

3B I've already spent my salary this month

Learn to talk about spending and saving money

- G Present perfect with just, already and yet
- V Money

1 VOCABULARY Money

- a Do you think saving money is easy? Why / Why not?
- b Work in pairs. Read the saving tips. What do the highlighted words and phrases mean?
- c Now go to Vocabulary Focus 3B on p.135

2 READING AND SPEAKING

- a Read *What kind of spender are you?* and choose the answers (a, b or c) which are true for you.
- b In pairs, compare your answers. Are they similar?
- c Check your results on p.130. Do you agree with the results?



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SAVING TIPS

Maureen, Wigan

Always look for special offers on food in the supermarket and go shopping for clothes during the sales.

Paul, Brighton

Don't lend money to people – sometimes they don't pay it back!

Jane, Manchester

Open a second bank account and put some money into it every month.

WHAT KIND OF SPENDER ARE YOU?



- 1 What do you think about credit cards?
 - a They're great. I can buy what I want even when I don't have any money.
 - b They can be useful if you are careful with them.
 - c They're a bad idea. It's better not to have them.
- 2 You want to go on holiday. What's the best idea?
 - a Forget about the cost. Holidays are only once a year!
 - b Look around for special offers on the Internet.
 - c Go just for two or three days and sleep in a tent.
- 3 You've lost your camera. What do you do next?
 - a Buy a new one. It was a bit old anyway.
 - b Look for a good second-hand one.
 - c Use the camera on your mobile phone.
- 4 You're at the supermarket check-out. Which statement is true for you?
 - a Your basket is full of expensive food for dinner tonight!
 - b You have fifteen packs of coffee. It was on offer!
 - c You've chosen the basic things and nothing more.

- 5 Do you know how much money you have in the bank?
 - a Not really. If my credit card works, then I'm happy.
 - b Not exactly, but I know I have enough for the month.
 - c Yes, of course. I checked my balance five minutes ago.

- 6 Are you a saver?
 - a What do you mean?
 - b I save about 10% of my money every month.
 - c I save all my spare money every month.



3 LISTENING

- a Look at the pictures of the three people. Who do you think is a ... ?

☐ big spender
☐ smart spender

☐ non spender



- b 1.51 Listen to the people being interviewed. Check your ideas in 3a. What has each person bought?

- c 1.51 Listen again and answer the questions about each speaker.

- 1 What is he/she saving for?
- 2 How does he/she feel about borrowing money?

- d Look at the ideas from the listening. Do you agree with the speakers?

- 1 'I don't want to owe money to a bank.'
- 2 'Everyone should save for when they're older.'
- 3 'Life's too short to worry about money!'

4 GRAMMAR

Present perfect with *just*, *already* and *yet*

- a Complete the sentences with the past participles of the verbs.

- 1 I've **just** _____ my food for the week. (buy)
- 2 I've **already** _____ my salary this month. (spend)
- 3 I haven't _____ it back **yet**. (pay)

- b 1.52 Listen and check. What tense are all the sentences?

- c Look at the sentences in 4a. Then complete the rules with *just*, *already* and *yet*.

Use _____ to say something is complete, often earlier than we expected.

Use _____ to say something happened a short time ago.

Use *not* + _____ to say something is not complete.

- d Now go to Grammar Focus 3B on p.146

- e 1.54 **Pronunciation** Listen to how the following words spelt with *j* and *y* are pronounced. Then listen again and repeat.

/dʒ/

just

enjoy

join

/j/

yet

you

young

- f 1.55 Put the adverbs in brackets in the correct places in the sentences. Then listen and check.

- 1 I've spent a lot of money on a new pair of glasses. (just)
- 2 I bought a new mobile last month, but I've lost it. (already)
- 3 I need some winter clothes, but I haven't had time to go shopping. (yet)
- 4 I've bought a card for Mother's Day. (already)
- 5 I bought some amazing shoes last year, but I haven't worn them. (yet)
- 6 I've seen a special offer on a holiday online, but I haven't decided to buy it. (just, yet)

- g Change four sentences in 4f to make them true for you.

- h Compare your sentences with a partner.

I've just spent a lot of money on my phone bill.

Really? I've just spent a lot of money on my car. It broke down.

5 SPEAKING

- Work in small groups. Ask and answer the questions.

- Are you saving up for anything at the moment? What for? How much money do you need?
- What things do you spend a lot of money on? How do you feel about the amount of money you spend on these things?
- Are there any places you'd like to go, but can't afford to? Where? Why are they expensive?
- Do people often ask for discounts in shops in your country? How about in markets? Are you good at getting discounts?
- Does anyone owe you money at the moment? Who? When do you think they'll pay you back?

