

2 Match the common phrasal verbs used when talking about money and cost to their definitions.

- | | |
|---------------------------|---|
| 2 a snap (sth) up | 1 to accept an offer from somebody |
| 4 b rip (sb) off | 2 to buy something quickly because it is cheap or exactly what you want |
| 5 c shop around for (sth) | 3 to take a particular amount away from the price of something |
| 1 d take (sb) up on (sth) | 4 to cheat someone into paying too much money for something |
| 3 e knock (sth) off (sth) | 5 to compare the price and quality of the same thing from different places before deciding which one to buy |

3 Underline all the words in the second column that make the language indirect. The first two have been done for you.

| Direct Language | Indirect Language |
|---|---|
| a That's very expensive. | <u>I'm afraid</u> that's <u>a bit</u> expensive. |
| b This is a good opportunity. | <u>I'm sure you can see that</u> this is a <u>great</u> opportunity. |
| c It'll be great to have more room for you and your family. | <u>Wouldn't it</u> be great to have more room for you and your family? |
| d Offer 135,000 in one cheque and he'll probably accept it. | <u>If you offered</u> 135,000 in one cheque, he'd probably accept it. |
| e You can sit here and watch the kids in the garden | <u>I'm sure</u> you can <u>imagine</u> sitting here and watching the kids in the garden. |
| f No. You can get something similar at the garden centre. | <u>I'm afraid not</u> , <u>but</u> you <u>could</u> get something similar at the garden centre. |

4 Rewrite the sentences so that they are more indirect.

- a That's my top price. Take it or leave it. **I'm afraid that's my top price, so you will need to make a decision.**
- b Come on, that's far too low! Have you seen the size of the pool? **I'm sure you can see by the size of the pool that the offer is too low.**
- c It's nice, you can pay more than that. **I'm sure you could pay more considering how nice it is.**
- d What do you want to pay for it? **What do you think you could pay for it?**
- e That's a low offer. Pay it all in advance and I'll think about it.

If you could pay it all in advance, I could think about accepting your low offer.

Lessons 3–4 Money and advertising

1 Match the word on the left with its synonyms on the right.

| | |
|--------------------------------|---------------------------------|
| b 1 advertising _____ | a feelings, sensations |
| d 2 brand _____ | b marketing, publicity |
| i 3 ignore _____ | c influencing, shaping |
| e 4 odd _____ | d trademark, variety |
| h 5 purchasing _____ | e strange, unusual |
| j/l 6 strategy _____ | f awesome, marvellous |
| k 7 constant _____ | g annoyance, displeasure |
| a 8 emotions _____ | h buying, gaining |
| j/l 9 tactic _____ | i forget, disregard |
| f 10 fantastic _____ | j plan, approach |
| c 11 manipulating _____ | k continuous, unbroken |
| g 12 nuisance _____ | l plan, method |

2 Choose the correct word to complete the sentence.

- The movie had a very _____ ending; I could not understand it.
 a odd **b** fantastic
- It was a real _____ having to go home again to fetch my mobile.
 a emotions **b** nuisance
- The _____ noise of the workmen outside my window was a real nuisance.
 a manipulating **b** constant
- The _____ is constantly advertised on the TV.
 a purchasing **b** brand
- The company's _____ is to advertise its brand three times a day.
 a strategy **b** nuisance
- Advertisers are very good at _____ customers into buying their product.
 a manipulating **b** advertising
- The company's _____ budget is 100,000 dirhams.
 a advertising **b** tactic

- 8 You should not _____ people when they talk to you.
 a emotions b ignore
- 9 One _____ that advertisers use to sell their product is pricing.
 a tactic b manipulating
- 10 Advertisers try to tell us that their product is _____.
 a fantastic b purchasing
- 11 I considered all my options before _____ a new car.
 a advertising b purchasing

3 Read the text and answer the questions below.

- 1 What would be the best title for this article?
 a Advertising works
 b Ads are everywhere
 c Customers, beware!
- 2 Which of the options below best describes the authors opinion?
 a You should not spend on what you can't afford.
 b Don't believe everything you see.
- 3 Which persuasive techniques does the author not use? **questions**
- 4 According to the text above, which product is likely to sell better?
 a A dress for 99 dirhams
 b A dress for 100 dirhams

Advertising exists because a business wants to sell you something to make money. Ads are everywhere, on TV, webpages and at the cinema, and they can be a real nuisance. More often than not, you don't need what they are selling, but the messages are constant: buy things that you can't afford.

