# *-ing* forms as subjects, objects etc *Smoking is bad for you*

We often use ***-ing* forms as subjects** – more often than infinitives.

***Smoking** is bad for you.* (More natural than *To smoke is bad for you.*)

We can also use ***-ing* forms as complements** after ***be***.

*My favourite activity is **reading**.*

An ***-ing* form** can have **its own object**.

***Smoking cigarettes** is bad for you.*
*My favourite activity is **reading detective stories**.*

And we can use ***-ing* forms as objects after some verbs**

*I **hate packing**.* *I **like watching** ice-hockey.*

**1 Complete the sentences with *-ing* forms of the verbs in the box.**

| answer | climb | drink | forget | hear | learn | lie | pay | say | ski | type | watch |
|---|---|---|---|---|---|---|---|---|---|---|---|

1 ..... too much alcohol is very bad for you.
2 I don't like ..... bills.
3 He really enjoys ..... his own voice.
4 What's wrong with ..... in bed all day?
5 Her favourite sports are ..... and ..... mountains.
6 ..... languages is hard work.
7 I hate ..... goodbye.
8 ..... is sometimes better than remembering.
9 ..... animals can teach you a lot.
10 'What's your job?' ' ..... the phone and ..... letters.'

**2 Complete the sentence with *-ing* forms. (Write about yourself.)**

My favourite activities are .....

**3 Complete the sentences using the gerund form of the words in the box.**

| do | listen | sit | shop | be | ski | ride |
|---|---|---|---|---|---|---|

1 ..... a horse is difficult the first time you do it – then it gets easier.
2 I really enjoy ..... to music alone in my room.
3 Freddy doesn't like ..... at the front of the class.
4 ..... is great fun but you need to have all the right equipment.
5 My sister can't stand ..... for clothes – she makes me do it for her!
6 We all hate ..... the dishes in our house!
7 ..... the worst student in the class is not funny at all!

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After these verbs, we use the ***-ing* forms of other verbs:**

*avoid* *can't face* *can't help* *can't stand* *deny* *feel like* *imagine* *miss* *postpone* *put off* *risk* *succeed in* *suggest* *think of*

*I **can't face telling** the boss that I'm leaving.* *Do you **feel like going** out tonight?*
*He's a bit strange, but you **can't help liking** him.* ***Imagine being** able to read minds!*
*I **succeeded in annoying** everybody.* (NOT ~~*I succeeded to annoy*~~ ...)
*The doctor **suggested taking** a break from work.* (NOT ... ~~*suggested to take*~~ ...)
*We're **thinking of moving** to Scotland.* (NOT ~~*We're thinking to move*~~ ...)

## 4 Complete the sentences with verbs from the box. Use *-ing* forms.

| ask | be | cook | go to sleep | listen to | lose | make | pass | plan |
|---|---|---|---|---|---|---|---|---|
| see | spend | study | wake up | work | | | | |

1 I don't feel like ..... this evening. Let's get a takeaway.
2 I just can't help ..... in lectures.
3 Imagine ..... married to her!
4 I'll miss ..... with you when I change my job.
5 Don't put off ..... the doctor. It could be something serious.
6 My brother succeeded in ..... his driving test at the eighth attempt.
7 Try to avoid ..... the whole house when you come in tonight, can you?
8 If you put your money in John's business, you'll risk ..... everything.
9 Stay off the motorway and you'll avoid ..... hours stuck in traffic.
10 Can you talk to Patrick? I just can't face ..... his problems again.
11 I asked Peter for some advice, and he suggested ..... you.
12 I'm thinking of ..... Japanese.
13 All three men denied ..... to rob the bank.
14 We'll postpone ..... a decision until we know what Margaret thinks.

## 5 Complete the sentences using gerunds.

..... is something I really love
..... is something I really hate.
I can't stand .....
I'm looking forward to .....
I love .....
I don't like .....

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## 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. (cost / save)
4 Kevin _____ about €1,000 a month in his new job. (wins / earns)
5 That painting _____ a lot of money. (charges / is worth)
6 My uncle is doing a bike ride to _____ money for charity. (raise / save)
7 We still _____ the bank a lot of money. (owe / earn)
8 Mary _____ £5,000 from her grandfather when he died. (inherited / invested)
9 The plumber _____ me €100 for mending my shower. (cost / charged)
10 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 They 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 _____ family.
7 They spent a lot of money _____ their son's education.
8 Can I pay _____ credit card?
9 If I lend you the money, when can you pay me _____?
10 Phil invested all his money _____ his own company.

**c** Complete the advertisement with the words in the box.

bank account bills cash machine loan mortgage note salary tax




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**CASH Internet Banking plc**

### OUR ACCOUNT SERVICES

Open a [1] *bank account* with us and we'll give you a free gift – you'll get a tablet computer if you earn over €3,000 a month. Consult our online service 24/7 and use your card in the [2] _____ of any bank to take out as much or as little money as you want – coins aren't available, but you can take out a €5-[3] _____ if you wish. Does your company pay your [4] _____ directly into the bank? Then we won't charge you anything for your card. We'll even pay all your [5] _____ for you, free of charge.

### OUR FINANCING SERVICES

Do you need to borrow money for a car, a holiday, or a new laptop? We'll give you a [6] _____ of up to €10,000 for whatever you want to buy.

And how about a new house? We can give you a [7] _____ at one of the lowest interest rates on the market.

### OUR EXTRA SERVICES

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Come to CASH Internet for the best accounts, the best services, and the best savings.

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