News English Speaking Workbook

Three-article lesson: AI financial advice, remote work, and food prices | Vocabulary, extended reading, dialogues, discussion, quiz, and answer key

Lesson Overview

This workbook is designed for speaking-focused news lessons. Each article includes vocabulary, a longer reading section, comprehension questions, a model dialogue, and discussion tasks.

Article	Level	Main topic	Speaking output
AI Gives Inconsistent Financial Advice - Study	Advanced	AI, personal finance, bias, expert advice	Advice-checking dialogue
US Remote Work Increased in 2025	Intermediate	Remote work, office rules, productivity	Manager-worker negotiation
High Food Prices Make UK Shoppers Change Habits	Intermediate	Food prices, shopping habits, meal planning	Budget meal planning dialogue

Warm-Up Questions

- Would you trust AI to help you make a serious decision? Why or why not?
- Do you prefer working from home, working in an office, or a hybrid schedule?
- Have food prices changed the way you shop, cook, or eat?

Article 1 | Vocabulary: AI and Financial Advice

Topic: AI Gives Inconsistent Financial Advice - Study

Word	Part of speech	Meaning	Classroom example
inconsistent	adj.	not staying at the same level or quality	The AI gave inconsistent answers to similar users.
hypothetical	adj.	based on an imagined situation	The study used hypothetical financial scenarios.
scenario	n.	a possible situation or series of events	In this scenario, the person has two children.
spouse	n.	a husband or wife	The worker has an unemployed spouse.
withdrawal	n.	taking money out of an account	Retirees must think about their withdrawal rate.
demographic	n.	a group within a population	The prompts changed the person's demographic data.

Vocabulary Practice

No.	Complete the sentence	Answer
1	A ______ situation is imagined, not real.	
2	A husband or wife is a ______.	
3	Taking money out of retirement savings is a ______.	
4	Advice that changes too much can be called ______.	

Article 1 | Extended Reading: AI Financial Advice

Read aloud, then underline the risk or warning in each paragraph.

People are increasingly using AI advice for everything, including their money. A September 2025 survey found that 66% of people in the US have used it for financial advice.

However, a study published in the Journal of Financial Planning has found that financial advice from AI may be worryingly inconsistent from person to person.

Researchers created three hypothetical scenarios and asked for financial advice from several popular AI tools. These tools included ChatGPT, Claude, Copilot, DeepSeek, Gemini, Meta AI and Perplexity.

In one scenario, a 30-year-old with a full-time job, an unemployed spouse and two children wanted to know how much they should have in emergency savings.

In the second, a 67-year-old retiree wanted to know the best withdrawal rate for their retirement assets - in other words, how much they should spend out of their savings and other financial resources each year to cover their needs.

Finally, the third was another employed 30-year-old with an unemployed spouse and two children who wanted to know the best way to start investing $300,000.

The researchers asked for advice from the AI chatbots for each of these scenarios three times, making changes to some of the individuals' demographic data in the prompts. The researchers adjusted the prompts so either a white man, a white woman or an African American man was asking.

And despite being given the same information, the AI chatbots gave inconsistent recommendations. The advice did not just differ between chatbots either.

Even though they were described as being in the exact same financial situations, the AI advice changed depending on the hypothetical person's race and gender.

The researchers noted that the advice was not necessarily incorrect, but its inconsistency should encourage consumers to approach AI advice critically, and to still seek advice from human experts.

Researcher Swarn Chatterjee from the University of Georgia compared it to looking up medical information online. People can learn useful ideas from search results or AI, but serious decisions still need a qualified professional.

Extended reading: This article is not saying that AI can never help with money questions. AI can explain vocabulary, compare general options, or help people prepare better questions for a financial planner. The problem is that money decisions are personal, and small differences in advice can have large effects over time.

Extended reading: Students should notice the difference between information and advice. Information can explain what an emergency fund is. Advice tells a specific person what to do. When the advice involves savings, investments, debt, retirement, or family needs, users should slow down, check sources, and ask a human expert before acting.

Comprehension Check

Question	Student answer
What did the September 2025 survey find about AI and financial advice?	
What three financial topics did the researchers test?	
Why did the researchers say consumers should approach AI advice critically?	

Article 1 | Speaking Practice: Checking AI Advice

Use the article to practice cautious advice language.

Model Dialog: Should I Trust This AI Answer?

