

# 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.  |