Advertisers use different techniques to manipulate customers. They play with our emotions by selling a lifestyle that we aspire to. They also use psychology in their pricing strategies. How often have you seen a price ending in 9? Research has proven that products sell better if they end in odd numbers, so something for 49 dirhams will sell better than something for 50 dirhams. Suggesting that something is of higher quality just because it is more expensive is also another tactic used, yet often there is no difference in quality.

So be warned: advertisers will try every tactic to part you from your money. Think about what you are being told, don't accept everything that they say, and ask lots of questions.

Lessons 5–6 Currency and coins

- 1 Use the word cloud to unscramble vocabulary words from the listening. Then match the words to their definition.



- | | | | | | |
|---|----------|---------------------|------------------------------|--|---|
| 1 | cruyernc | <u>currency</u> | a | To change money from one currency to another, to trade | |
| c | 2 | doemnitinao | <u>denomination</u> | b | Adjective: having to do with money |
| d | 3 | mcoemitrvea ancioge | <u>commemorative coinage</u> | c | Different amounts on banknotes and coins, i.e. 10 or 20 AED |
| b | 4 | tmnoyrae | <u>monetary</u> | d | Coins that are made to celebrate an occasion or person |
| a | 5 | hxecange | <u>exchange</u> | e | The unit of money a country uses, i.e. Dirham, Dollar, Rial |

- 2 Read the text and fill the gaps with words from Activity 1. One word will not be used.

While today the dirham is the official currency¹ of the UAE, it hasn't always been that way. Both the Indian Rupee and the Saudi Arabian rial were used in the mid-20th Century. In 1993 the dirham, which gets its name from an ancient Greek coin called the *drachma*, became the official monetary² unit of the UAE. The currency was set to the U.S. dollar, while other world currencies exchange³ according to the market.

The modern dirham is issued in banknotes in denominations⁴ of 5, 10, 20, 50, 500 and 1000. Different commemorative coinage⁵ has occasionally been issued from the Central Bank of the UAE to celebrate important events and rulers in the UAE's history.

Did you know?

There are only two countries in the world that use the dirham as their currency: the UAE and Morocco.

3 Use the following prompts to give your partner advice using modals of speculation.

Your partner ...

- Wants to buy an ancient Greek coin. **You might want to look in the coin shop downtown if you are looking for Greek coins.**
- Needs to find a local museum for a group of visiting historians and coin collectors. **You could try contact the museum in the historical district due their vast coin collec**
- Wants to go on holiday to somewhere in the Gulf region. **You may want to travel to the UAE for your holiday because of its great hospitality.**

4 Write answers to the following sentences with your own ideas using modals of speculation.

1 Your friend did not show up to school today. Where must he/she be?

She might be sick as she didn't look like she was feeling well yesterday.

2 Your homework "mysteriously" vanished. What might have happened to it?

It might have got thrown away when my mother cleaned my room last night.

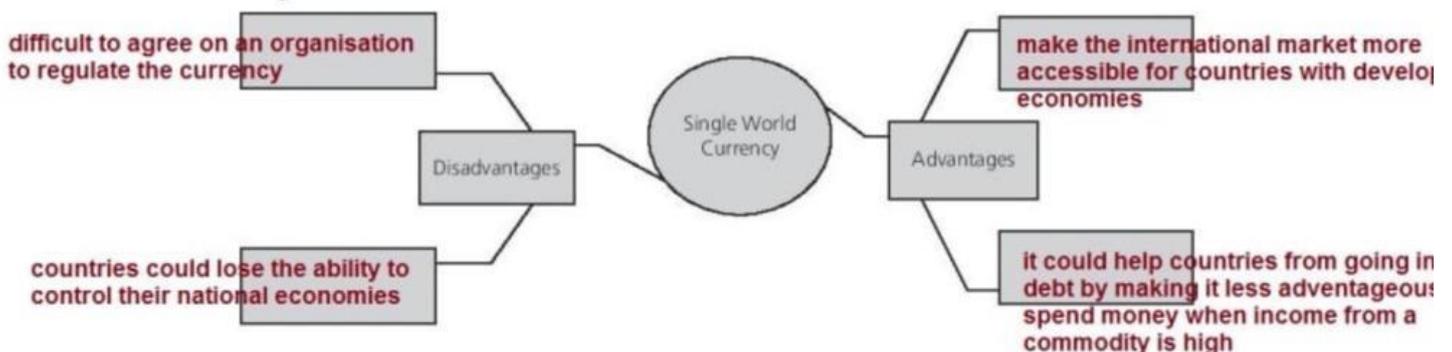
3 Your teacher asks you if you believe there will be cars in the future. Your answer:

There may be cars in the future if they can figure out the technology.

