

2 PRONUNCIATION the letter o

- a Can you remember which word rhymes with *money* in the song *Girls & Boys*?
- b Look at some more words with the letter o. Put them in the correct column.

clothes dollar done honest loan money go
nothing owe shopping some sold won

		

- c 1 38 Listen and check.
- d Look at some words with the letters *or*. How is *or* usually pronounced when it's stressed? Which two are different?

afford order worth organized mortgage store work

- e 1 39 Listen and check.
- f Practice saying these sentences.
Let's go shopping for clothes.
Can I borrow some money?
He won a million dollars.
They can't afford to pay the mortgage.
I work in a store.
I've done nothing wrong.

3 READING & SPEAKING

- a Read the questionnaire and choose your answers.
- b Compare your answers with a partner. Say why.
- c ► **Communication** *Spender or saver?* p.108. Find out if you are a spender or a saver.

4 LISTENING

- a 1 40 Listen to six people answering the question *Are you a spender or a saver?* How many are savers?
- b Listen again and match speakers 1–6 with A–F. Who...?
- A ☐ always has money in the bank
 - B ☐ often ends up with no money
 - C ☐ thinks he / she is careful with money, but not cheap
 - D ☐ enjoys spending money on his / her hobby
 - E ☐ can save money if he / she needs to
 - F ☐ prefers to live now than worry about the future

ARE YOU A SPENDER OR A SAVER?

1 You go shopping and you see something very expensive that you really want, but can't afford. You...

- a buy it with your credit card. You can worry about the bill next month.
- b already have some money in the bank and plan to save for a couple of weeks and then buy the thing you want.
- c borrow the money and agree to pay back a small amount every week.

2 You get \$100 for your birthday. You...

- a spend some of it and save some.
- b go straight to a shopping mall and spend it all.
- c put all of it in your bank account until you know what you want to spend it on.

3 Do you always know how much money you have, how much money you have spent, and on what?

- a Yes. I'm very organized and know exactly what I have and what I've spent.
- b No. I have no idea. When I have money, I usually just spend it.
- c I usually have a rough idea about what I spend my money on.

4 You borrowed some money from a friend, but you don't think that you'll be able to pay it back by the time you promised to. You...

- a don't worry about it. Hopefully your friend will forget about it, too!
- b figure out how much money you have and how much you owe. You speak to your friend and explain the situation and offer to pay the money back in small installments.
- c talk to your friend and promise that you'll pay him / her back, but it might take a little longer than you first thought.

5 You have a friend who often borrows money from you and never pays you back. He / She wants to borrow \$50. You...

- a lend him / her the money. You can afford it, and it doesn't matter if you don't get it back.
- b say no; he / she owes you too much already.
- c lend the money, but explain that it is the last time, until he / she has paid back this loan.

5 GRAMMAR present perfect and simple past

a Read the conversation. What are they arguing about?

b 1 41)) Read the conversation again, and put the verbs in the present perfect or the simple past. Then listen and check.



David I ¹ haven't seen (see) those shoes before. Are they new?

Kate Yes. I ² _____ (just buy) them. Do you like them?

D They're OK. How much ³ _____ they _____ (cost)?

K Oh, not much. They ⁴ _____ (be) a bargain. Under \$100.

D You mean \$99.99. That isn't cheap for a pair of shoes.

Anyway, we can't afford to buy new clothes right now.

K Why not?

D ⁵ _____ you _____ (see) this?

K No. What is it?

D The phone bill. It ⁶ _____ (come) this morning.

And we ⁷ _____ (not pay) the electricity bill yet.

K Well, what about the iPad you ⁸ _____ (buy) last week?

D What about it?

K You ⁹ _____ (not need) a new one. The old one

¹⁰ _____ (work) just fine.

D But I ¹¹ _____ (need) the new model.

K Well, I ¹² _____ (need) some new shoes.

c Do we use the present perfect (PP) or simple past (SP)...?

1 for a completed action in the past _____

2 for recent actions when we don't ask / say exactly when _____

d ► p.134 Grammar Bank 2A. Learn more about the present perfect and simple past, and practice them.

e In pairs, interview each other with the questions. Ask for more information.

HAVE YOU EVER...?

• bought or sold something on eBay or a similar site

• lost a credit card or your wallet

• saved for something for a long time

• wasted money on something you've never used

• won any money (e.g., in a lottery)

• lent money to someone who didn't pay you back

• bought something online and then discovered that it was a scam

• been charged too much in a restaurant



Have you ever bought or sold something on eBay? Yes, I sold my old computer.

Who did you sell it to? How much did you sell it for?

Communication

5A OTHER SPORTS SUPERSTITIONS

Student B

- a Read about Jason Terry and Alexander Wurz.



JASON TERRY, an American basketball player, wears the colors of his team's opponents the night before a game. If the team he's playing the next day wears black and white, then Terry wears black and white to bed the night before. He's been doing this since his playing days in college.

