

G present perfect and past simple **V** money **P** o and or

1 VOCABULARY money

a Complete the sentences with the correct verb in brackets.

- My sister wastes a lot of money on clothes she never wears. (wastes / saves)
- I can't _____ to buy a flat of my own. (pay / afford)
- You'll have to _____ a lot of money if you want to travel around the world next year. (save / waste)
- We still _____ the bank a lot of money. (owe / earn)
- Kevin _____ about €1,000 a month in his new job. (raises / earns)
- That painting _____ a lot of money. (charges / is worth)
- My uncle is doing a bike ride to _____ money for charity. (afford / raise)
- I don't want to lose these earrings. They _____ a fortune! (cost / owed)
- I'll have to _____ some money from the bank if I want to buy a new car. (borrow / lend)
- Mary _____ £10,000 from her grandfather when he died. (inherited / invested)
- I _____ £5,000 pounds in a company, and I made 5% profit. (inherited / invested)
- The plumber _____ me €100 for mending my shower. (cost / charged)
- Can you _____ me \$200 until I get paid? (borrow / lend)

b Complete the sentences with the correct preposition.

- I'll pay for the meal if you get the drinks.
- They charged us €5 _____ a bottle of water.
- My friends got _____ debt when they bought their new house.
- We've borrowed some money _____ my parents.
- My grandparents always pay _____ cash.
- I don't mind lending money _____ people in my family.
- Andy and Sue spent a lot of money _____ their son's education.
- Can I pay _____ credit card?
- If I lend you some money, when can you pay me _____?
- Phil invested all his money _____ his own company.

c Complete the advertisement with the words from the list.

bills tax contactless payment
budget loan mortgage salary

What's so good about WIN-WIN Bank?

WIN-WIN Bank provides all the traditional banking services while using the latest technology.

What's new

Use our **WIN-WIN** phone app to manage your money and pay your ¹ bills _____. For extra convenience, sign up for ² _____ and you'll never have to carry cash with you again.

What hasn't changed

Need money for a car or a holiday? We'll give you a ³ _____ of up to €10,000 for whatever you want to buy. If you're buying a house, we can give you a ⁴ _____ at one of the lowest interest rates on the market.

Someone to talk to

Finding it hard to get to the end of the month? Our advisors can help you plan a ⁵ _____ to make your money go further. If you're working, they can give you advice on how to manage your ⁶ _____ each month and how much ⁷ _____ you should be paying.

So, if you're looking for a new bank, just remember: **WIN-WIN** has it all!





- d Complete the questions with a phrasal verb from the list.

live off live on pay back take-out

- How often do you use a cash machine? How much money do you usually take out?
- When was the last time you lent money to somebody? How long did it take them to _____ you _____?
- Why do young people sometimes _____ their parents?
- What's the smallest amount of money you think you could _____ for a month? What would you spend it on?

- e Answer the questions in d.

- _____
- _____
- _____
- _____

VOCABULARY FROM READING

- f Complete the compound nouns in the sentences.

- We use olive oil for all our cooking.
- Max fell off his bike during our cycling tr _____, but he didn't hurt himself.
- Becky doesn't use beauty tr _____ that are tested on animals.
- Our electricity b _____ is going to be very high this month – we've had the heating on every day.
- I usually drink tap w _____ with my meals.
- I try to buy environmentally-friendly cleaning pr _____ because they don't pollute the water.

2 PRONUNCIATION o and or

- a Circle the word with a different sound.

 up	1 money nothing <u>sorry</u> worry
 clock	2 cost shopping dollar clothes
 phone	3 owe done note loan

- b 2.1 Listen and check. Then listen again and repeat the words.

- c Look at the pairs of words. Is the pronunciation of or the same (S) or different (D)?

1 afford	organized	<u>S</u>
2 store	worse	<u>D</u>
3 mortgage	fork	_____
4 short	work	_____
5 world	worth	_____
6 order	word	_____

- d 2.2 Listen and check. Then listen again and repeat the words.

3 GRAMMAR present perfect and past simple

- a Circle the correct answer.

- I've never owed / never owed any money to the bank in my life.
- Rachel wants to buy a flat, but she hasn't saved / didn't save enough money yet.
- They've charged / charged us too much for our meal last night.
- Paul hasn't inherited / didn't inherit anything from his grandmother when she died.
- I can't pay you back. I haven't been / didn't go to the cash machine yet.
- I've never used / never used contactless payment, but I'd like to try it.
- How much has your TV cost / did your TV cost?
- I haven't had / didn't have any coins, so I couldn't put any money in the parking meter.
- I love your house – how long have you lived / did you live in it?
- My girlfriend has a really well-paid job. She has earned / earned £45,000 last year.



b Complete the conversations with the correct form of the verbs in brackets.

- 1 A When did your son buy his car? (buy)
B When he _____ his driving test last month. (pass)
- 2 A How much money _____ you _____ from your sister yesterday? (borrow)
B About £100, but I _____ already _____ it all. (spend)
- 3 A _____ you _____ a new flat yet? (find)
B Yes, and the bank _____ just _____ to give me a mortgage. (agree)
- 4 A _____ you ever _____ any money to a friend? (lend)
B Only to my boyfriend when he _____ a new phone. (need)
- 5 A _____ your mother _____ an appointment with the doctor yet? (make)
B Yes, she _____ him yesterday, and she's seeing him tomorrow. (call)

c Re-order the words to write present perfect and past simple questions.

- 1 a you / buy a house
Have you ever bought a house?
b when / you / buy it
When did you buy it?
- 2 a you / find any money on the street

b how much / you / find

- 3 a you / use contactless payment

b where / use it

- 4 a you / pay for a meal for a lot of people

b why / you / pay for it

- 5 a you / stay in an expensive hotel

b who / you / stay there with

- 6 a you / raise money for charity

b how much / you / raise

d Answer the questions in c.

- 1 a _____
b _____
- 2 a _____
b _____
- 3 a _____
b _____
- 4 a _____
b _____
- 5 a _____
b _____
- 6 a _____
b _____