5 Use the words in bold in the text on Coursebook page 173 to complete the sentences.

- 1 When something is **integrated** it means that something is combined with something else.
- 2 A **monetary union** is when two or more countries agree to use the same currency, like the EU.
- 3 **Regulate** means to control something using a rule or method.
- 4 A **commodity** is something you can buy or sell.
- 5 **Devaluation** is when a country purposely lowers the value of their money in regards to other currencies.

6 Use the figure below to create a mind map on the advantages and disadvantages of a single world currency.



3 Put the following nouns into the correct column.

| | | | | |
|---------|------------|-------------|---------|-------|
| wealth | confidence | money | bank | faith |
| poverty | debate | information | charity | |
| home | buildings | business | people | |

Language tip

Nouns are either abstract or concrete. A concrete noun refers to something you can see, feel, touch, hear, smell or taste. An abstract noun is an idea, theory, or quality.

| Concrete noun | Abstract noun |
|--|--|
| money bank people home buildings business debate | wealth confidence faith poverty information charity |

4 Assessment for learning

Self-Assessment

How well can you do these things? Give yourself a mark from 1 to 4

1 = I can do it very well 2 = I can do it quite well 3 = I have some problems 4 = I can't do it

| | |
|---|--|
| I can understand a listening exercise about ethical banking | |
| I can understand a listening about microfinance | |
| I can speak about ethical banking | |
| I can speak about microfinance | |
| I understand how to a debate works | |
| I can participate in a debate | |
| Now decide what you need to do to improve: | |
| • _____ | |
| • _____ | |
| • _____ | |

Lessons 9–10 Pay yourself first

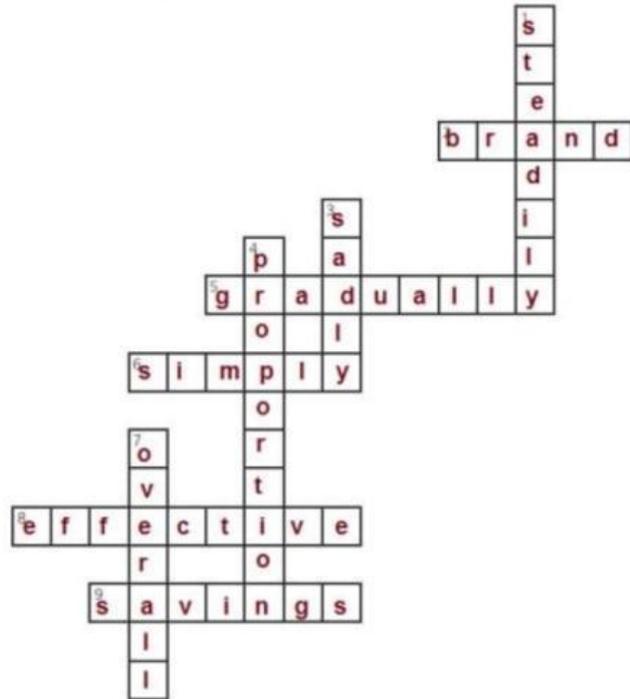
1 Complete the following with words from the reading text.

Across

- 2 A particular logo or variety of product
- 5 slowly
- 6 basically
- 8 useful and practical
- 9 I spent all my _____ on a car.

Down

- 1 regularly/evenly
- 3 unhappily
- 4 a part of something bigger
- 7 in general



2 Look at the words below. Insert them into the table under the correct heading.

climb rapid slow significant steady rise decline
 slight dramatic gradual fall drop increase remain stable

| UP | DOWN | SAME | SPEED | SIZE |
|---------------------------|-------------------------|---------------|------------------------------------|-----------------------------------|
| climb rise increase | decline drop fall | remain stable | rapid slow steady gradual | slight significant dramatic |

2 Now join words from the *up/down* columns to the words in the *speed/size* columns to make phrases used to describe trends.
rise slowly, fall dramatically, drop steadily

