Hello!

Welcome to Opportunities for Serendipity English Course!



1 Vocabulary: Money

a Verbs

be worth / borrow / can't afford / charge / cost / earn / inherit / invest / lend / owe / raise / save / waste

a My uncle is going to leave me £2,000. I'm going to ……..

£2,000.

b I put some money aside every week for a holiday. I ……..

money every week

LIVEWORKSHEETS

c My brother has promised to give me €50 until next week. He has promised to …….. me €50.

d I need to ask my mum to give me £20 until Friday. I need to …….. £20 from my mum.

e I often spend money on stupid things. I often …….. money.

f I don't have enough money to buy that car. I …….. to buy that car.

g I usually have to pay the mechanic £100 to service my car. The mechanic …….. me £100.

h These shoes are quite expensive. They are $200. They …….. $200.

i Jim gave me £100. I haven't paid it back yet. I …….. Jim £100.

j I want to put money in a bank account. They'll give me 5% interest. I want to …….. some money.

k I work in a supermarket. They pay me £1,000 a month. I …….. £1,000 a month.

l I could sell my house for about €200,000. My house …….. about €200,000.

m We need to get people to give money to build a new hospital. We want to …….. money for the new hospital.

LIVEWORKSHEETS

b Prepositions

back by for for from in in into on to

a Would you like to pay ..... cash or ..... credit card?

b I paid ..... the dinner last night. It was my birthday.

c I spent £50 ..... books yesterday.

d My uncle invested all his money ..... property.

e I don't like lending money ..... friends.

f I borrowed a lot of money ..... the bank.

g They charged us €60 ..... a bottle of wine.

h I can only lend you the money if you pay me ..... next week.

i I never get ..... debt. I hate owing people money.

c Nouns

bill cash machine (AmE ATM) coin

loan mortgage note salary tax

.....; a piece of paper money

.....; a piece of money made of metal

.....; a piece of paper which shows how much money you have to pay for something

.....; the money you get for the work you do

.....; money that you pay to the government

.....; money that somebody (or a bank) lends you

.....; money that a bank lends you to buy a house

.....; a machine where you can get money

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d Phrasal Verbs

I took out €200 from a cash machine. (= took from my bank account)

When can you pay me back the money I lent you? (= return)

I have to live off my parents while I'm at university. (= depend on financially)

It's difficult for me and my wife to live on only one salary. (= have enough money for basic things you need to live)

e Song: Girls & Boys



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ENGLISH, THE MOST FORTUNATE DISCOVERY

OPPORTUNITIES English!

Girls & Boys

Educated, [1]____
He's well-dressed
Not funny
And not much to say in
Most conversations
But he'll [2]____ in
All situations
'Cause he pays for everything

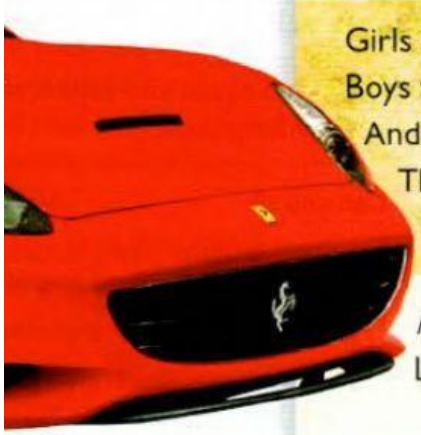


Girls don't like boys, girls like cars and money
Boys will laugh at girls when they're not funny

[3]____
Don't matter
She'll have it
Vacations
And [4]____
These are a few
Of her favourite things
She'll get what she wants
If she's willing to please
His type of girl
Always [5]____
Hey, now, there's nothing [6]____



A material world
B comes with a fee
C foot the bill
D for free
E paper or plastic
F shopping sprees
G with money



Girls don't like boys, girls like cars and money
Boys will laugh at girls when they're not funny
And these girls like these boys like these boys like these girls
The girls with the bodies like boys with Ferraris
Girls don't like boys, girls like cars and money

All of these boys, yeah get all of these girls
Losing their souls in [7]____

LIVEWORKSHEETS

2 Pronunciation: the letter *o*

a Look at some words with the letter o. Put them in the correct column.

clothes cost dollar done honest loan money note nothing owe shopping some sold won worry

b Listen and check. 1.38

c Look at some words with the letters ***or***. How is ***or*** normally pronounced when it's stressed? Which two are different?

afford order worth organized mortgage store work

d Listen and check. 1.39

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3 Reading & Speaking.

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 centre and spend it all.

c put all of it in your bank account until you know what you want to spend it on.

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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 haven't got a clue. 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've 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 work 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 instalments.
c speak to your friend and promise that you'll pay him / her back, but it might take a bit longer than you first thought.

5 You have a friend who often borrows money from you and never pays it 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.

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Are you a spender or a saver?



Do you always have money in the bank?
Do you often end up with no money?
Do you think you are careful with money, but not mean?
Do you enjoy spending money on a hobby?
Can you save money if you need to?
Do you prefer to live now than worry about the future?

LIVEWORKSHEETS