

### ● Money and shopping

#### Topic vocabulary in contrast

see page 195 for definitions

|                       |                  |                   |
|-----------------------|------------------|-------------------|
| economic / economical | discount / offer | till / checkout   |
| receipt / bill        | price / cost     | products / goods  |
| make / brand          | change / cash    | refund / exchange |
| bargain / sale        | wealth / fortune | fake / plastic    |

#### Phrasal verbs

|   |  |
|---|--|
| bank on depend on sth happening                     | give away give free of charge; reveal sth you are trying to hide   |
| come across find sth or meet sb by chance           | live on use as a source of money                                   |
| come by get sth, especially sth that is hard to get | look round examine (a place)                                       |
| come into inherit                                   | make out write all the necessary information on a cheque, etc      |
| do without live without (sth you can't afford)      | make up for provide sth good, so that sth bad seems less important |
| get by manage to survive (financially)              | put by save an amount of money for the future                      |
| get through use all of; finish                      | save up (for) save money little by little (for a specific purpose) |

#### Phrases and collocations

|          |  |
|----------|--|
| amount   | an amount of sth; in large/small/etc amounts; amount to  |
| charge   | charge sb (an amount of money); pay a charge; take charge (of sth/doing); in charge (of sth/doing) |
| debt     | in debt (to sb); get in/into debt; clear a debt; owe sb a debt of gratitude                        |
| demand   | in demand; on demand; a demand for sth   |
| enough   | have enough (of sth); have enough sth (to do); enough is enough                                    |
| expense  | at sb's/your own expense; go to the expense of; business expense; expense account                  |
| fortune  | make/earn/win/spend a fortune; cost (you) a fortune; make your fortune                             |
| increase | an increase in sth (of a certain amount); a wage/price increase                                    |
| least    | at least; at the very least; last but not least; to say the least                                  |
| money    | make/earn/win/save/have money; spend money (on sth/doing); short of money; do sth for the money    |
| notice   | notice sb doing/do; take notice of sth; at short notice; give sb notice of                         |
| profit   | make a profit (from sth)   |
| save     | save money/time; save sth for later  |
| shopping | do the shopping; go shopping; shopping centre; window shopping                                     |

#### Word patterns

|  |   |
|--|---|
| afford to do                                     | forget to do; forget doing; forget about sth/doing; forget if/whether |
| argue with sb; argue about sth/doing; argue that | lend sth to sb; lend sb sth   |
| beg sb (for sth); beg sb to do                   | pay sb (for sth/doing); pay sth (to sb)                               |
| belong to sb/sth                                 | profit from sth/doing   |
| borrow sth (from sb)                             | save sb from sth/doing; save sth (for sth/sb)                         |
| charge sb (for sth/doing)                        | spend sth (on sth/sb/doing)   |
| demand sth (from sb); demand that                |   |

#### Word formation

|  |                                     |   |
|--|-------------------------------------|---|
| accept acceptance, accepting, (un)acceptable, (un)acceptably | expense (in)expensive(ly), expenses | poor poorly, poverty  |
| assist assistance, assistant                                 | finance financial(ly), finances     | real unreal, really, realise, realisation, reality, realistic(ally) |
| day daily, everyday  | invest investment, investor         | value (in)valuable, (in)valuably, valueless, valuation              |
| economy economic, (un)economical(ly), economics, economist   | luxury luxuries, luxurious(ly)      | wealth wealthy  |
| end endless(ly), ending, unending                            | pay paid, payment, payable          |   |

## Topic vocabulary in contrast

## A Circle the correct word.

- 1 My grandfather made a **wealth** / **fortune** by investing at the right time.
- 2 I think you'll find that the Microcar is really very **economic** / **economical** to drive.
- 3 I'm afraid we can only accept the return of the item if you still have the **receipt** / **bill**.
- 4 If you show this coupon at the **checkout** / **discount**, you'll receive a free gift.
- 5 I'm not keen on Justin Timberlake so I'll try to **refund** / **exchange** this CD for one by Blue.
- 6 The assistant called the manager when the note I gave her turned out to be **plastic** / **fake**.
- 7 This unbeatable special **offer** / **bill** is only available until the end of the week, so hurry!
- 8 Excuse me, but I don't suppose you have **make** / **change** for a fifty, do you?
- 9 I went back to the shop a week later, and the **price** / **cash** had gone up by 50%!