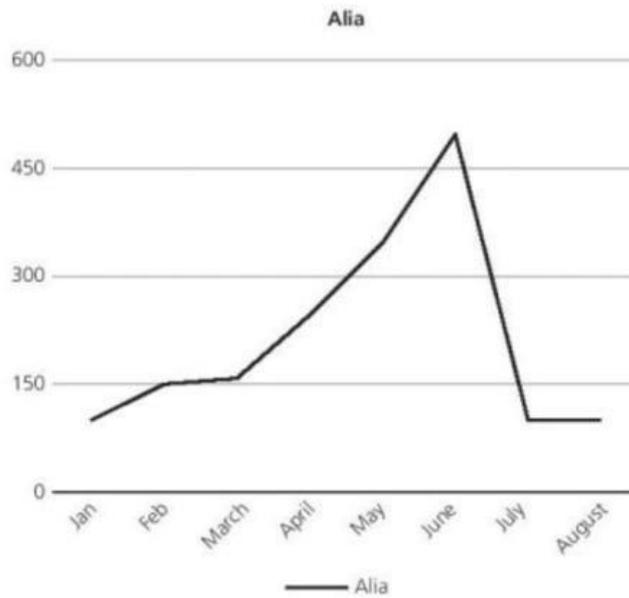
3 What part of speech are the words in the *up/down* columns? verb

4 What part of speech are the words in the *speed/size* columns? adjectives

3 Use the words below to complete the sentences about the line graph below.

- 1
4
3
2
 steady increase remained stable dramatic drop significant rise

- 1 From Jan to March the was a _____ in the money Alia saved
- 2 From March to June there was a _____ in the amount of money Alia saved.
- 3 June to July saw a _____ her savings.
- 4 In July to August her savings _____ .



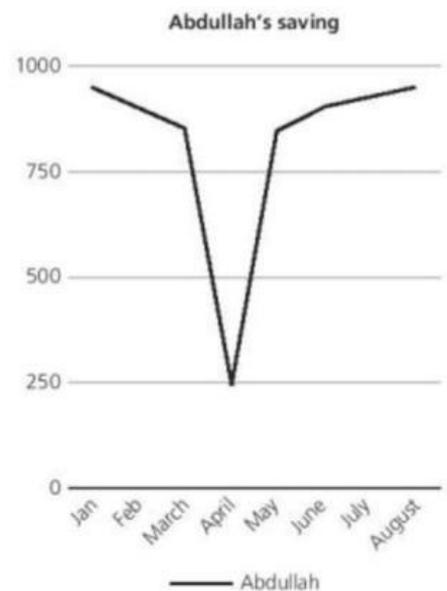
4 Look at the line graph of Abdullah's savings. Write four sentences that describe it using the words/phrases from Activity 2 above.

From January to March there was a steady decrease in the money Abdullah saved.

March to April saw a dramatic drop in the amount Abdullah saved.

April to May saw a significant rise in his savings.

From May to August there was a steady increase in the money Abdullah saved.



Lessons 11–12 Mobile banking

- 1 What are the differences between Millennials and Generation Z. Put the following into the correct column.

| | | |
|-------------------------------|----------------------|--|
| tech savvy: 2 screens at once | spenders | digital native: 5 screens at once |
| focused on 'now' | focused on 'present' | preferred communication: visuals |
| savers | realists | preferred communication: text messages |
| | | optimists |

| Millennial | Generation Z |
|--|-----------------------------------|
| tech savvy: 2 screens at once | digital native: 5 screens at once |
| preferred communication: text messages | preferred communication: visuals |
| focused on 'now' | focused on 'future' |
| optimists | realists |
| spenders | savers |

- 2 Use the words in the box to complete the collocation. Give a definition for each one.

target view interact with enter handheld
set up tech check bite-size conduct

- conduct** financial affairs – **dealing with money matters**
- target** customers – **trying to attract people you want to sell to**
- enter** the workforce – **start working**
- handheld** devices – **portable computer like smartphones or tablets**
- bite-size** chunks – **small pieces**
- interact** with the world – **communicate with people**
- check** your account balance – **see how much money is in your account**
- view** a statement – **look at your financial documents**

3 Put the following segments into the correct order to form questions. You will need to add one word to each question to make it more coherent. Make sure you use the correct punctuation.

1 how will it be used/of mobile banking/what is the appeal

What is the appeal of mobile banking and how will it be used?

2 in which customers interact/conduct their financial affairs/what's the most popular way/with their bank

What's the most popular way in which customers interact with their bank and conduct their financial affairs?

3 other methods/such as face-to-face/why are more and more banks/by offering a mobile banking service/trying to target customers/are more popular/and online banking

Why are more and more banks trying to target customers by offering a mobile banking service when other methods such as face-to-face and online banking are more popular?

4 most of the workforce are Generation X and Millennials/focusing more and more/why are banks/on mobile banking

Why are banks focusing more and more on mobile banking if most of the workforce are Generation X and Millennials?

4 The following question is designed to involve the reader and get them interested in a new product or service. Think of which product or service is being advertised and continue with one or two sentences.

Do you want more money but still have more time to yourself?
