MONEY SMART

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Expemo code:
1E8V-43GL-CB83

1 Warm up

Read the mini dialogues 1-8. To find the missing words, match each one with a picture A-H.

A) fill up

B) heat up

C) throw away

D) eat out

E) gave up

F) worries about

G) thinking about

H) hold on

1. Happy anniversary! Are you going to _____ tonight? / Yes, I'm going to that new Japanese restaurant with my family.
2. I'm so thirsty. Can I _____ my water bottle here? / Yes, that's fine. There's a faucet at the back.
3. Would you like a piece of candy? / No, thanks. I _____ sugar. I never eat candy now.
4. I have soup for lunch today. / Nice! Are you going to _____it_____ in the microwave?

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5. Can we stop the car? I really need the bathroom! / _____, we'll be there in a few minutes!
6. You look so happy. What are you _____? / My holiday tomorrow!
7. I finished my coffee. Where can I _____ this paper cup? / There's a trash can over there.
8. My son often _____ school. He doesn't like gym class. / I felt the same way when I was a child.

There are lots of **verb + preposition** combinations in English. These are called **phrasal verbs**.

2 Reading

Read the text quickly and choose the best title:

A) How to stay healthy!	B) How to save money!	C) How to be happy!

Read the text again and add the missing prepositions.

Don't buy food or drinks when you're out of the house. Make coffee, snacks, or lunch at home and then take them to work. You can **heat** _____[1] your food if your office or college has a microwave.

You should drink more water! Water is a healthy drink, but bottles of mineral water are expensive. **Fill** _____[2] your water bottle at home and take it with you when you go to work or college.

It's very expensive to **eat** _____[3] at restaurants. You should invite your friends to your house because it will be cheaper than going out to a restaurant. You can eat, play games, or watch a movie together.

Think carefully _____[4] what you buy. When you see something that you like, you shouldn't buy it immediately. People often buy new things, and then, later, they feel bad. Could you wait 30 days before you buy something? If you still want to buy it after a month, then it's a good idea.

Try to get a discount when you buy something. If you **hold** _____[5] until two days after a holiday, like Christmas, the prices will be lower. Then buy everything you need for the next holiday!

If something is broken, you shouldn't **throw it**_____[6] and buy a new one. First, try to repair it. There are lots of online videos that show you how to repair things for free.

Give _____[7] your car. Gas and parking are expensive. Use the bus, tram, or subway. You could also use your bike or go on foot. It's cheaper and healthier, and you don't have to **worry** _____[8] parking.

Do you do any of these things? Do you want to start doing any of these things?

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3 Language point

Study the sentences and answer the questions:

- You **should drink** more water!
- You **should invite** your friends to your house...
- When you see something that you like, you **shouldn't buy** it immediately.
- If something is broken, you **shouldn't throw** it **away** and buy a new one.

We use *should* and *shouldn't* to **give people advice / explain rules and laws to people.**

We use *should* + **infinitive with to / infinitive without to**.

Should **has / doesn't have** a silent letter which we write but don't pronounce.

Note: *should* takes the same form for every subject!

- You **can** eat, play games, or watch a movie together.
- You **can** heat up your food if your office or college has a microwave.
- **Could** you wait 30 days before you buy something?
- You **could** also use your bike or go on foot.

We use *can* and *could* if we want to be **more direct / less direct** than *should*.

We use *can* and *could* + **infinitive with to / infinitive without to**.

Could **has / doesn't have** a silent letter which we write but don't pronounce.

Note: for giving advice, use only the positive forms of *can* and *could*. The negative forms have a different meaning.

- **Don't buy** snacks or drinks when you're out of the house.
- **Make** coffee, snacks, or lunch at home and then take them to work.

We can also use these *imperative structures* if we want to be **more direct / less direct** than *should*.

We **need / don't need** a subject in these forms.

We use an auxiliary verb **in the negative form only / in both the positive and negative forms**.

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4 Practice

Put these words in order to make sentences.

about / at work. / Don't / problems / worry / your /

1. _____

chocolate. / He / give / really / should / up /

2. _____

before / Hold / you buy / those / on / new sneakers!

3. _____

as it's / could / eat / her birthday. / out tonight, / She /

4. _____

away / old clothes. / shouldn't / They / those / throw /

5. _____

can / heat / in the kitchen. / up / You / your lunch /

6. _____

before we / fill / leave the house. / up / You should / your water bottle /

7. _____

about / at night. / scary movies / shouldn't / think / You

8. _____

Which sentences are imperatives? Change these to should/shouldn't forms.

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5 Speaking

Work in A/B pairs. Take turns to explain a problem to your partner. Listen to the problem and give advice. You should use the language in the boxes in your advice.

You can have one point for each item from the box that you use. Who will get the highest score?

should	shouldn't	can	could	positive imperatives	negative imperatives (don't)	throw away

fill up	heat up	give up	eat out	think about	hold on	worry about

Student A

I spend 50 dollars a week on coffee and drinks at work.	At home, I have lots of broken things in my closet, and I have no room for my clothes.
I am worried about the cost of Christmas.	Your own idea?

Student B

All my friends have lots of money, and they want me to eat out at expensive restaurants with them. But I can't pay.	I have a car, but it's very expensive to drive and difficult to park.
At home, I have so many clothes that I never wear. Why does this happen?	Your own idea?

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6 Extra practice/homework

Match the problems and advice.

1. I spend too much money on coffee at work.
2. I spend too much money on clothes.
3. I want to save money at Christmas time.
4. I always break things at home, and it costs a lot of money to repair them.
5. The cost of driving a car is very high in my country.
6. I love going out with my friends, but sometimes I worry about paying my rent.
7. I want to spend less money on mineral water.
8. I want to have healthy teeth.

a. Could you give up sugar? You will save money on the dentist too.
b. Don't buy new things immediately - think carefully about what you buy for a few weeks.
c. If you don't have a lot of money, you shouldn't eat out more than once a month.
d. If you hold on until after the holiday, you can buy cheap things for next year.
e. Make coffee at home and heat it up at work.
f. You should fill up your own water bottle at home and take it with you when you go out.
g. You should give up driving and use the bus or subway.
h. You shouldn't throw broken things away - watch free videos to see how to repair them.

7 Optional extension

Read the text and underline the six verbs that go with the word money. Then match them with their meanings.

I don't earn very much money at my job, but it's enough. When I receive my salary every month, I always save some money in a special account at the bank. This is for my vacations. Then I pay my rent and bills. I can spend the rest of the money on clothes and going out. When I was younger, I sometimes borrowed money from my parents. They said they were happy to lend me the money, but I'm not going to ask them for help again. In the future, I want to get a job where I make more money.

1. Give money to another person for a little while:
2. Keep money to pay for something later:
3. Receive money from working (formal):
4. Receive money from working (informal):

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5. Take money from another person and then return it to them later:
6. Use money to pay for something:

These two words are often confusing: *borrow* and *lend*.

Complete the sentences with one of these verbs:

1. The person on the left in the picture says: I can _____you some money.
2. The person on the right in the picture says: Can I _____some money?

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