

Topic vocabulary: Quantity

A Choose the correct word.

- 1 Thankfully, she only suffered injuries in the accident.
A minor C minute
B meagre D tiny
- 2 A half, written as a/an, looks like this: 1/2.
A fraction C ratio
B rate D equation
- 3 In a few hundred years' time, oil will not be nearly so here on Earth.
A abundant C considerable
B ample D immense
- 4 is measured in cm^3 or m^3 .
A Mass C Volume
B Extent D Magnitude
- 5 Don't wash that sweater in really hot water or it'll
A diminish C reduce
B shrink D decrease
- 6 Maps on paper can only show the world in two
A areas C dimensions
B masses D proportions
- 7 Why are all your clothes in a on the floor?
A bulk C heap
B batch D sum
- 8 Sending out e-mails that people haven't asked for to addresses is often known as 'spamming'.
A sufficient C countless
B widespread D multiple

B Each of the words in bold is in the wrong sentence. Write the correct words on the lines.

- 1 The **uneven** age of everyone in this class is 16.5.
- 2 It's impossible to **expand** how much destruction the hurricane has caused.
- 3 There was a severe shortage of food in the Second World War so many governments had to **force** it.
- 4 Balloons **ration** when you blow into them.
- 5 There isn't a/an **equidistant** number of numbers because you can always add one more onto the biggest number you can think of.
- 6 Russia is an absolutely **finite** country – it can take two weeks to travel from one side to the other by train.
- 7 Any point on a circle is **vast** from the centre.
- 8 There's a huge **quantify** between what the rich and the poorest members of society **earn**.
- 9 The **imbalance** that makes things drop to the ground is called gravity.
- 10 The walls of the old cottage were rough and **average** in height.
- 11 The density of an object is calculated by dividing its **intensity** by its volume.
- 12 The storm hit the coast with such **mass** that many buildings in the region were destroyed.

Topic vocabulary: Money

C Circle the correct word or phrase.

- 1 The judge awarded us 1,000 euros **damage / damages** when the builder admitted he hadn't followed safety standards.
- 2 The hotel was so bad I'm thinking of asking for **compensation / debit** from the travel agency.
- 3 Many companies **withdraw / deduct** tax from your salary before you get paid.
- 4 Hello. I'd like to **withdraw / deduct** 500 euros from my account, please.
- 5 You can pay in 12 monthly instalments, but you'll have to make an initial **lump sum / down payment** of £25.
- 6 If you win, you can choose to receive it all in one go as a **lump sum / down payment** or you can have a certain amount per year for life.

- 7 I'll **finance** / **deposit** the money in your bank account in the morning.
- 8 I'm thinking of **speculating** / **depositing** on the stock exchange. Do you think it's risky?
- 9 Why don't you arrange to pay your bills by direct **debt** / **debit**? That way, they're automatically paid from your account.
- 10 Where is the company planning to get the **sum** / **finance** for this project from?

D Write a word from the box in the correct form in each gap.

benefit • debt • dividend • insurance • interest • investment • mortgage • overdraft • pension • share

Money management – an introduction

- Different bank accounts pay different amounts of (1) It makes sense to shop around before you open an account.
- If your salary doesn't always get you to the end of the month, you'll have to arrange a/an (2) with your bank, so it's worth being on good terms with your bank manager.
- If you're planning to buy a house, you'll probably need to get a/an (3) Once again, shop around to get the best deal.
- If you're thinking about taking out life (4), make sure you talk to an independent financial advisor. They'll give you unbiased advice.
- Make sure you know what (5) you're entitled to. If you're on a low income and have a family, you may be surprised how much you'll receive from the state each month.
- Even if you're only in your early twenties, it pays to plan for the future. If you can, start paying into a/an (6) scheme now to ensure you have a comfortable retirement.
- It goes without saying that you should try to avoid getting into too much (7) Only buy things on credit if you're sure you can afford to pay the monthly instalments.
- If you do manage to start saving a little each month, you might want to think about buying some (8) Their value can go down of course, but they can be a good (9) particularly in the mid- to long-term. Many companies pay an annual (10) to shareholders – this can be a welcome source of extra income if the company's doing well.

Phrasal verbs

E Write one word in each gap.

Dealing with debt

If your debts are mounting (1) and your financial problems are weighing you (2) , the first thing to do is to stay calm. Sizing (3) your financial situation – however painful – is far better than just ignoring it. The next thing to do is to make a financial plan.

At the top, write down your total monthly income. Then make a list of all your monthly outgoings. Break these outgoings (4) into essentials (such as electricity bills and food) and luxuries (such as nights out). Cross the luxuries off – there's no more of them for the time being – and take your essential outgoings (5) from your income. The amount that's remaining is the amount you can afford to pay (6) to your creditors each month. Most credit card companies are willing to accept payment in instalments as they know that if you – and they – just let the debt build (7) indefinitely it will never be paid off. If your essential expenses add up (8) more than your income, then your situation is more serious and you'll have to consider drastic action either to increase your income or reduce the amount of money you have to pay (9) each month on essentials.