

c Read the article again. Mark the sentences **T** (true) or **F** (false).

- 1 Michelle could use public transport during her 'no-spend year'.
- 2 She was often hungry because she couldn't afford to buy food.
- 3 At her friend's wedding, she slept in a tent.
- 4 She never had ready-made food or takeaways.
- 5 She didn't lose any weight during the year.
- 6 Nowadays, she spends less than she used to.
- 7 She thinks that when we buy something, we should ask ourselves why.

**scam** /skæm/ *n.* a dishonest and illegal way of making money by tricking people, e.g. selling a product online that doesn't exist

Have you heard recently of any scams? If so, what was it?

Unit 10: Money

**Subject:** Business opportunity

Dear Friend,

I know this message will be a surprise. I am Naomi Cooper and I work at the International Bank in Lagos, Nigeria. My parents **have died** last month and left 4.6 million US dollars in **there** account. I would like to transfer this money out of Nigeria and **I am needing** your help.


**I can to transfer** all the money to you in the UK, and you can then keep 20% of the money for yourself (920,000 US **dolars**) and transfer the rest to an **acount** in Switzerland. It will be very quick and easy. I would be very grateful if you can do this for me – it's my parents' money and I want to keep **him** safe for my family.

Please reply to this email as fast as you can – **I want organize** everything in the next two days.

Thank you in advance for **you** help.

Naomi Cooper

**How would you react to an email like this? Is it common in Ukraine to get such kind of letters?**

- d  **2.12** Listen to a radio programme about scams. How much money did Heather, Carl, and Paul each lose? What's the most important advice the programme gives?
- e Listen again. Complete the gaps in the summary of each scam with one or two words.

Heather got an <sup>1</sup> \_\_\_\_\_ from a friend who was in Berlin. He said he'd lost his <sup>2</sup> \_\_\_\_\_ and needed money to get home. He asked her to send him her <sup>3</sup> \_\_\_\_\_ details.

Carl got an email which said he'd won a lot of <sup>4</sup> \_\_\_\_\_ in the Spanish lottery. He <sup>5</sup> \_\_\_\_\_ it because he had been on holiday in Spain. They told him to send his <sup>6</sup> \_\_\_\_\_ details so they could send him the money.

Paul got a <sup>7</sup> \_\_\_\_\_ from a woman who said she was from his <sup>8</sup> \_\_\_\_\_. She said there was a problem with his <sup>9</sup> \_\_\_\_\_. She told him to transfer his money into a <sup>10</sup> \_\_\_\_\_.

- f Have you, or has anybody you know, ever been the victim of a scam? Explain what happened.