2A Spending money

When a man tells you he got rich through hard work, ask him 'Whose?'
Don Marquis, US Writer

G present perfect and past simple | V money | P o and or

1 VOCABULARY money

a Complete the sentences with the correct verb in brackets.

1 My sister *wastes* a lot of money on clothes she never wears. (wastes / saves)
2 I can't _____ to buy a flat of my own. (pay / afford)
3 You'll have to _____ a lot of money if you want to travel around the world next year. (save / waste)
4 We still _____ the bank a lot of money. (owe / earn)
5 Kevin _____ about €1,000 a month in his new job. (raises / earns)
6 That painting _____ a lot of money. (charges / is worth)
7 My uncle is doing a bike ride to _____ money for charity. (afford / raise)
8 I don't want to lose these earrings. They _____ a fortune! (cost / owed)
9 I'll have to _____ some money from the bank if I want to buy a new car. (borrow / lend)
10 Mary _____ £10,000 from her grandfather when he died. (inherited / invested)
11 I _____ £5,000 pounds in a company, and I made 5% profit. (inherited / invested)
12 The plumber _____ me €100 for mending my shower. (cost / charged)
13 Can you _____ me $200 until I get paid? (borrow / lend)

b Complete the sentences with the correct preposition.

1 I'll pay *for* the meal if you get the drinks.
2 They charged us €5 _____ a bottle of water.
3 My friends got _____ debt when they bought their new house.
4 We've borrowed some money _____ my parents.
5 My grandparents always pay _____ cash.
6 I don't mind lending money _____ people in my family.
7 Andy and Sue spent a lot of money _____ their son's education.
8 Can I pay _____ credit card?
9 If I lend you some money, when can you pay me _____?
10 Phil invested all his money _____ his own company.

c Complete the advertisement with the words from the list.

bills tax contactless payment
budget loan mortgage salary



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d Complete the questions with a phrasal verb from the list.

live off live on pay back take out

1 How often do you use a cash machine? How much money do you usually take out ____?
2 When was the last time you lent money to somebody? How long did it take them to _____ you _____?
3 Why do young people sometimes _____ their parents?
4 What's the smallest amount of money you think you could _____ for a month? What would you spend it on?

e Answer the questions in **d**.

1 _____
2 _____
3 _____
4 _____

VOCABULARY FROM READING

f Complete the compound nouns in the sentences.

1 We use olive oil for all our cooking.
2 Max fell off his bike during our cycling tr_____, but he didn't hurt himself.
3 Becky doesn't use beauty tr_____ that are tested on animals.
4 Our electricity b_____ is going to be very high this month – we've had the heating on every day.
5 I usually drink tap w_____ with my meals.
6 I try to buy environmentally-friendly cleaning pr_____ because they don't pollute the water.

2 PRONUNCIATION *o* and *or*

a Circle the word with a different sound.

up	1 money nothing sorry worry
clock	2 cost shopping dollar clothes
phone	3 owe done note loan

b 2.1 Listen and check. Then listen again and repeat the words.

c Look at the pairs of words. Is the pronunciation of *or* the same (S) or different (D)?

1 afford	organized	S
2 store	worse	D
3 mortgage	fork	____
4 short	work	____
5 world	worth	____
6 order	word	____

d 2.2 Listen and check. Then listen again and repeat the words.

3 GRAMMAR present perfect and past simple

a Circle the correct answer.

1 *I've never owed / never owed* any money to the bank in my life.
2 Rachel wants to buy a flat, but she *hasn't saved / didn't save* enough money yet.
3 *They've charged / charged* us too much for our meal last night.
4 Paul *hasn't inherited / didn't inherit* anything from his grandmother when she died.
5 I can't pay you back. I *haven't been / didn't go* to the cash machine yet.
6 *I've never used / never used* contactless payment, but I'd like to try it.
7 How much *has your TV cost / did your TV cost*?
8 I *haven't had / didn't have* any coins, so I couldn't put any money in the parking meter.
9 I love your house – how long *have you lived / did you live* in it?
10 My girlfriend has a really well-paid job. She *has earned / earned* £45,000 last year.

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b Complete the conversations with the correct form of the verbs in brackets.

1 A When *did* _____ your son *buy* _____ his car? (buy)
B When he _____ his driving test last month. (pass)

2 A How much money _____ you _____ from your sister yesterday? (borrow)
B About £100, but I _____ already _____ it all. (spend)

3 A _____ you _____ a new flat yet? (find)
B Yes, and the bank _____ just _____ to give me a mortgage. (agree)

4 A _____ you ever _____ any money to a friend? (lend)
B Only to my boyfriend when he _____ a new phone. (need)

5 A _____ your mother _____ an appointment with the doctor yet? (make)
B Yes, she _____ him yesterday, and she's seeing him tomorrow. (call)

c Re-order the words to write present perfect and past simple questions.

1 **a** you / buy a house
Have you ever bought a house?
b when / you / buy it
When did you buy it?

2 **a** you / find any money on the street
_____?
b how much / you / find
_____?

3 **a** you / use contactless payment
_____?
b where / use it
_____?

4 **a** you / pay for a meal for a lot of people
_____?
b why / you / pay for it
_____?

5 **a** you / stay in an expensive hotel
_____?
b who / you / stay there with
_____?

6 **a** you / raise money for charity
_____?
b how much / you / raise
_____?

d Answer the questions in **c**.

1 **a** _____
b _____
2 **a** _____
b _____
3 **a** _____
b _____
4 **a** _____
b _____
5 **a** _____
b _____
6 **a** _____
b _____

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