

Empower B1 U3B

1 VOCABULARY Money

Complete the text with the words in the box.

into afford lend spend bank account
up for borrow back loan

I'm saving ¹ up for a car at the moment. I pay £200 ² into my ³ bank account each month. I can't ⁴ afford to buy a new car, so it will have to be second-hand – probably three or four years old. My parents have offered to ⁵ lend me some money but I don't want to ⁶ borrow any money from them. They've just bought a very old house in the country and they need to ⁷ spend a lot of money on repairs. So I'm going to ask the bank for a ⁸ loan of £5,000. I think I can pay it ⁹ back in two years.

2 GRAMMAR Present perfect with just, already and yet

Underline the correct adverbs to complete the sentences.

- 1 I've *just* / already / *yet* spent £100 this weekend, so I'm afraid I can't afford to go to a restaurant for dinner.
- 2 It's Mum's birthday tomorrow – have you bought her a present *already* / *just* / *yet*?
- 3 Look, I've *just* / *already* / *yet* bought a new mobile phone. It's brilliant, isn't it?
- 4 He's *yet* / *just* / *already* saved up £3,000 because he wants to travel round the world next summer.
- 5 A Why does she look so upset?
B Because she's *already* / *just* / *yet* lost her wallet.
- 6 No, I can't lend you any more money. You've *already* / *just* / *yet* borrowed £100 from me.
- 7 Oh, no! We can't play tennis now because it's *already* / *yet* / *just* started raining.
- 8 She hasn't opened a new bank account *already* / *yet* / *just*.