

# Money

## Task 1. VERBS

Look at the conversation between the bank manager and the customer, and fill in the gaps with an appropriate word from the box.

bank • lend • withdraw • earn • owe • afford • save  
deposit • borrow • spend • pay back • open

Manager: So, Mr Jensen. How can I help you?

Customer: I'd like to (1) \_\_\_\_\_ £5,000 to buy a new car and I was wondering if your bank could help me.

Manager: I see. Can I ask if you (2) \_\_\_\_\_ money to any other banks?

Customer: Yes; £800 to the MidWest bank.

Manager: Right. I need to ask you about your salary. Could you tell me how much you (3) \_\_\_\_\_ each month, and how much of that you usually manage to (4) \_\_\_\_\_?

Customer: I make about £1,200 a month, and I usually (5) \_\_\_\_\_ most of that on rent, bills, food and general living expenses. I usually have about £250 left at the end of the month.

Manager: If we agree to (6) \_\_\_\_\_ you the money, how much could you (7) \_\_\_\_\_ to (8) \_\_\_\_\_ each month?

Customer: About £200.

Manager: Well, that would probably be fine. Now, as you don't currently (9) \_\_\_\_\_ with us, you must (10) \_\_\_\_\_ an account here. We will then (11) \_\_\_\_\_ the £5,000 in that account, and as soon as it goes in, you can (12) \_\_\_\_\_ it.

## Task 2. NOUNS

Explain the difference between the following pairs or groups of words. Use your dictionary to help you.

1. a bank and a building society
2. a current account and a savings account
3. a withdrawal and a deposit
4. a statement and a balance
5. cash and a cheque
6. a credit card, a debit card and a cheque guarantee card.
7. a bill and a receipt
8. a standing order and a direct debit
9. a loan and an overdraft

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Now choose one word from each pair or group to complete the sentences below.

1. The best place to invest money, or borrow it when you want to buy a house, is a \_\_\_\_\_.
2. The advantage of a \_\_\_\_\_ is that you can take out money any time using a cheque book or cash card.
3. My husband made a £500 \_\_\_\_\_ from the bank and then lost it!
4. I have a \_\_\_\_\_ of £25 in my bank account.
5. The \_\_\_\_\_ is made out to Mr. Smith.
6. I have a spending limit of £3,000 on my American Express \_\_\_\_\_.
7. Goods from this shop cannot be exchanged unless a sales \_\_\_\_\_ is shown.
8. I pay my electricity bills by \_\_\_\_\_. The electric company transfers the money from my bank account to theirs.
9. I couldn't believe it when I looked at my bank statement. I had an \_\_\_\_\_ of nearly £500!

### 3. IDIOMS, COLLOQUIALISMS AND OTHER EXPRESSIONS

How would you feel, happy (☺) or unhappy (☹), if you...

1. were broke? ☺ ☹
2. were hard up? ☺ ☹
3. were well-off? ☺ ☹
4. were unable to make ends meet? ☺ ☹
5. were able to spend money like water? ☺ ☹
6. had just paid through the nose for something? ☺ ☹
7. were bankrupt? ☺ ☹
8. were down on your luck? ☺ ☹
9. were penniless? ☺ ☹
10. were skint? ☺ ☹
11. were loaded? ☺ ☹
12. were in the black? ☺ ☹
13. were in the red? ☺ ☹
14. were on the dole? ☺ ☹
15. had money to burn? ☺ ☹
16. had a lot of dosh? ☺ ☹
17. were strapped for cash? ☺ ☹