

#### 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 match speakers 1- 6 with A- F. Who ... ?

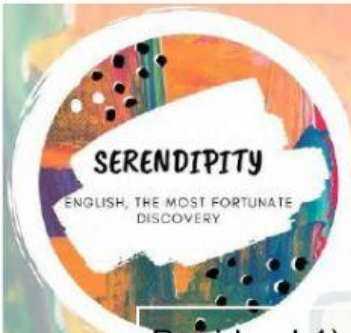
- ☐ always has money in the bank
- ☐ often ends up with no money
- ☐ thinks he / she is careful with money, but not mean
- ☐ enjoys spending money on his / her hobby
- ☐ can save money if he / she needs to
- ☐ prefers to live now than worry about the future

#### 5 Grammar: present perfect and past simple

a Read the conversation. What are they arguing about?







- 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

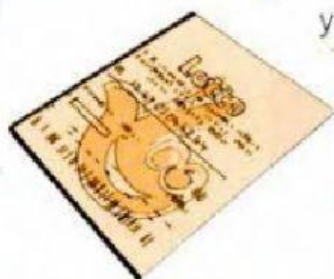
Answer the questions.

## 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
- bought something online and then discovered that it was a scam

When?

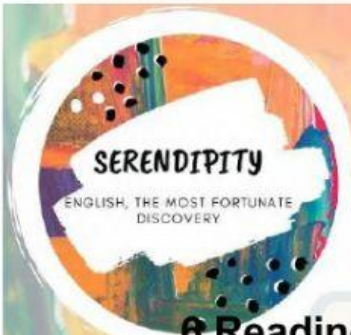
- been charged too much in a restaurant



How  
much?

What  
happened?





## 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

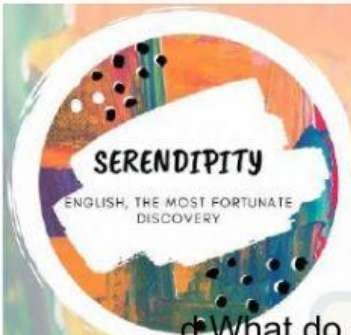
b they worked very hard

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.



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?