

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.

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)