A. Read the sentences and underline the money-related phrasal verbs.

1. Marisa uses several different credit cards. She's running up a lot of debt.
2. The salesman sold me an old laptop. He said it was a great deal, but I think he ripped me off.
3. We shopped around for a month before buying a car to get the best deal.
4. I don't want to fork out on health insurance. I'm young and healthy.
5. I need to cut back on my spending. I spent way too much money last month.
6. Gregory's saving up for an apartment. He really wants to move out of his parents' house.
7. If everyone chips in, we will be able to buy Amiko a really nice present.
8. Could you lend me some money? I promise I'll pay you back next week.
9. Erik says he's good with his money, but he's just splashed out on a new sports car.
10. In order to get a mortgage from the bank, you have to put down at least 5%.

B. Match the phrasal verbs from Exercise A with their definitions. Write the phrasal verbs in their base form.

1. To ....: to create a lot of debt.
2. To ....: to spend less money generally.
3. To ....: to cheat someone by charging them too much.
4. To ....: to contribute some money with other people.
5. To ....: to pay a deposit.
6. To ....: to compare prices and quality in different shops before buying.
7. To ....: to return borrowed money.
8. To ....: to put money aside in order to buy something you want.
9. To ....: to spend a lot of money on something, usually unwillingly.
10. To ....: to spend a lot of money on something.

C. Which phrasal verbs could you use to talk about the following topics:

1. Buying things: ....
2. Saving money: ....
3. Reluctant payments: ....
4. Loans: ....

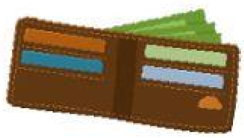
D. Complete the sentences with money-related phrasal verbs in their correct form.

1. My wife and I are .... money to do renovations our the house. We are .... for the best quotes. Hopefully, we can find a good deal.
2. I lent some money to my brother last year because he needed to buy a few books for school. He still hasn't .... me ....
3. Our energy bill has been high these past few months. We can't keep .... this much money or we'll go broke!
4. I know I can't afford to .... on expensive clothes, but I really love them.
5. I don't have enough money for dad's birthday present, so I asked my sister to .... She is going to pay half.
6. The estate agent really .... us .... We found out the house we bought was overpriced, and now we have a huge mortgage to ....
7. Cars can be expensive, but you don't have to pay the whole amount immediately. You can .... a certain percentage and then pay each month.
8. Credit cards aren't always a bad thing to have as long as you make your payments on time and avoid .... a lot of debt.

E. Now, discuss the following money conversation questions with a partner.

1. When was the last time you splashed out on something expensive? What did you buy?
2. How much did you fork out on bills last month?

3. Have you ever felt like someone ripped you off? What happened?
4. Do you find it hard to save up money? Are you saving up for anything at the moment?
5. Have you ever lent someone money and they haven't paid you back?
6. Do you usually pay for a large purchase in full, or put down a deposit and pay it off slowly?
7. When was the last time you chipped in money to buy or pay for something?
8. What things do you normally shop around for?
9. What are some ways to avoid running up debts?



10. Are you trying to cut back on any expenses at the moment?