

2 In business

VOCABULARY

Money and business

→ Student's Book p21

1 ★★★ Choose the correct answers.

- 1 Last year, our company made a ... of £25,000.
A charge B profit C wage
- 2 My hairdresser only ... £8 for a haircut.
A charges B pays C expenses
- 3 Beatriz cycles to work so she doesn't have any travel
A wages B expenses C savings
- 4 I'm going to spend my ... on a new mountain bike.
A charges B expenses C savings
- 5 You can have my cap in ... for your scarf.
A exchange B set up C account
- 6 Mel is a successful ... who has made lots of money.
A profit B entrepreneur C wage

2 ★★★ Complete the words in the dialogue.

Fatima Three months ago, my friend and I ¹s e t u p a jewellery business.

Adviser How's the business going?

Fatima Not so good. We haven't made a ²p yet and there isn't any money left in our bank ³a Can you help?

Adviser Sure. First of all, Let's have a look at your ⁴e, things like the cost of materials and your delivery costs.

Fatima They're about £500 per month.

Adviser And what's your monthly ⁵i?

Fatima We make about £300 to £400 per month.

Adviser How much do you ⁶c for each piece of jewellery?

Fatima Here's the price list.

Adviser I think you've got to increase your prices by about 20% so you can cover your expenses.

Fatima Thanks for the advice!

3 ★★★ Complete the article with the words and phrases below.

bank account cash machines in exchange for
income savings set up wage

The kid banker

In Peru, some children are unable to go to school because they have to go to work at a young age to help their family earn an¹ A boy didn't think this was fair, so he decided to ² a bank to help them. But unlike most bankers, he wasn't an adult. In fact, when he opened the Bartselana Student bank in 2012, he was just 7 years old!

At the bank, young people aged 10–18 can open a³ and earn money ⁴ paper, card, plastic or glass they collect for recycling. Every time they collect something, an amount of money is credited to their account. Once they have some⁵ in the bank, they can get their money from some regular banks'⁶ using their own bank cards.

These days, the bank has over 2,000 customers. But most importantly, it has helped many young people to save money, go to school and be better prepared for the future when they're working and earning a⁷

4 ★★★ Answer the questions. Write complete sentences.

1 What are the advantages and disadvantages of keeping your money in a bank account?

2 What could someone do to increase their savings?

Personal skills

→ Student's Book p22

5 ★★★ Match the personal skills with the descriptions.

1	_____ time management	A thinking of new ideas
2	_____ communication	B considering every part of something, however small
3	_____ leadership	C reaching an agreement
4	_____ negotiation	D being the person in control
5	_____ creativity	E deciding how something will look or work
6	_____ organization	F using your time effectively
7	_____ design	G making arrangements for something to happen
8	_____ attention to detail	H speaking and listening

6 ★★★ Look at the pictures. Complete the words.



- 1 Marie's time m a n a g e m e n t skills have never been particularly good.
- 2 All the products look beautiful thanks to Pablo's d e s i g n skills.
- 3 Julia taught herself computer p r o g r a m m i n g.
- 4 Ania showed her excellent l i d e r s h i p skills when climbing in the mountains recently.

7 ★★★ Complete the sentences about personal skills.

- 1 People with excellent communication skills can
speak well and explain their ideas to other people
- 2 Leadership is an important skill for someone who
- 3 A suitable job for someone with attention to detail
would be _____
- 4 Someone who is good at critical thinking is able to
- 5 People with excellent organizational skills are ideally
suited to _____
- 6 A suitable job for someone with great design skills
would be _____

EXTRA Personality adjectives

8 ★★★ Complete the adjectives in the dialogue.

Leah Who do you think should be student president?

Ryan Well, Jay is so relaxed and doesn't get stressed.

Isla Yes, we need someone¹ c a l m like that.

Ryan What about Asha? You can trust her always to do the work well, and I think we need someone² p like that. Then there's Paul.

Leah He's very³ a I think he wants to be president of the country one day!

Isla Yes, that's true. He's also really⁴ c He hates losing and will do anything to win.

Ryan How about Karim? He's held a lot of meetings explaining what he wants to do. He's certainly⁵ k !

Leah I like Karim. He's always got time to help people. I think he's really⁶ g

Isla I know he's had problems, but he's never let them stop him from succeeding. He's very⁷ d in life.