



**Buy now, pay later**

# Speaking: Seminar

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## Seminars

### 1. An overview of how a seminar works

- Students work together in groups of 4-6.
- Teachers provide a set of questions.
- Students discuss for 25-30 minutes (approx 5 mins per person).
- Students summarise the key points in the last 5 mins.
- Students CAN refer to their texts and notes.
- Teachers monitor and give feedback at the end.

### 2. Pre-seminar task

- Students:
  - i. Take notes on the reading text and lecture.
  - ii. Predict question types and practice formulating answers.
  - iii. Work with a partner to practice asking and answering questions about the texts.
- ◆ **Differentiation (low levels): distribute questions for students to prepare in advance.**

### 3. The seminar

- The group are called into a room and they sit around a table.
- The questions are given out and students have 2 minutes to read and prepare by taking notes.
- The seminar begins with an opening statement – *we're here today to discuss...*
- The students then begin to discuss the first question.
- Each student should make a contribution by referring to their notes / texts.
- The seminar should flow with students adding to what was previously said.
- Once everyone agrees the question has been addressed in full, then they move onto the next question.
- **Important:** not all the questions have to be answered but they should be discussed in order.
- Once the students begin to approach 25 minutes, they should bring it to an end by each one summarising a main point raised.

### 4. Points to remember

- It should be a flowing conversation with everyone involved and contributing.
- The teacher / tutor should not intervene if it goes quiet but let the students manage the discussion.
- Students have to show confidence and demonstrate thorough awareness of the texts.
- Dominant students are penalised for not sharing and including others.
- Students should be penalised for just reading notes.
- Key debate phrases should be used to show conversation skills - agreeing, disagreeing, interrupting, etc...

## Seminar Questions

**Key sources:**

Reading: **Watson (2022)**

BBC Panorama (2021); Fieldhouse et al. (2021); Financial Conduct Authority (2021); Reagan (2021); Sheikh (2021).

Lecture: **Jackson (2022)**

Forbes (2021); Klarna (2021); Sewraz (2020); Sproson (2022); Statista (2021).

1. What is buy now pay later (BNPL) finance?
2. In what ways does BNPL benefit retailers and customers?
3. Discuss some of the leading BNPL firms.
4. Discuss some of the major concerns about BNPL.
5. How can BNPL be improved?
6. Critical thinking - is there anything in the lecture or text that you would question and/or disagree with?