Speaker	Line	Speaking focus
A	I asked an AI tool how much emergency savings I need, but the answer seems high.	state concern
B	Did you give it your income, family situation and monthly expenses?	ask for details
A	Yes, but I asked again and got a different answer.	describe inconsistency
B	Then I would not treat it as final advice. Use it as a starting point.	give cautious advice
A	So I should compare sources and talk to a financial planner?	confirm
B	Exactly. AI can explain options, but a human expert can check your real situation.	summarize
A	That makes sense. I will prepare questions before I meet an advisor.	make plan

Discussion Questions

- Have you ever used AI for financial advice?
- Would you trust AI to help you make financial decisions?
- Do you think people are becoming too reliant on AI?
- Who do you usually go to when you need financial advice?

Article 2 | Vocabulary: Remote Work

Topic: US Remote Work Increased in 2025

Word	Part of speech	Meaning	Classroom example
remote	adj.	done from a distance	Remote workers can work from home.
push back	phrasal v.	to oppose or disagree with something	Employees pushed back on returning to the office.
recruit	v.	to bring someone into a company	The company is recruiting software engineers.
collaborate	v.	to work together	Teams need clear tools to collaborate online.
productive	adj.	achieving good results	Some people are more productive at home.

Vocabulary Practice

No.	Prompt	Student answer
1	Use remote in a sentence.	
2	What is something workers may push back on?	
3	Name one tool people use to collaborate.	
4	When are you most productive?	

Article 2 | Extended Reading: Remote Work in the US

Read aloud, then circle the percentages and years.

During the coronavirus pandemic, remote work became very common around the world.

But in recent years, more and more companies have been calling their employees back to the office - at least for a few days a week. Big companies like Amazon and Goldman Sachs have even been telling their employees they have to be in the office five days a week.

But in the US, the number of people working at home has actually not changed much since 2022 - and after falling a little in 2024, it even went up again in 2025.

That is according to data from the US government. It found that, on an average day in 2025, 34.5% of employed Americans worked from home at least part of the time.

That is an increase from 32.5% in 2024, though down a little from 34.6% in 2023.

There is no data for 2020, but in 2021, 38.1% of employed Americans worked from home, up from 23.7% in 2019, before the pandemic.

So while many companies may want people back in the office, it is not really working - with CNBC saying that many employees are still pushing back on the idea.

It looks like bosses and workers just do not agree about remote work.

A 2026 survey by recruiting company Randstad even found that 81% of bosses think it is hard to collaborate when some people are working from home. But fewer than half of workers think they are more productive when they work from the office.

Extended reading: The debate is not only about where people sit. Managers often worry about communication, training, teamwork and company culture. Workers often focus on time, flexibility, commuting costs and concentration. Both sides may have reasonable concerns.

Extended reading: A useful compromise is hybrid work, but hybrid work also needs clear rules. Teams may need shared office days, meeting-free focus time, written updates and fair expectations for remote workers. Without clear communication, both office work and remote work can become frustrating.

Comprehension Check

No.	Question	A	B
1	How many days a week does Amazon want workers in the office?	Four	Five
2	What percentage of Americans worked from home in 2019?	23.7%	38.1%
3	What percentage of bosses said remote work makes collaboration hard?	60%	81%

Article 2 | Speaking Practice: Remote Work Debate

Practice agreeing, disagreeing and negotiating.

Model Dialog: Hybrid Work Negotiation

Speaker	Line	Speaking focus
Manager	I would like everyone back in the office five days a week.	state position
Worker	I understand the need for collaboration, but full-time office work may reduce flexibility.	push back politely
Manager	My concern is that remote workers may miss important team conversations.	explain concern
Worker	Could we set two shared office days and keep the other days flexible?	suggest compromise
Manager	That might work if everyone attends meetings on office days.	condition
Worker	Agreed. We can also send written updates so remote workers stay informed.	add solution
Manager	Let's try the hybrid plan for one month and review productivity.	make plan

Discussion Questions

- Do you agree that remote work makes collaboration difficult?
- Do you think remote work is good for productivity?
- How flexible is your work schedule?
- What do you find most distracting when you are trying to work?

Article 3 | Vocabulary: Food Prices and Shopping Habits

Topic: High Food Prices Make UK Shoppers Change Habits

Word	Part of speech	Meaning	Classroom example
habit	n.	something a person often does	Meal planning can become a money-saving habit.
rapidly	adv.	at a high speed or rate	Food prices are rising rapidly.
approach	n.	a way of dealing with something	Batch cooking is one approach to saving money.
put off	phrasal v.	to make someone lose interest	Expensive ingredients put me off trying new recipes.
batch	n.	an amount made at the same time	She cooked a big batch of soup.
fatigue	n.	extreme tiredness	Decision fatigue can make people eat the same meal every day.

