

1 In pairs, do the quiz. Is your partner a spender or a saver?

1 If I see something I really like on sale,

- a I usually buy it (whether I need it or not).
- b I ask for it for my birthday.
- c I don't buy it. My savings are for important things!

2 If I feel a bit down,

- a I go shopping – it's called "retail therapy"!
- b I go for ice cream.
- c I check my savings account – the numbers there always make me feel happy.



3 If I see something in a store this weekend that I really want, but can't afford,

- a I'll buy it with my credit card.
- b I'll borrow money from a friend or relative.
- c I'll save up until I can afford it.

4 When my phone stops working,

- a I'll replace it with the latest model, probably the most expensive!
- b I'll replace it with a new model, but nothing too expensive.
- c I'll get a free one with the cheapest contract.

2 Work in pairs. Answer the questions.

- 1 Have you ever wasted money on something you've never used?
- 2 Would you prefer to be broke and happy, or wealthy and unhappy?
- 3 When you lend someone money, how long do you give him or her to pay you back?
- 4 If you need to borrow money from someone, who do you ask? Why?
- 5 When do you take money out and pay with cash? When do you prefer to pay with a card?
- 6 What would you like to spend your savings on?

1 _____

2 _____

3 _____

4 _____

3 5.3 Listen to two friends, James and Sarah, doing the first two questions of the quiz. Are they spenders or savers?

4 A 5.4 Complete the sentences from the conversation. Listen and check.

- 1 If I see something I like _____, I usually get it.
- 2 If you spend all your money, you won't be able to _____ for a motorcycle.
- 3 As soon as I _____, I'll call you.

7 A Choose the correct options to complete the text.

Save money without even trying

As soon as you ¹start / will start following these weekly tips from our money expert, Marta Benz, you'll save money without even trying!



Make your own coffee

²If / Unless I get up early, I never have time to make coffee before leaving for work, so it's tempting to buy some on the way to the office. Buying coffee every day might save time, but it doesn't save money. If you ³make / 'll make coffee at home next week, you ⁴save / 'll save at least \$25. That's an annual saving of \$1,250!

Pay with cash

I always ⁵pay / will pay by credit card when I ⁶go / 'll go shopping. It's much easier than finding an ATM. However, I ⁷'ll / won't take my card with me when I ⁸go / will go shopping next. Why? Because research shows that if people ⁹pay / will pay by credit card, they ¹⁰don't / won't realize how much they're spending. Paying with hard-earned cash is more "painful," so we spend less.

1. _____ 2. _____ 3. _____ 4. _____ 5. _____
6. _____ 7. _____ 8. _____ 9. _____ 10. _____

5 Complete the sentences with *even* or *just*. Scan the text and check.

- 1 Stores offer huge discounts and special offers for _____ one day.
- 2 This year was _____ more successful than last year.
- 3 I got _____ what I wanted.
- 4 People yell at each other, and there are _____ fights!
- 5 It seems to me they _____ go crazy when they see a bargain.
- 6 I'm not _____ sure if the bargains are actually real.

2 Read the title of the text. In pairs, discuss what you think is happening in the pictures.

THE FUTURE OF SHOPPING

We look at some of the exciting changes that we might see in the not-so-distant future, both in stores and online, but also beyond!

In-store technology

Like in the movie *Minority Report*, face-recognition systems will greet customers by name when they arrive, record what they buy and which parts of the store they spend most time in, and collect information about product preferences by measuring facial expressions. They'll then use all this information to send personalized recommendations and special offers to shoppers' phones while they shop.



Try before you buy – virtually!

Many clothing stores already have interactive mirrors in the store, which let you try on different clothes virtually at the swipe of a hand. The mirrors use augmented reality to show how the clothes will fit. Similar "magic mirror" app technology is being developed to browse online stores and virtually try on clothes at home, too. We predict that this might be the most popular new technology!



The changing face of stores

Judging by their popularity at present, there are probably going to be more "pop-up" stores – small, temporary stores in places like train stations, parks, or anywhere where there are a lot of people. Meanwhile, many stores may simply stop selling things and become showrooms for companies to display their products. In this way, people will browse in a store and will be able to see and touch the different products, but they will have to order them online.



Neither in-store nor online

As our lives get busier, companies will definitely install more large touch screens in public spaces, where people can browse and order what they want without going to a store.



Virtual supermarkets are already available in the subway system in Seoul, South Korea. Passengers order groceries while waiting for their train, and they are delivered to their home the same day.

3 A Read the text. Match 1–5 with a–e to make predictions.

- | | |
|--|--|
| 1 In-store technology, such as facial recognition, will | a collect information about our shopping habits and preferences. |
| 2 Pop-up stores are probably going to | b be the most successful new technology. |
| 3 People will browse in a store, but buy online and many stores will | c see more touch screens in public places. |
| 4 The writers predict that interactive mirror apps might | d appear in more places because they are very popular at the moment. |
| 5 As our lives get busier, we will definitely | e stop selling things and become showrooms. |

6 Choose the correct options to complete the text.

Experts predict the future – what will the world be like in 2050?



"I think we'll
¹*definitely be* /
be definitely able
to buy emotions
online, upload
them to our brains,

and we ²*may be* / *maybe* able to
share them online on social media. If
a friend posts a photo of her wedding
day, we ³*will probable* / *will probably*
be able to experience exactly what
she was feeling."



"Robots ⁴*probably*
won't / *won't*
probably only
help us with the
housework, but
they'll also take

care of children, and – this is crazy,
but possible – they ⁵*might* / *will* even
become our closest friends. In the
future, this technology ⁶*is going to* /
won't be much more advanced, and
robots and gadgets will sense how we
feel and adapt to our emotions."



"In 2050, all
kitchens ⁷*might not* /
might have 3D
printers that will
be able to make
dinner. 3D printed

pizza, anyone? NASA is already
experimenting with 3D printed food
for trips to Mars and beyond. If it's
successful, technology like this
⁸*may* / *might definitely* help solve the
problem of world hunger."

1. _____ 2. _____ 3. _____ 4. _____ 5. _____
6. _____ 7. _____ 8. _____