

Lesson **A** Vocabulary and Grammar

A Complete the sentences with the words in the box.

borrowed budget earn expenses lend saved student loan taxes

1. Sandra doesn't have a lot of _____ because she lives with her parents.
2. Alejandro talked to his father about his expenses and together they made a _____.
3. You can apply for a _____ through a bank or a government program.
4. Enrique _____ money from his uncle last year.
5. Often, students who work don't have to pay _____ because their income is low.
6. Can you _____ me \$20? I'll pay you back on Friday.
7. Rafael doesn't _____ much money from his job.
8. Yua _____ almost all of the money she earned from her job last summer.

B Circle the correct verb to complete each sentence.

1. Did you know the library has ebooks you can *borrow* / *lend*?
2. The library *borrow*s / *lend*s ebooks for 14 days.
3. Beatriz has a student loan. She *borrowed* / *lent* \$2,500 from the bank.
4. The bank *borrow*s / *lend*s money to students at a low interest rate.
5. Hayato never needs to *borrow* / *lend* money because he follows a budget carefully.
6. Will your parents *borrow* / *lend* you money for college?
7. Mr. Rainha won't *borrow* / *lend* any more money to his son.
8. The bank *borrowed* / *lent* me some money and I *borrowed* / *lent* some from my parents.

C Match the *if* clause to the main clause.

- | | |
|---|--|
| _____ 1. If you live with your parents, | a. you pay interest. |
| _____ 2. If you borrow money, | b. it's cheaper. |
| _____ 3. If you save money in the bank, | c. make sure you pay it back on time. |
| _____ 4. If the bank lends money to you, | d. tell them to pay you back soon. |
| _____ 5. If you make coffee at home, | e. you have fewer expenses. |
| _____ 6. If someone borrows money from you, | f. you earn interest. |

Lesson B Listening

A 34 Listen and circle T for true or F for false.

1. Plastic is very useful.
2. Everybody knows how much plastic they use every day.
3. Things that are made of plastic last a long, long time.
4. Paint isn't *biodegradable*.
5. Things that are biodegradable hurt the environment.
6. Most plastic is biodegradable.
7. Wood isn't biodegradable.
8. People need to think about the way they use plastic more.

- | | |
|---|---|
| T | F |
| T | F |
| T | F |
| T | F |
| T | F |
| T | F |
| T | F |
| T | F |



▲ Shells are biodegradable. Plastic bottles are not.

B 34 Listen again. Choose the correct answer to complete each sentence.

1. If something is biodegradable, _____.

| | | |
|-----------------------------|----------------------------|-----------------------------|
| a. it breaks down naturally | b. it is made from plastic | c. it hurts the environment |
|-----------------------------|----------------------------|-----------------------------|
2. The sentence, *Every piece of plastic ever made still exists*, means _____.

| | | |
|-------------------------------|--------------------------|-------------------------------|
| a. plastic breaks down easily | b. plastic is recyclable | c. plastic doesn't break down |
|-------------------------------|--------------------------|-------------------------------|
3. _____ is an example of something that is biodegradable.


| | | |
|------------------|----------------|---------------------|
| a. A plastic toy | b. A dead tree | c. A plastic bottle |
|------------------|----------------|---------------------|
4. Things that are man-made are _____.

| | | |
|-----------------------------|------------------|----------------|
| a. good for the environment | b. biodegradable | c. not natural |
|-----------------------------|------------------|----------------|

C Use the phrases to write sentences in the zero conditional.

| | |
|---|---|
| 1. If you want bottled water, | it's not bad for the environment. |
| 2. If something is not natural, | don't use single-use plastic. |
| 3. If people understand that plastic isn't biodegradable, | it's not biodegradable. |
| 4. If something is biodegradable, | maybe they will change the way they use it. |
| 5. If you have to use plastic, | get a reusable water bottle. |
| 6. If you want to reduce plastic waste, | make sure you recycle it. |

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Lesson **C** Vocabulary and Grammar **A** Circle the correct verb to complete each sentence.

1. How much cash do you *carry* / *find* in your wallet?
2. I can *borrow* / *lend* you some money. When can you pay it back?
3. Valeria lives in an expensive apartment. She *saves* / *spends* a lot on rent.
4. Did you ever *make* / *win* the lottery?
5. Someone *lost* / *stole* money from the cash register.
6. Is it a good idea to *carry* / *change* money at the airport?
7. Someone *found* / *lost* \$20 and Esteban *found* / *lost* it.
8. I don't buy lottery tickets because I never *lose* / *win*.
9. Fumiko has a difficult job, but she *changes* / *makes* a lot of money.

B Match the *if* clause to the main clause.

- | | |
|--|---|
| _____ 1. If they borrow money from the bank, | a. you'll never win. |
| _____ 2. If we lend you money, | b. you won't be able to pay your bills. |
| _____ 3. If employees steal from the store, | c. we'll need to change our dollars for yen. |
| _____ 4. If you don't buy lottery tickets, | d. we will fire them. |
| _____ 5. If we travel to Japan, | e. they'll pay interest on the loan. |
| _____ 6. If you spend too much money on clothes, | f. will you spend it wisely? |

C Fill in the verbs in the first conditional sentences.

1. If I (pay) _____ in cash now, I (not get) _____ a credit card bill later.
2. If you (buy) _____ me a coffee today, I (buy) _____ you one tomorrow.
3. If you (take) _____ the bus, it (cost) _____ less than a taxi.
4. If someone (steal) _____ your wallet, you probably (not get) _____ it back.
5. If Ernesto (work) _____ hard, he (earn) _____ a good income.
6. If you (pay) _____ with cash, you (get) _____ 10% off.
7. If she (wins) _____ the money, what (do) _____ she _____ with it?
8. If you (not save) _____ money, you (not be able to) _____ buy a car.

Review

A Complete the sentences with the correct words from the box.

borrow budget earn expenses income lend save student loan

1. Families with children have a lot of _____. They must pay for food, clothes, and education for their children.
2. You should make a _____ to plan how to spend your money.
3. Can you _____ me \$10? I don't have enough money to buy lunch.
4. I want to buy a car. I'm going to _____ some money every month.
5. She'll start to pay back her _____ after she graduates.
6. Jason has a very good _____. He's an actor, and he gets a lot of money from his movies.
7. Most people have to _____ money when they want to buy a house.
8. Mauricio is looking for a part-time job because he needs to _____ some money.

B Fill in the verbs in the first conditional sentences.

1. If I (eat) _____ more vegetables, I (lose) _____ weight.
2. If you (lend) _____ money to Kimberly, you (not get) _____ it back!
3. You (learn) _____ a lot of new words if you (read) _____ English magazines.
4. You (get) _____ stronger if you (work out) _____ at the gym every day.
5. If I (buy) _____ a new cell phone, I (not have) _____ money for my bills.
6. He (not be) _____ able to buy a car if he (not save) _____ money.

C Unscramble the words to make sentences. Remember to use a comma after the *if* clause.

1. she gets / she will save / if / money on rent / a roommate

2. to Berlin / if / they will look / they move / for new jobs

3. the trip / we take / if / will take / three hours / the high-speed train

4. I can't pay cash / my credit card / I'll have to use / if / for the taxi

5. any free time / if / this semester / you won't have / you take five classes

6. at the airport / a good exchange rate / if / we won't get / we change money

7. you use your credit card / you'll get / a better exchange rate / if
