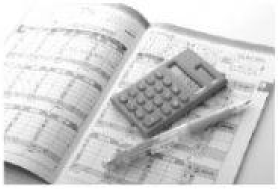
Unidad Educativa Particular
“SADOWIŃSKI SCHOOL”

Name: ____

UNIT 5 – Money Matters

Vocabulary

1 Look at the pictures and write the personal finances vocabulary.

			
a a______________	b t________ _______	c a______________	d m______________
			
e b_______________	f i_________________	g b_______________	h d_______________

2 Complete the sentences with the personal finances and banking paths vocabulary.

cost of living	expenses	insurance	net worth	investments	credit cards
debit cards	check the balance	take out a loan	open a bank account		

a I'm cutting up all my c___________ ___________and d___________ ___________. They're dangerous! I keep spending money with them.

b I don't know how much money is in my account. I need to c________ ______ _____________.

c It's important to have health i_________________ in case you need medical treatment.

d The c________ _____ ______________ is so high these days. Everything is so expensive.

e I would like to buy a new car but I don't have enough money. I'll need to t_________ _____ ___ __________.

f I need to cut my monthly e_____________________ if I want to save money.

g When I add up my salary and i_______________, my n______ ____________ is $1,000,000!

h You get a great deal if you o______ ___ _______ __________ with KaneKin bank – they pay a $200 bonus to start.

3 Unscramble the words to form banking vocabulary and complete the sentences.

a When you put money in your bank account, you mkae a pedoits (m____________________).

b You have various payment options: you can pay with cash, by card or you can rwtie a hcekc (w__________________________).

c Never tell anyone your NIP nmrebu (P__________________). You need to keep it secret to keep your money safe.

d If you go into the bank, you can tlka ot a lltere (t____________________) about your finances.

e When you take money out of your bank account, you mkae a wihdratwla (m_____________________).

f Getting money out of your bank account is easy if you seu hte MTA (u_______________________).

g If I move money from my account to yours, I akme a taserfnr (m____________________________).

Grammar

4 Choose the correct particle to complete the sentences with phrasal verbs.

a My Spanish isn't very good but I can **get by** / **get in** when I need to.

b It's really easy to **run up** / **run by** debts if you have a credit card.

c To get a good price when buying something new, it's important to **shop about** / **shop around for** a good deal.

d You need to start **saving in** / **saving up** when you are young to have money for retirement.

e I am very bad at saying no when offered work. I sometimes **take up** / **take on** too much.

f We had a good meeting today. I'll call them again tomorrow to **follow up on** / **follow up in** the action points.

g I'm trying to lose weight, so I want to **cut down on** / **cut down at** the amount of snacks I eat.

h My mother always **puts aside** / **puts around** $100 a month to save up for a new car.

i In the 2008 financial crash, governments around the world **bailed in** / **bailed out** major banks.

j Arsenal was playing really badly for a while but they got a new coach who **turned** their season **around** / **about**.

5 Correct the underlined errors with phrasal verbs in each sentence.

a I just can't get debt out of because I keep spending money.

b My dad does volunteer work in our area. He wants to give back at the community.

c When it comes money to, I am always very careful about how much I spend.

d Look at this story in the newspaper. These criminals have been getting with away stealing for years.

e I try to save money but it's sometimes hard to put aside it every month.

f It was raining hard so I thought the soccer game would be bad, but it ended out being really exciting.

g Thank you for the offer of work, but I am so busy right now that I cannot take on it at the moment.

h I have run down really big bills on my credit card. I don't know how I'll pay them.

i To cut down spending on, you need to make a budget.

j I need a new phone. I'll shop around from one tomorrow.

6 Match the sentences to the descriptions and choose *past* or *present* for each.

a ( ) I wish I hadn't spent so much money yesterday.

b ( ) If only I had more money, I'd buy a new smartphone.

c ( ) I wish my brother wouldn't play his music so loudly when I'm trying to study.

d ( ) I wish I had some savings and investments.

e ( ) If only I had opened a bank account instead of spending all my money.

1 We use *wish* + *past perfect* to talk about things we regret in the **past** / **present.**

2 We use *wish* + *would* + base form to talk about other's people's annoying habits in the **present** / **past.**

3 We use *if only* + *simple past* to talk about things we regret in the **past** / **present.**

4 We use *wish* + *simple past* to talk about regrets in the **present** / **past**.

5 We use *if only* + *past perfect* to talk about things we regret in the **past** / **present.**

7 Choose the correct verb form in each sentence.

a I wish the cost of living **was** / **is** cheaper. Everything is so expensive right now.

b If only I **was** / **am** better with money. I just can't stop spending.

c It really annoys me when my boyfriend takes money from my purse. I wish he would **stop** / **stopped** it.

d I wish I **was** / **am** better at math. That way, I could budget better.

e I know my mom has money problems. She really wishes she **had** / **has** some savings.

f It's not good to get into debt. If only you **hadn't** / **haven't** bought that new car.

g You wish you **were** / **was** rich? Really? I don't want any more money. I am happy as I am.

h Did you hear that our neighbor went bankrupt? He really wishes he **could** / **can** pay his debts.

i I wish I **had** / **have** invested money when I had the chance. Now I can't.

j My bank account has no money in it. I wish my boss would **pay** / **paid** me on time!

Reading

8 Read the text about money apps and circle T (*true*) or F (*false*).

Do you want to save up to buy something special? Or do you simply want to organize your finances? Whatever your money goals, there is an app to help. Here are two of our favorites.

Goodbudget helps you to see where your money is going, which helps you to save for that special thing you want to buy. Whether you're hoping to go traveling, pay for a language course, or buy a new guitar, you need to know how much money you have coming in and going out. First, you need to set a budget. Then, every time you spend money, make sure you put that information into the app. You can easily see if you're going "into the red" and you can observe which areas of your life are costing more.

Stikk is for anyone who wants to achieve a specific goal. It could be doing more exercise, practicing the piano, or – you guessed it – saving money! You publish your goal on the site and can share it with friends and family. Every week, you update the app with your progress. There are various punishment options, like giving money to charity if you don't achieve your goal. But you can also simply use the app to track your progress.

Many people don't like thinking about money – usually because we feel we don't have enough! But by facing your fears and finding apps to help, it's possible to have a healthy relationship with money that will last you a lifetime.

a The writer likes the money apps. T / F

b Goodbudget is used to pay for things. T / F

c Stikk helps you work towards a goal. T / F

d Stikk has penalties if you don't achieve your goal. T / F

e The writer thinks apps can help you have a good relationship with money. T / F

9 Choose the correct answer.

a Goodbudget helps you ________ money.

( ) save ( ) transfer

b To use Goodbudget, you need to make a ________.

( ) budget ( ) profile

c Goodbudget helps you ________ your spending.

( ) monitor ( ) increase

d Stikk can ________ be used for saving money.

( ) only ( ) also

e Friends and family ________ see your progress with Stikk.

( ) can ( ) can't