If God has allowed me to earn so much money,
it is because he knows I give it all away.
Édith Piaf, French singer

7A Giving it away

1 VOCABULARY cash machines

Complete the instructions.

TIPS FOR USING A CASH MACHINE

1 Find a cash machine in a well-lit area. If the machine is *out of service*, you will have to look for another one.

2 I_____ your card into the machine and choose a language.

3 E_____ your PIN. Make sure no one else can see the number.

4 Select a transaction. If you want to take out money, press 'w_____ cash'.

5 Decide which account you want to use, e.g. c_____ account.

6 Select the amount you want. Press 'c_____' if you make a mistake, and start again.

7 R_____ the cash from the machine.

8 If you want to put money into your account, repeat steps 1 to 3 and press 'make a d_____'.

LIVEWORKSHEETS

2 GRAMMAR phrasal verbs

a Right (✓) or wrong (✗)? Correct the wrong phrases.

1 My girlfriend picked me up from the airport when I came back. ✓

2 Their business was doing badly, so they down closed it.
✗ *they closed it down*

3 I've bought a home cinema system, but I don't know how to set it up.

4 Your music is too loud. Can you turn down it, please?

5 I love chocolate, but I've given it up. I'm trying to lose weight.

6 My uncle is a butcher. He's just opened up a new shop.

7 I'm really busy. Can you call back me later?

8 You won't remember new words unless you write down them.

9 They've had a baby girl and they've named her after her grandmother.

10 I've bought a new picture. Can you help me put up it?

b Rewrite the highlighted phrases with a pronoun. Change the word order if necessary.

1 Please can you take out the rubbish?
take it out?

2 Do you mind if I switch on the lights?
_____?

3 I don't get on with my boyfriend's mother.
_____.

4 He's going out with my friend's sister.
_____.

LIVEWORKSHEETS

5 I would send back that soup if I were you.

_____.

6 I've been looking after my friend's children.

_____.

7 Can you ask for the bill?

_____?

8 Why don't you try on those shorts?

_____?

9 John is going to move in with his girlfriend next month.

_____.

10 I'm going to throw away all my old magazines.

_____.

3 PRONUNCIATION linking

a iChecker Listen and complete the sentences.

1 If you want to watch the TV, _____ _____ _____.

2 If you like Anna, _____ _____ _____.

3 If you can't remember her name, _____ _____ _____.

4 If the children are still asleep, _____ _____ _____.

5 If you don't know the answer, _____ _____ _____.

6 If Jack comes, _____ _____ _____.

LIVEWORKSHEETS

4 READING

a Read the article once. Have you or has anyone you know ever been a victim of one of these scams?

b Read the article again and complete it with the missing sentences. There is one extra sentence that you do not need to use.

A When you approach an ATM, take the time to look around for anything unusual near the machine.

B Every time you go to take out money, you should be aware of the people around you.

C Try and use the same few cash machines whenever you want to withdraw cash.

D Check for any scratches, glue, tape, or other signs that someone has altered something.

E If your card doesn't come out of the machine, you should call your bank immediately to cancel it.

LIVEWORKSHEETS

DON'T GET CAUGHT BY A CASH MACHINE SCAM

Every year millions of pounds are stolen at UK cash machines.
Here are four scams you need to look out for when you withdraw cash at an ATM.

1 SKIMMER ATTACHMENTS



These are devices that record your card details. They are usually attached over the slot where you enter your card. The fraudsters paint the skimmer the same colour as the cash machine, so that they are difficult to see. The first thing you should do when you approach a cash machine is to check that there is nothing unusual about the card slot. [1] ____ If you think you've spotted a skimming device, use your mobile phone to inform the police or ATM operator immediately. Warning other people in the queue is helpful as well.

