

# 2A

## Spending money

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

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

### 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 afford to buy a flat of my own. (pay / afford)
- 3 You'll have to raise a lot of money if you want to travel around the world next year. (save / waste)
- 4 We still owe the bank a lot of money. (owe / earn)
- 5 Kevin earns about €1,000 a month in his new job. (raises / earns)
- 6 That painting costs a lot of money. (charges / is worth)
- 7 My uncle is doing a bike ride to raise money for charity. (afford / raise)
- 8 I don't want to lose these earrings. They cost a fortune! (cost / owed)
- 9 I'll have to borrow some money from the bank if I want to buy a new car. (borrow / lend)
- 10 Mary inherited £10,000 from her grandfather when he died. (inherited / invested)
- 11 I invested £5,000 pounds in a company, and I made 5% profit. (inherited / invested)
- 12 The plumber charged me €100 for mending my shower. (cost / charged)
- 13 Can you borrow 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 for a bottle of water.
- 3 My friends got into debt when they bought their new house.
- 4 We've borrowed some money from my parents.
- 5 My grandparents always pay in cash.
- 6 I don't mind lending money to people in my family.
- 7 Andy and Sue spent a lot of money on their son's education.
- 8 Can I pay with credit card?
- 9 If I lend you some money, when can you pay me back?
- 10 Phil invested all his money in his own company.

c Complete the advertisement with the words from the list.

bills tax contactless payment  
budget loan mortgage salary

### What's so good about WIN-WIN Bank?

WIN-WIN Bank provides all the traditional banking services while using the latest technology.

#### What's new

Use our WIN-WIN phone app to manage your money and pay your <sup>1</sup>bills. For extra convenience, sign up for <sup>2</sup>contactless payment and you'll never have to carry cash with you again.

#### What hasn't changed

Need money for a car or a holiday? We'll give you a <sup>3</sup>loan of up to €10,000 for whatever you want to buy. If you're buying a house, we can give you a <sup>4</sup>mortgage at one of the lowest interest rates on the market.

#### Someone to talk to

Finding it hard to get to the end of the month? Our advisors can help you plan a <sup>5</sup>budget to make your money go further. If you're working, they can give you advice on how to manage your <sup>6</sup>salary each month and how much <sup>7</sup>tax you should be paying.

So, if you're looking for a new bank, just remember: WIN-WIN has it all!





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 pay back you \_\_\_\_\_?
- 3 Why do young people sometimes live off their parents?
- 4 What's the smallest amount of money you think you could live on 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 trip \_\_\_\_\_, but he didn't hurt himself.
- 3 Becky doesn't use beauty treatments \_\_\_\_\_ that are tested on animals.
- 4 Our electricity bill \_\_\_\_\_ is going to be very high this month – we've had the heating on every day.
- 5 I usually drink tap water \_\_\_\_\_ with my meals.
- 6 I try to buy environmentally-friendly cleaning products \_\_\_\_\_ because they don't pollute the water.