



# P2P Lending



## Mini Lecture

EXAMPLE

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## Lesson Plan: Peer-to-Peer Lending EXAMPLE

**Lessons:** Lecture Listening.

**Time:** 1 hour.

**Level:** \*\*\*\*\*[B1/ B2/C1].

### Lesson Aim:

*To focus on one key topic and develop a range of key academic skills based on this topic.*

### Introduction [5 minutes]

- Introduce the topic 'peer to peer lending'.

### Listening: Lecture & Test Questions [30-40 minutes + feedback]

**Video:** Available in paid download

**MP3:** Available in paid download

- Give out the '**Listening: Mini Lecture Worksheet**'.
- Students check key vocabulary.

#### **Option 1**

- Students look at the questions.
- Students listen & answer the questions.
- Give 2 minutes to tidy answers.
- Students listen again. Check answers & answer missed questions.
- Feedback: distribute or project **ANSWERS**.

#### **Option 2 (harder)**

- Students listen & take notes (*Use paper or the PPT slides in the Appendix*).
- Students listen again & add to their notes.
- Students use their notes to answer the questions.
- Feedback: distribute or project **ANSWERS**.

#### **Post lecture extra ideas**

- Write a 100-word summary of the lecture.
- Apply critical thinking strategies to the lecture. Use this critical thinking question document: <https://www.academic-englishuk.com/wp-content/uploads/2020/03/Critical-Questions-a-linear-model-AEUK.pdf> (writing, presentation or seminar).
- Research other types of per-to-peer lending (presentation or seminar).
- Research the positives and negatives of peer-to-peer lending (presentation or seminar).

## Listening: Mini Lecture Worksheet

### Task 1: Key Vocabulary

Check these words and phrases before listening:

_____ fundraising	_____ reward	share (n.)	_____ campaign
stake (in a business)	network	_____ cause (n.)	bring to market

### Task 2: Lecture Listening

Listen to the lecture on crowdfunding and answer the questions:



#### 2.1 Gap Fill

Complete the origin of crowdfunding. The first letter is already given.

Crowdfunding first began \_\_\_\_\_ asked its fans to d\_\_\_\_\_ and they have continued to rely on c\_\_\_\_\_ from the \_\_\_\_\_ more music.

\_\_\_\_ / 2

#### 2.2 Name ONE reason for the rise in crowdfunding schemes.

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\_\_\_\_ / 1

#### 2.3 Open Questions

Answer these questions about reward-based and equity-based crowdfunding.

i.	Who can benefit from reward-based crowdfunding?	
ii.	_____	
iii.	How does it help the fundraiser?	
iv.	_____	
v.	In equity-based fundraising, how is it different?	

\_\_\_\_ / 5

#### 2.4 Multiple Choice

Answer these questions about donation-based crowdfunding. Select ONE answer only per question.

i.	_____ donation-based crowdfunding?	A. Individuals _____ C. Charities and families
ii.	According to GoFundMe, for what reason do _____	B. Helping loved ones _____
iii.	In what other circumstances do people ask for _____	A. Costs for funerals, emergencies and education _____ C. Emergencies and memorials
iv.	What does a donor receive in return?	_____ B. A good feeling that they have helped someone _____

\_\_\_\_ / 4

#### 2.4 Gap Fill

What does the lecturer say about the implications of crowdfunding? Complete the gaps.

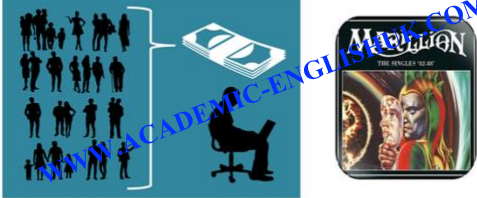



Although the number of \_\_\_\_\_ are predicted to \_\_\_\_\_, the level of \_\_\_\_\_ will too, as \_\_\_\_\_

\_\_\_\_ / 2

**Total Score** \_\_\_\_ / 14

## PowerPoint Slides

Listen to the lecture and take notes using the PPT slides

<h3>Crowdfunding</h3>  <p>The illustration shows a group of people silhouettes on the left, a stack of money in the center, and a person sitting at a desk on the right. To the right is a CD cover for 'MILLION THE HENLEY 12.04'.</p> <p><small>AE Academic English UK</small></p>	
<h3>Types of crowdfunding</h3>  <p>The illustration shows a man holding a laptop with 'CHARITY DONATE' on the screen, and another person's hands typing on a keyboard.</p> <p>Three types of crowdfunding      Donations</p> <ul style="list-style-type: none"><li>• Application process.</li><li>• Global reach.</li><li>• Social media.</li><li>• The UK Crowdfunding Association (2020).</li><li>• Make change happen.</li></ul> <p><small>AE Academic English UK</small></p>	
<h3>Reward &amp; equity-based crowdfunding</h3>  <p>The illustration shows a hand holding a small plant in a red pot, a storefront with a red awning, and a digital display of stock market data.</p> <p>New businesses      Market entry      Stocks and shares</p> <p><small>AE Academic English UK</small></p>	
<h3>Donation-based crowdfunding</h3>  <p>The illustration shows the 'gofundme' logo and a person sitting at a desk with a laptop, holding a money bag.</p> <p><small>AE Academic English UK</small></p>	

## Listening ANSWERS

### 2.1 Gap Fill

Complete the origin of crowdfunding. The first letter is already given.

Crowdfunding first began when a UK rock group asked its fans to *donate* to a forthcoming tour and they have continued to rely on *contributions* from the public to produce more music.

\_\_\_\_ / 2

**ALL ANSWERS ARE INCLUDED IN PAID VERSION...**

### Crowdfunding: the cause of a radically-changing financial outlook

by C. Watts (2022)

*Hello and welcome to this short lecture on crowdfunding. Crowdfunding is the practice of raising money from large numbers of people in order to fund a project or business, or support an individual financially via the Internet. The first example of crowdfunding is understood to have taken place in 1997, when the rock group Marillion asked for fans to donate to their upcoming tour, something they have continued to do to produce further albums.*

**THE FULL TRANSCRIPT IS INCLUDED IN THE PAID VERSION...**