ALEXANDER WURZ, an Austrian racing driver, used to race with odd-colored shoes, the left one red and the right one blue. It came about when he lost a shoe before a big race and had to borrow one of a different color. After winning the race, he decided it was a lucky omen.



- b Now listen to A telling you about Sydney Crosby and Kolo Touré's superstitions.
- c Cover the text and tell B about Jason Terry and Alexander Wurz's superstitions from memory.
- d Together decide which superstition you think is a) the strangest b) the most impractical.

1B PERSONALITY Students A+B

Read the explanation and compare with a partner. Do you agree with your results?

The activity you have just done is a personality test. The first adjective you wrote down is how you see yourself, the second is how other people see you, and the third is what you are really like.

2A SPENDER OR SAVER? Students A+B

Check your results. Then compare with a partner. Do you agree with your results?

Mostly a answers

You can't be trusted with your own money! You definitely need someone to help you to manage your finances better. Why not speak to an organized friend about how to plan? This will help you to make your money go further and stop you from getting into debt.

Mostly b answers

Although you understand how to manage your money, sometimes you need to be a little more organized. Try setting yourself a weekly or monthly budget, and then stick to it. You will then know how much money you have, what you spend it on, and how much you can save.

Mostly c answers

Congratulations! It sounds like you really know what you are doing when it comes to managing your money. You know how important it is to keep track of your spending and are responsible with your money.

future forms

be going to + base form

future plans and intentions (1 17))

My sister's **going to adopt** a child.

Are you going to buy a new car or a used one?

I'm not going to go to New York City tomorrow. The meeting is canceled.

predictions (1 18))

The Yankees **are going to win**. They're playing really well.
Look at those black clouds. I think **it's going to rain**.

- We use *going to* (NOT *will* / *won't*) when we have already decided to do something. NOT *My sister will adopt a child*.
- We also use *going to* to make a prediction about the future, especially when you can see or have some evidence (e.g., black clouds).

present continuous: be + verb + -ing

future arrangements (1 19))

Lorna and James **are getting** married in October.

We're meeting at 10:00 tomorrow in Jack's office.

Jane's **leaving** on Friday and **coming back** next Tuesday.

- We often use the present continuous for future arrangements.
- There is very little difference between the present continuous and *going to* for future plans / arrangements, and often you can use either.

- going to* shows that you have made a decision.
We're going to get married next year.
- the present continuous emphasizes that you have made the arrangements. *We're getting married on October 12th.* (= we've ordered the invitations, etc.)
- We often use the present continuous with verbs relating to travel arrangements, e.g., *go, come, arrive, leave*, etc.
I'm going to Tokyo tomorrow and coming back on Tuesday.

will + base form

instant decisions, promises, offers, predictions, (1 20))
future facts, suggestions

I'll have the steak. (instant decision)

I won't tell anybody where you are. (promise)

I'll carry that bag for you. (offer)

You'll love New York City! (prediction)

I'll be home all afternoon. (future fact)



We use *will* / *won't* (NOT the simple present) for instant decisions, promises, offers, and suggestions. NOT *I carry that bag for you*.

- We can also use *will* / *won't* for predictions, e.g., *I think the Yankees will win*, and to talk about future facts, e.g., *The election will be on March 1st*.

- a Circle the correct form. Check ✓ the sentence if both are possible.

My grandparents *are going to retire* / *will retire* next year. ✓

- We'll invite* / *We're going to invite* your parents for Sunday lunch?
- I'm going to make* / *I'll make* a cake for your mom's birthday, if you want.
- I'm not having* / *I'm not going to have* dinner with my family tonight.
- The exam *will be* / *is being* on the last Friday of the semester.
- You can trust me. *I'm not telling* / *I won't tell* anyone what you told me.
- My cousin *is arriving* / *will arrive* at 5:30 p.m.
- I think the birthrate *will go down* / *is going to go down* in my country in the next few years.
- I'm not going to go* / *I won't go* to my brother-in-law's party next weekend.
- I'm going to help* / *I'll help* you with the dishes.

- b Complete B's replies with a correct future form.

A What's your stepmother going to do about her car?

B She's *going to buy* a used one. (buy)

1 A I'm going to miss you.

B Don't worry. I promise I _____ every day. (write)

2 A What are Alan's plans for the future?

B He _____ a degree in engineering. (earn)

3 A Can I see you tonight?

B No, I _____ late. How about Saturday? (work)

4 A What would you like for an appetizer?

B I _____ the shrimp, please. (have)

5 A There's nothing in the refrigerator.

B OK. _____ we _____ some take-out Mexican food? (get)

6 A I don't have any money, so I can't go out.

B No problem, I _____ you some. (lend)

7 A Can we have a barbecue tomorrow?

B I don't think so. On the radio they said that it _____. (rain)

8 A We land at about eight o'clock.

B _____ you _____ a ride from the airport? (need)

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