

Money

Task 1. VERBS

Look at the conversation between the bank manager and the customer, and fill in the gaps with an appropriate word from the box.

bank	•	lend	•	withdraw	•	earn	•	owe	•	afford	•	save
deposit	•	borrow	•	spend	•	pay	back	•	open			

Manager: So, Mr Jensen. How can I help you?

Customer: I'd like to (1)_____ £5,000 to buy a new car and I was wondering if your bank could help me.

Manager: I see. Can I ask if you (2)_____ money to any other banks?

Customer: Yes; £800 to the MidWest bank.

Manager: Right. I need to ask you about your salary. Could you tell me how much you (3)_____ each month, and how much of that you usually manage to (4)_____?

Customer: I make about £1,200 a month, and I usually (5)_____ most of that on rent, bills, food and general living expenses. I usually have about £250 left at the end of the month.

Manager: If we agree to (6)_____ you the money, how much could you (7)_____ to (8)_____ each month?

Customer: About £200.

Manager: Well, that would probably be fine. Now, as you don't currently (9)_____ with us, you must (10)_____ an account here. We will then (11)_____ the £5,000 in that account, and as soon as it goes in, you can (12)_____ it.

Task 2. NOUNS

Explain the difference between the following pairs or groups of words. Use your dictionary to help you.

1. a bank and a building society
2. a current account and a savings account
3. a withdrawal and a deposit
4. a statement and a balance
5. cash and a cheque
6. a credit card, a debit card and a cheque guarantee card.
7. a bill and a receipt
8. a standing order and a direct debit
9. a loan and an overdraft

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Now choose one word from each pair or group to complete the sentences below.

1. The best place to invest money, or borrow it when you want to buy a house, is a _____.
2. The advantage of a _____ is that you can take out money any time using a cheque book or cash card.
3. My husband made a £500 _____ from the bank and then lost it!
4. I have a _____ of £25 in my bank account.
5. The _____ is made out to Mr. Smith.
6. I have a spending limit of £3,000 on my American Express _____.
7. Goods from this shop cannot be exchanged unless a sales _____ is shown.
8. I pay my electricity bills by _____. The electric company transfers the money from my bank account to theirs.
9. I couldn't believe it when I looked at my bank statement. I had an _____ of nearly £500!

3. IDIOMS, COLLOQUIALISMS AND OTHER EXPRESSIONS

How would you feel, happy 😊 or unhappy ☹, if you...

1. were broke? 😊 ☹
2. were hard up? 😊 ☹
3. were well-off? 😊 ☹
4. were unable to make ends meet? 😊 ☹
5. were able to spend money like water? 😊 ☹
6. had just paid through the nose for something? 😊 ☹
7. were bankrupt? 😊 ☹
8. were down on your luck? 😊 ☹
9. were penniless? 😊 ☹
10. were skint? 😊 ☹
11. were loaded? 😊 ☹
12. were in the black? 😊 ☹
13. were in the red? 😊 ☹
14. were on the dole? 😊 ☹
15. had money to burn? 😊 ☹
16. had a lot of dosh? 😊 ☹
17. were strapped for cash? 😊 ☹