2A Spend or save?

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

1 VOCABULARY money

a Complete the sentences with the correct verbs in brackets.

1 My cousin wastes a lot of money on clothes he never wears. (wastes / saves)
2 I can't _____ to buy a flat of my own. (raise / 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 Hugo _____ about €1,000 a month in his new job. (transfers / 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 Maria _____ £10,000 from her grandfather when he died. (inherited / invested)
11 I _____ £5,000 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)
14 I need to _____ some money to my sister for the concert ticket she bought for me. (charge / transfer)

b Complete the sentences with the correct prepositions.

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 _____ my friends.
7 Anya spends a lot of money _____ transport.
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.

d Complete the questions with the phrasal verbs 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?

c Complete the advertisement with the words from the list.

~~account~~ bills budget contactless payment donation insurance loan mortgage tax

What's so good about WIN-WIN Bank?

WIN-WIN Bank provides all the banking services you get with a traditional [1] account while using the latest technology.

What's new?

Use our **WIN-WIN** phone app to manage your money and pay your [2] _____. For extra convenience, sign up for [3] _____ and you'll never have to carry cash with you again.

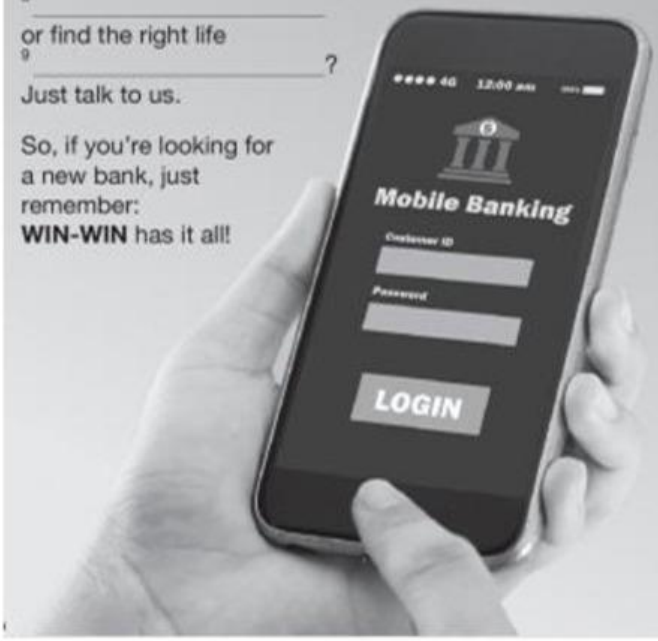
What hasn't changed?

Need money for a car or a holiday? We'll give you a [4] _____ of up to €10,000 for whatever you want to buy. If you're buying a house, we can give you a [5] _____ 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 [6] _____ to make your money go further. If you're working, they can give you advice on how much [7] _____ you should be paying on your salary. Want to make a generous charity [8] _____ or find the right life [9] _____?
Just talk to us.

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



LIVEWORKSHEETS