Vocabulary Practice

No.	Question	Student answer
1	What is one shopping habit you have?	
2	What food prices have risen rapidly where you live?	
3	What can put you off trying a new recipe?	
4	What do people often do when they feel decision fatigue?	

Article 3 | Extended Reading: Food Prices and Habits

Read aloud, then underline the ways shoppers save money.

Rising food prices are changing people's eating habits in the UK, according to a new survey.

Research company YouGov surveyed over 2,000 people in the UK in May this year.

According to the survey, 81% of UK adults say rising food prices have changed the way they shop, cook and eat. This figure increases to 89% among families with two or more children.

Like many countries, the UK is seeing rapidly rising food prices. The Energy and Climate Intelligence Unit, a UK think tank, said that prices this November could be 50% higher than they were in 2021.

YouGov found that people in Britain are taking many different approaches to deal with the hit to their wallets.

For example, 45% of people said that expensive ingredients are putting them off trying new recipes.

And 42% of participants said they were saving money by planning their meals carefully and only buying what they need.

Another 25% said they found batch cooking - preparing enough food at one time for several meals - was also a good way to save money.

But it is not only the cost of food that is changing people's habits.

The survey also found that many people eat the same thing for breakfast or lunch every day because of decision fatigue.

This is when people get tired of making lots of decisions, so they choose the same things again and again.

Extended reading: Food prices affect more than a family's shopping list. They can change what people cook, how often they try new recipes, and whether they eat fresh or processed food. When ingredients become expensive, people may avoid taking risks in the kitchen.

Extended reading: Planning meals can reduce waste and lower costs, but it also takes time and mental energy. Batch cooking can help busy families because one cooking session can become several meals. However, not everyone has enough storage space, cooking skills or free time to do it easily.

Comprehension Check

Question	Student answer
What percentage of UK adults say rising food prices changed how they shop, cook and eat?	
What percentage said expensive ingredients put them off trying new recipes?	
What is batch cooking, and why can it save money?	

Article 3 | Speaking Practice: Meal Planning

Practice giving suggestions and making a weekly food plan.

Model Dialog: Saving Money on Food

Speaker	Line	Speaking focus
A	Food prices are getting higher, and I keep buying the same meals.	state problem
B	Maybe you are dealing with decision fatigue. Do you plan meals in advance?	identify issue
A	Not really. I usually decide at the supermarket.	explain habit
B	That can be expensive. Try planning three simple meals before you shop.	give advice
A	What should I make if I want something low effort?	ask for suggestion
B	Make a big batch of soup or curry. You can eat it for lunch twice.	recommend
A	Good idea. I will buy only the ingredients I need this week.	make plan

Discussion Questions

- Have rising prices changed the way you shop, cook or eat?
- Do you tend to plan your meals for the week in advance?
- Do you ever batch cook? What meals do you usually make?
- What are your go-to low effort meals?

Final Review | Quiz and Answer Key

Use this page for homework, review, or a short classroom quiz.

Part A: Mixed Quiz

No.	Question	Student answer
1	What does inconsistent mean?	
2	Why should people be careful with AI financial advice?	
3	What does push back mean?	
4	What percentage of employed Americans worked from home at least part-time in 2025?	
5	What does batch cooking mean?	
6	Why do some people eat the same breakfast or lunch every day?	
7	Write one sentence using productive.	
8	Write one cautious sentence for using AI advice.	

Part B: Answer Key

No.	Suggested answer
1	Not staying at the same level or quality.
2	Because AI gave inconsistent recommendations depending on demographic data.
3	To disagree with or oppose something.
4	34.5%.
5	Preparing enough food at one time for several meals.
6	Because of decision fatigue.
7	Example: I am most productive early in the morning.
8	Example: I can use AI as a starting point, but I should check with a human expert.
Article 1 Q1	66% of people in the US have used AI for financial advice.
Article 1 Q2	Emergency savings, retirement withdrawal rate and investing $300,000.
Article 1 Q3	Because the advice changed for people in the same financial situations.
Article 2 Q1	B: Five.
Article 2 Q2	A: 23.7%.
Article 2 Q3	B: 81%.
Article 3 Q1	81%.
Article 3 Q2	45%.
Article 3 Q3	Cooking a large amount at once for several meals; it can save money and reduce waste.

Teacher note: For discussion and speaking tasks, accept answers that are clear, relevant and supported by reasons.