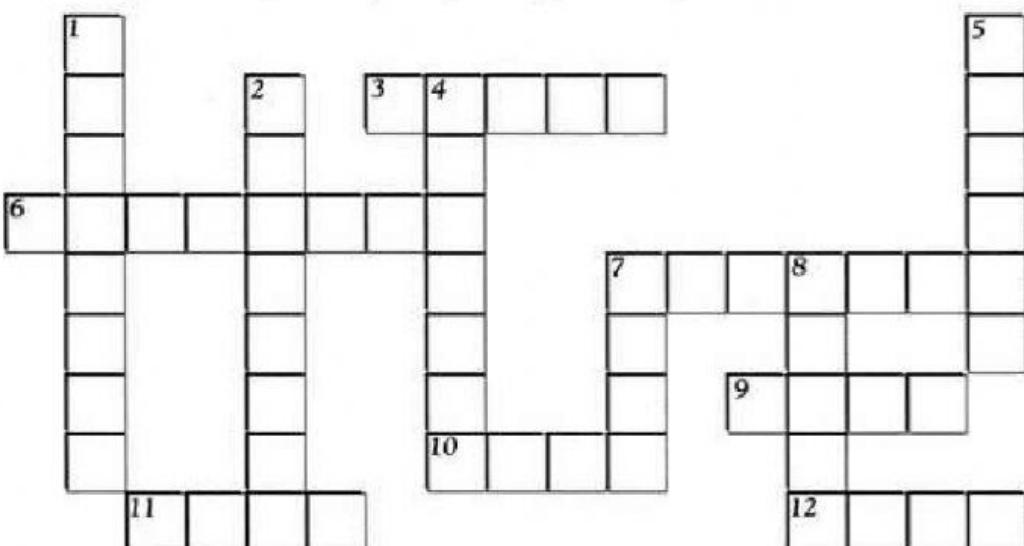
## B Complete the crossword.

## Across

- 3 Nine out of ten shoppers who tried our washing powder preferred it to any other leading .... .(5)
- 6 If the .... situation continues to worsen, the government may have to take steps. (8)
- 7 You only paid €30 for such a gorgeous hat? That's a real .... ! (7)
- 9 Businesses are complaining that the .... of labour is rising. (4)
- 10 This is a robbery! Put all the money from the .... in this sack. Now! (4)
- 11 I need to find a bank because I didn't bring enough .... out with me. (4)
- 12 Come to Barons summer .... ! Everything is down 30%! (4)

## Down

- 1 If you buy an extra battery at the same time as the digital camera, we can offer you a .... of 10%. (8)
- 2 Our supermarket stocks over a thousand household .... at low, low prices! (8)
- 4 When I checked the .... on my way out of the supermarket, I noticed that I had paid twice for the fruit. (7)
- 5 If you take something back to the shop, you might get a .... or be offered another item instead. (6)
- 7 Waiter! Do you think you could bring us the .... , please? (4)
- 8 There's very little heavy industry in my country, so we import a lot of .... from abroad. (5)



## Phrasal verbs

## C Complete using the correct form of the phrasal verbs in the box.

look round • come by • make out • put by • get through • bank on • give away

- 1 Of course I'll pay you back next week. You can ..... it.
- 2 Would you please ..... the cheque to Mr P. Edwards?
- 3 I try to ..... a little money each year to spend on a nice holiday.
- 4 We ..... a lot of butter in our family every week.
- 5 Do you fancy coming into town on Saturday to ..... the shops?
- 6 The robber couldn't explain how he ..... such a large amount of money when the police caught him.
- 7 Did you hear about the millionaire who ..... his entire fortune to charity?

