

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.

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

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
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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
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3. _____ is an example of something that is biodegradable.

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

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

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|--|--|
| _____ 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
