4 Listening

a Listen to six people answering the question “Are you a spender or a saver?” How many are savers?
1.40

b Listen again and n1atch speakers 1- 6 with A- F. Who ... ?

- [ ] always has money in the bank
- [ ] often ends up with no money
- [ ] thinks he / she is careful with money, but not mean
- [ ] enjoys spending money on his / her hobby
- [ ] can save money if he / she needs to
- [ ] prefers to live now than worry about the future

5 Grammar: present perfect and past simple

a Read the conversation. What are they arguing about?



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David I 1) **haven't seen** (see) those shoes before. Are they new?

Kate Yes. I 2) _____(just buy) them. Do you like them?

David They're OK. How much 3)_____they_____ (cost)?

Kate Oh, not much. They 4) _____ (be) a bargain. Under £100.

David You mean £99.99. That isn't cheap for a pair of shoes. Anyway, we can't afford to buy new clothes at the moment.

Kate Why not?

David 5) _____ you _____ (see) this?

Kate No. What is it?

David The phone bill. It 6)_____ (arrive) this morning. And we 7)_____ (not pay) the electricity bill yet.

Kate Well, what about the iPad you 8)_____ (buy) last week?

David What about it?

Kate You 9) _____ (not need) a new one. The old one 10) _____ (work) perfectly well.

David But I 11) _____ (need) the new model.

Kate Well, I 12) _____ (need) some new shoes.

b Read the conversation again and put the verbs in the present perfect or the past simple.

c Listen and check. 1.41

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d Answer the questions.

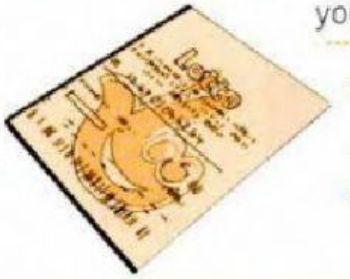
HAVE YOU EVER...?



- bought or sold something on eBay or a similar site
- lost a credit card or your wallet
- saved for something for a long time

What?

- wasted money on something you've never used



- won any money (e.g. in a lottery)
- lent money to someone who didn't pay you back

When?

- bought something online and then discovered that it was a scam
- been charged too much in a restaurant



How much?

What happened?

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6 Reading & Speaking

a Give as much information as you can.

1 Think of two people you know personally or have heard of who are very rich. Did they ... ?

a earn their money (how?)

b inherit their money (who from?)

c win it (how?)

2 If they earned their money, was it because ... ?

a they were very lucky

b they worked very hard

c they had a special talent

b Now read an article **"A millionaire with a secret"**. How did he become so rich? Why is his success surprising? How did he make his daughter proud of him?

c Now read the article again and number the events in the order in which they happened.

- [ ] He became a millionaire again.
- [ ] He learnt to read and write.
- [ ] He lost all his money.
- [ ] He sold old clothes in the market.
- [ ] He opened a department store.
- [ ] He won an important prize.
- [ ] He opened a small clothes shop.
- [ ] He became a millionaire.
- [ ] He sold clothes in the market again.
- [ ] He wrote his autobiography.
- [ ] His shop was on the front page of a newspaper.

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d What do you think you can learn from Jeff's story?

e Look at the highlighted words and phrases related to money and business. With a partner, try to work out the meaning from the context.

f Complete the questions with one of the highlighted words and phrases. Then ask and answer the questions with a partner.

1 When was the last **recession** in your country? How long did it last (has it lasted)?

2 Do you know anybody who works as a …… .What does he (she) sell? Does he (she) enjoy his (her) job?

3 If you were completely …… , who would you ask to lend you some money?

4 Have you ever bought something the first day it ……? What?

5 Do you know anybody who has …… on their own? Is it successful?

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