## D Write one word in each gap.

## A lucky find

When I was young, we always had to do (1) ..... a lot of things that other kids had. We lived (2) ..... my dad's wage, which wasn't much, but we managed to get (3) ..... . If we needed anything, we would (4) ..... up for it, but there was never very much for luxuries. Then, one day, I was helping my mum clean out my great-aunt's attic after she died when we came (5) ..... my great-aunt's will! In it, she had left all her money to my mum, and my great-aunt had been very rich! We had suddenly come (6) ..... a fortune! Life changed after that, I can tell you. We bought a new house and a new car and went on a great holiday to (7) ..... up for all the times we hadn't been able to afford it. They say money isn't everything, but having money is a lot more fun than not having it!

## Phrases and collocations

## E Complete each second sentence using the word given, so that it has a similar meaning to the first sentence. Write between two and five words in each gap.

- 1 I suggest not spending all your money now so that you'll have some later. **for**  
What about ..... later?
- 2 Did your mum gain any money when she sold her business? **profit**  
Did your mum ..... when she sold her business?
- 3 Not many people want this type of bank account. **demand**  
There is ..... this type of bank account.
- 4 I didn't want to owe Sue money, so I didn't borrow any. **debt**  
I didn't want ..... Sue, so I didn't borrow any money.
- 5 You must have paid a lot of money for such a nice engagement ring, Jim! **fortune**  
A nice engagement ring like that must ..... Jim!
- 6 Inflation has gone up by 3% this year. **increase**  
There has been an ..... 3% this year.
- 7 You won't have any money if you keep buying CDs. **it**  
You won't have any money if you keep ..... CDs.
- 8 Don't spend money on hiring a limousine at the airport. **expense**  
Don't go ..... hiring a limousine at the airport.
- 9 I had to pay £50 for breaking the vase in the shop! **charged**  
They ..... £50 for breaking the vase in the shop!

10 A lot of money was stolen from the bank in the robbery. **amount**  
The bank lost ..... in the robbery.

11 I can't afford a holiday this year. **enough**  
I don't have ..... on holiday this year.

12 I succeeded through hard work, clever decisions and, finally but importantly, luck. **least**  
I succeeded through hard work, clever decisions and, ..... , luck.

13 The shoplifter took a packet of crisps without the shopkeeper seeing. **notice**  
The shopkeeper didn't ..... a packet of crisps.

14 I'll go and buy what we need and you start cooking. **shopping**  
I'll go and ..... and you start cooking.

### Word patterns

#### F Match to make sentences.

|  |   |
|--|---|
| 1 I can't believe they charged me .....      | A about the economy.                      |
| 2 The old lady begged me .....               | B that I pay back my loan immediately.    |
| 3 I'll never forget .....                    | C learning that I had the winning ticket. |
| 4 My dad and my uncle always argue .....     | D to the girl at the desk and left.       |
| 5 I was shocked when the bank demanded ..... | E for using the hotel pool.               |
| 6 We really can't afford .....               | F to buy a new fridge.                    |
| 7 Debra paid the money .....                 | G to give her some money.                 |

#### G Write one word in each gap.

### FINANCIAL CRISIS?

Europe is heading for a financial crisis, or so some analysts believe. Although we are spending more money (1) ..... luxury items and recreation than ever before, it is often money we have borrowed (2) ..... a bank. Banks are willing to lend more and more money (3) ..... us because they profit (4) ..... it by charging us interest. We are spending money that doesn't really belong (5) ..... us, and few of us save much (6) ..... our old age.

### Word formation

#### H Each of the words in bold is in the wrong form. Rewrite them correctly.

- I'd really like to study **economy** at university. ....
- Making lots of money from gambling is a great dream, but the **real** is that most people lose everything. ....
- One of the biggest problems in the developing world is **poor**. ....
- The actress was very **expense** dressed in an outfit. ....
- That current affairs programme was so boring – it seemed **end**. ....
- You can make your **pay** at any of over 2000 cash machines around the country. ....
- The bank manager offered us some financial **assist** just when we needed it. ....
- All employees receive a **day** allowance to cover the cost of meals. ....
- The company is doing much better **finance** this year than last. ....
- There are many problems connected to being extremely **wealth**. ....
- I told the manager I thought the increase in prices was totally **accept**. ....
- I thought the painting was worth a lot of money, but it turned out to be completely **value**. ....
- I'd like to be able to afford the little **luxury** that make life enjoyable. ....