

Life-changing decisions

- 9 Read the text and write sentences in the third conditional, using the prompts.

Clare's life story

Clare grew up on a farm in Scotland and helped to look after the animals. She decided to become a vet and studied at Edinburgh University. She met a girl called Hannah there, who became her best friend.

Clare couldn't find a job in the UK after university, and decided to look abroad. She thought about going to America, but Hannah had found a job in New Zealand, so Clare decided to go there. She got a job in Auckland, and started a relationship with one of the other vets there, Greg. However, after a while she realized that she and Greg didn't have much in common, and so she ended it.

She took up rowing and met a man at the rowing club, Marcus, who she fell head over heels in love with. Clare and Marcus got married and had two children, Max and Alice. Her parents wanted to be nearer their grandchildren, so they moved to New Zealand too!



- 1 If Clare / not grow up / farm / become / vet.
If Clare hadn't grown up on a farm, she wouldn't have become a vet.
- 2 If she / not go / Edinburgh University / she / not meet / Hannah.

- 3 If she / find / job / UK / not look / abroad.

- 4 If Hannah / not go / New Zealand / Clare / go / work / America.

- 5 If Clare and Greg / have more in common / she / not end / their relationship.

- 6 If she / not take up / rowing / not met / Marcus.

- 7 If she / stay with / Greg / not fall in love / Marcus.

- 8 If she / not have / children / parents / not move / New Zealand.

Past possibilities

should / could have done

- 10 Complete the sentences with a phrase from the box and the correct form of the verb in brackets.

should have could have shouldn't have

- 1 James could have been (be) a professional football player, but he had a bad leg injury.
- 2 You _____ (tell) me the truth. Lying never helps anyone.
- 3 You nearly hit that car looking at your phone while driving. You _____ (kill) _____ us all!
- 4 A present for me! Oh, that's so kind, but you _____ (bother), really!
- 5 Sorry, I can't remember your address. I _____ (write) it down. What was it again?
- 6 It's your own fault if you're broke. You _____ (buy) all those clothes – you don't need them.

'd – had or would?

- 11 Write **had** or **would** after each example of **'d**.

- 1 If only I'd known! had
- 2 I know you'd do that for me! _____
- 3 I'd have done anything to be there! _____
- 4 I'd marry her any day! _____
- 5 What if they'd been late? _____
- 6 We'd have helped you! _____
- 7 She'd have refused, I know. _____
- 8 And if she'd agreed? _____

- 12 9.1 Listen to the lines and repeat, paying attention to the pronunciation.

Vocabulary

Words with similar meanings

1 Match the words with similar meanings.

A	B
1 ☐ to rent	a delighted
2 ☐ to trust	b risky
3 ☐ difficult	c secure
4 ☐ to hurry	d problems
5 ☐ happy	e disadvantage
6 ☐ difficulties	f to rush
7 ☐ dangerous	g to hire
8 ☐ safe	h challenging
9 ☐ downside	i to rely on

9.2 Listen to the words used in sentences and check.

Words with different meanings

2 Write the words in brackets in the correct places in each sentence.

- You're covered in paint! You need to wash your hair and clean your face! (clean / wash)
- The bank was and £50,000 was . (robbed / stolen)
- We the other team 4-0 and the cup! (won / beat)
- Spaghetti with pesto is my favourite but it has to be served on a warm . (dish / plate)
- I think the at my old school were better than my at university. (professors / teachers)
- If you carefully, you can the sea. (hear / listen)
- I often you things, so why can't I anything from you? (borrow / lend)
- There's a reminder in my to write an for tomorrow's meeting. (diary / agenda)
- It's good to be to people's feelings, but be - you can't help everyone with their problems! (sensitive / sensible)
- If you your luggage here with you, I'll you to the airport when we've finished our meeting. (take / bring)
- Antonie Van Leeuwenhoek is the Dutch scientist who the microscope and bacteria. (invented / discovered)
- Most of our hotel are to the local wildlife park. (visitors / guests)

Prepositions

Prepositions with money

3 EXTENSION Complete the money expressions with the prepositions from the box.

to of in (x4) on out from for (x2) into (x2) by

- to pay something cash
- to pay credit card
- to take money your account
- to pay money your account
- to spend money something
- to lend money someone
- to borrow money someone
- to get debt
- to be debt
- to be charged money something
- to invest stocks and shares
- to pay dollars / euros

9.3 Listen and check.



Everyday English

Money matters

- 1 Match the expressions connected with money in A with ways of saying the same thing in B.



A

- 1 ☐ It's out of my price range.
- 2 ☐ £1,000 would be my limit.
- 3 ☐ You can buy it on credit.
- 4 ☐ Can I bring it back and get a refund?
- 5 ☐ I think I'll leave it.
- 6 ☐ Is service included?
- 7 ☐ Can I pay in cash?
- 8 ☐ What's the exchange rate?
- 9 ☐ Do you charge commission?
- 10 ☐ I haven't got anything smaller.
- 11 ☐ You've given me the wrong change.
- 12 ☐ I'm overdrawn.

B

- a You haven't given me the right money back.
- b How much foreign currency do you get for a pound?
- c I've taken too much money out of the bank.
- d I only have large banknotes.
- e I couldn't spend more than £1,000.
- f I can't afford that much.
- g You can take it now and pay later.
- h Do I have to pay a fee for changing the money?
- i I don't think I'll buy it.
- j Do we need to leave a tip for the waiter?
- k Can I return it and have my money back?
- l Do I have to use a credit or debit card?

- 2 9.4 Listen to the lines from B and say the correct expression from A. Try to do it without looking. Listen and check.

I can't afford that much.

It's out of my price range.

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REVIEW

- 1 Read the text about a failed bank robbery and choose the correct answers.

How about a loan instead?

A Finnish bank manager stopped two criminals from ¹stealing / robbing a bank by persuading them to ²borrow / lend the money instead. The robbers ran into a bank in Helsinki and demanded €50,000 ³in money / in cash. The manager ⁴brought / took the money and put it on the table in front of them, but then suggested that a loan might be more ⁵sensible / sensitive. The men ⁶heard / listened to him carefully, and they then discussed what credit ⁷limit / deadline they could afford. The manager gave them a €10 ⁸check / note as an advance and told them to ⁹come back / go back in ten minutes to sign the papers. When the men came back, the police ¹⁰waited / were waiting for them.

- 2 Rewrite the sentences connected with the story, using the words in brackets.

- 1 The manager persuaded them to take out a loan.
The men didn't rob the bank. (if)

- 2 "Taking out a loan is more sensible." (if)

- 3 They listened to the manager. They didn't steal the money. (if, could)

- 4 'Come back in ten minutes for the papers to be ready.' (if)

- 5 They were stupid to go back to the bank. (shouldn't)

- 6 It would have been a better idea to run away. (should)

- 7 The men came back. The police caught them.
(if, might never)

- 8 People take out a loan. The bank has to decide what their credit limit is. (if)

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