been <b>laid off</b> from work my rent is <b>due</b> My kids all need brand new shoes.	<input type="checkbox"/>	6. The Beatles / Money (That's What I Want).

Enviar

There are many more songs about money. Which one is your favourite?

### Autoevaluación

Now, match the words in bold from the previous exercise with the definitions:

#### Matching exercise

Definitions	Answer	Expressions
Written list showing how much you owe for goods or services.	<input type="checkbox"/>	A. Afford.
Money in the form of bank notes or coins.	<input type="checkbox"/>	B. Bill.
Earn or get a lot of money.	<input type="checkbox"/>	C. Broke.
Money that a person or a bank lends you.	<input type="checkbox"/>	D. Cash.
Have no money.	<input type="checkbox"/>	E. Due.
To have enough money to buy something.	<input type="checkbox"/>	F. Laid off.

Definitions	Answer	Expressions
The money a bank lends you to buy a house.	<input type="checkbox"/>	G. Loan.
Use money to pay for things.	<input type="checkbox"/>	H. Make lots of money.
Something is owed to someone.	<input type="checkbox"/>	I. Mortgage.
Your employers have told you to leave your job.	<input type="checkbox"/>	J. Spend.

## A step ahead

Now watch the video of the song "If I was a rich girl" and read the lyrics. Let's see if you can identify some examples of third conditional sentences. Good luck!

Gwen Stefani - Rich Girl ft. Eve ↗



[Text summary](#)

[If I was a rich girl: Lyrics.](#)

## Appendix.- Licenses of resources.

### Licenses of resources used in civilization. "Cross cultural manners".

Resource (1)	Resource information (1)	Resource (2)	Resource information (2)
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