2 HIDDEN CAMERAS



Fraudsters sometimes hide cameras near cash machines to capture your card details, and most importantly, your PIN. They are usually in places where you would not normally see them, such as in panels above the keyboard or in stands holding fake bank leaflets to the side of the machine. [2] ____ Don't be afraid to remove anything you think might conceal a hidden camera. If you have any doubts or concerns then report them to your bank immediately and move on to use another machine.

LIVEWORKSHEETS

3 CARD TRAPS



Card traps work by jamming your debit card in the machine, so that you cannot take it out again. While you're in the bank reporting what has happened, someone will come and remove the trap together with your card. The trap can be something as simple as a piece of X-ray film covered in glue and inserted into the card slot. Peak times for card trap fraudsters are Friday evenings when lots of people are withdrawing cash and when banks will be closed for a few days. [3] ____

4 SUSPICIOUS BYSTANDERS



This method of stealing your money is not as sophisticated as the ones above, but it is still fairly common. It involves a person who distracts you while you are using the cash machine, so that they can snatch your card or cash without you realizing. Common techniques are dropping something at your feet or bumping into you in a seemingly innocent way. [4] ____ If you see anybody hanging around, you need to be extra careful. Either that, or go and look for another machine.

LIVEWORKSHEETS

c Match the highlighted words and phrases in the text to the definitions below.

1 cover something so that it's not visible _____
2 a long narrow opening, into which you can put something _____
3 saw or noticed _____
4 making something unable to move or work _____
5 walking into somebody by accident _____
6 the busiest periods _____
7 successfully take control of something that other people are also trying to control _____
8 take something very quickly _____
9 people who cheat somebody in order to get money illegally _____

5 VOCABULARY phrasal verbs



a Rewrite the phrases in **bold** using the correct form of a phrasal verb from the list.

break down come round come up with give up
keep on make up take on turn up

LIVEWORKSHEETS

1 Our car **stopped working** as we were driving to the beach. *broke down*

2 She **invented** an excuse so that she wouldn't have to go to the party. _____

3 They know they're going to lose, so they've **stopped trying**. _____

4 Would you like to **visit us** for lunch on Saturday? _____

5 My company **is employing** ten new members of staff. _____

6 He thinks he's **thought of** a solution to the problem. _____

7 She **continued running** although she was in pain. _____

8 My boyfriend **always appears** an hour after he says he's going to. _____

b Complete the dialogues with a phrasal verb containing the particle *away* or *back* and a verb from the list.

be	call	get	give (x2)	pay	put	run

1 A Can you lend me €50?
B It depends. When can you *pay* me *back*?

2 A Is your girlfriend at home?
B No, she _____ _____ until Sunday night.

3 A Where's my new shirt?
B I _____ it _____ in your cupboard.

4 A What shall we do with these old books?
B Why don't we _____ them _____ to a charity shop?

LIVEWORKSHEETS

5 A How long will your car be in the garage?
B I'll _____ it _____ on Friday.

6 A Can I speak to Grace, please?
B Sorry, she isn't in. Can you _____ _____ later?

7 A Can I borrow your keys?
B Yes, but don't forget to _____ them _____.

8 A What would you do if a big dog came towards you?
B I'd _____ _____. I'm really scared of dogs.

6 LISTENING

a iChecker You are going to listen to a review of a television programme. Answer the questions.

1 What is the name of the programme?
2 Who is Andrew Felton?
3 What do *The Joshua Project*, *Little Heroes*, and *The Hidden Homeless Ltd* have in common?

b Listen again and correct the mistakes.

1 The series is a **period drama**.

_____

2 Andrew earned his money by **playing football**.

_____

3 Andrew lived in a **three-bedroom house** while he was in Bradford.

_____

LIVEWORKSHEETS

4 *The Joshua Project* is aimed at **old people**.

5 While he was with *Little Heroes*, Andrew delivered some **books** to children.

6 *The Hidden Homeless Ltd* produces its own **food**.

7 During the programme Andrew **laughed** a lot.

8 At the end of the show, Andrew gave **£28,000** to the children's cancer charity.

LIVEWORKSHEETS