2A Spending money

When a man tells you he got rich through hard work, ask him 'Whose?'
Don Marquis, US Writer

G present perfect and past simple **V** money **P** *a* and *an*

1 VOCABULARY money

a Complete the sentences with the correct verb in brackets.

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

b Complete the sentences with the correct preposition.

1 I'll pay *for* the meal if you get the drinks.
2 They charged us €5 _____ a bottle of water.
3 My friends got _____ debt when they bought their new house.
4 We've borrowed some money _____ my parents.
5 My grandparents always pay _____ cash.
6 I don't mind lending money _____ people in my family.
7 Andy and Sue spent a lot of money _____ their son's education.
8 Can I pay _____ credit card?
9 If I lend you some money, when can you pay me _____?
10 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!

LIVEWORKSHEETS

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

live off live on pay back ~~take out~~

1 How often do you use a cash machine? How much money do you usually take out ____?
2 When was the last time you lent money to somebody? How long did it take them to _____ you _____?
3 Why do young people sometimes _____ their parents?
4 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**.

1 _____
2 _____
3 _____
4 _____

VOCABULARY FROM READING

f Complete the compound nouns in the sentences.

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

LIVEWORKSHEETS