

## 1. Money – the basics



### A. Put the correct word in each space.

account	•	back	•	banknotes	•	borrowed
change	•	coin	•	currency	•	earn
lent	•	note	•	salary	•	spend
sum	•	wages	•	waste	•	win

1. In the USA, "quarters" (25 cents) and "dimes" (10 cents) are types of \_\_\_\_\_.
2. In the United Kingdom, "a tenner" means a ten pound \_\_\_\_\_.
3. The US dollar, the Yen and the Euro are types of \_\_\_\_\_.
4. Hundred dollar bills and twenty pound notes are \_\_\_\_\_.
5. 2,000,000 Swiss francs is a large \_\_\_\_\_ of money.
6. I need to \_\_\_\_\_ some Euros into Australian dollars.
7. My friend \_\_\_\_\_ a hundred pounds from me.
8. I \_\_\_\_\_ a hundred pounds to my friend. When she can, she'll pay me \_\_\_\_\_.
9. I buy a lottery ticket every week, but I never \_\_\_\_\_ anything.
10. Most dentists \_\_\_\_\_ at least £30,000 a year.
11. \_\_\_\_\_ are paid to employees weekly. \_\_\_\_\_ are paid to employees monthly.
12. In business, you have to \_\_\_\_\_ money to make money.
13. A: Do you have a bank \_\_\_\_\_?  
B: Yes. I bank with the Bank of Scotland.
14. In my opinion, eating in expensive restaurants is a \_\_\_\_\_ of money.

### B. Match the words on the left with the words on the right.

1. a small	a. a profit
2. an income	b. amount of money
3. donate	c. cash
4. high	d. cost of living
5. make	e. credit card
6. pay by	f. losers
7. pay in	g. money to charity
8. winners and	h. of £25,000 a year

**C. Choose the correct word.**

1. Spain now uses the euro. Pesetas are no longer \_\_\_\_\_.  
 a. good money      b. legal money      c. legal tender

2. I bought a TV which doesn't work. I'll take it back to the shop to get \_\_\_\_\_.  
 a. my money returned      b. a refund      c. a repayment

3. In a shop, to get a refund, you usually have to show the \_\_\_\_\_.  
 a. receipt      b. recipe      c. payment ticket

4. I'm paying for my new car in 36 monthly \_\_\_\_\_.  
 a. instalments      b. pieces      c. parts

5. I earn a lot of money, but I have a lot of \_\_\_\_\_.  
 a. payouts      b. expenses      c. paying

6. Famous paintings are usually sold by \_\_\_\_\_.  
 a. bid      b. highest price      c. auction

7. In an auction, the item is sold to the person who makes the highest \_\_\_\_\_.  
 a. bid      b. price      c. offer

8. In Japan, the US dollar is \_\_\_\_\_.  
 a. foreign money      b. strange money      c. a foreign currency

9. In Britain, it's not usual to discuss your personal \_\_\_\_\_.  
 a. money      b. finances      c. money arrangements

10. You can \_\_\_\_\_ a house and \_\_\_\_\_ a car.  
 a. hire / rent      b. hire / hire      c. rent / rent or hire

11. Here's the fifty dollars I \_\_\_\_\_.  
 a. owe you      b. pay you back      c. must return

12. The best things in life are \_\_\_\_\_.  
 a. free      b. not for sale      c. not bought and sold

**D. Find the opposites of these words in the grid.**

1. spender / \_\_\_\_\_

2. borrower / \_\_\_\_\_

3. winnings / \_\_\_\_\_

4. losses / \_\_\_\_\_

5. high prices / \_\_\_\_\_ prices

6. sellers / \_\_\_\_\_

A	R	P	P	U	F	O	L	O	E
S	A	V	E	R	E	U	O	N	N
S	H	A	C	B	D	Y	S	F	M
T	G	S	R	L	G	C	S	L	B
R	D	E	V	E	Q	X	E	E	U
L	O	W	Q	N	V	T	S	T	Y
H	X	Z	W	D	E	I	S	K	E
N	J	O	J	E	D	W	L	I	R
K	E	E	P	R	O	F	I	T	S
I	A	Y	A	C	I	B	Z	U	O

## 2. Banks – the basics

### A. Choose the correct words.

#### ⦿ Grimleys Bank

### Open an account today!

Open an account with Grimleys Bank, and start benefiting from our great <sup>1</sup> rates / levels of interest and <sup>2</sup> small / low charges. With over 3,000 <sup>3</sup> branches / outlets, you'll never be far from us, and unlike many other <sup>4</sup> high street / town centre banks, we're open all day on Saturdays.

Grimleys customers can <sup>5</sup> take money / make withdrawals from more than a million <sup>6</sup> cash dispensers / money machines worldwide, and of course you'll receive a <sup>7</sup> cheque book / book of cheques and a <sup>8</sup> paying card / debit card within a few days of opening your account.



Computer-users may be interested in our e-account - all the benefits of a regular Grimley's <sup>9</sup> current / day-to-day account, with the added convenience of being able to view your <sup>10</sup> lists / statements and <sup>11</sup> make / do payments online.

Whether you're opening your first current account, <sup>12</sup> switching / changing from another bank or simply want to take advantage of our <sup>13</sup> range / variety of savings accounts, you'll be glad you chose Grimleys – the bank that always <sup>14</sup> makes / puts the customer first.

### B. Match the method of payment with the definition.

1. Credit card	a. A piece of paper which transfers money from your account to somebody else's account.
2. Debit card	b. Similar to a credit card, but usually operated by a chain of shops or other retailer.
3. Charge card	c. The money is deducted from your bank account almost immediately.
4. Cheque	d. These can be exchanged for foreign currency, or in some cases used instead of cash.
5. Traveller's cheque	e. You owe the card provider money. You can pay it back in one instalment, or over a longer period if you wish.
6. Charge account	f. You owe the retailer money.