

# HOMEWORK

INTERMEDIATE - DAY 8

## 1 VOCABULARY money

a Complete the sentences with the correct verbs.

1 I don't have any change; can you lend me two euros? (lend / borrow)

2 I wasted my money on that book; it was very boring.  
(saved / wasted)

3 I can't afford a new car – I'm broke. (afford / pay)

4 The restaurant charged us too much for our meal. (cost / charged)

5 When can you pay back the money I gave you? (owe / pay back)

6 She earns a lot of money in her new job. (earns / wins)

7 I need to borrow some money from the bank to buy a new car.  
(lend / borrow)

8 When my aunt died I inherited £5,000. (inherited / invested)

b Complete the advertisement with words from the list.

tax save mortgages take out loans salary cost charge

Why **you** should bank with

# South & West plc

## OUR ACCOUNT SERVICES

Current account – open a current account and get a card you can use to 1 take out cash from our many cash machines or when shopping. And if your company pays your 2 salary directly into the account, we don't 3 charge you anything for the account or for the debit card.

## OUR FINANCING SERVICES

Personal 6 loans – we can lend you money for that new car, a holiday, computer ... up to a maximum of €5,000.

7 mortgages – do you need to buy or build a house? We can help you finance your new home at one of the lowest interest rates on the market.

**Term Deposit account** – if you want to **4** \_\_\_\_\_ money, why not use our deposit account? The typical interest rate is 5.25% and, if you keep over €2,000 in the account, it won't **5** \_\_\_\_\_ you anything.

#### OUR EXTRA SERVICES

Do you think you pay too much **8** \_\_\_\_\_ to the government every month? Why not talk to our specialists – they can help you pay less.

c Complete the sentences with the correct preposition.

- 1 My sister borrowed £500 \_\_\_\_\_ our parents.
- 2 Would you lend money \_\_\_\_\_ your best friend?
- 3 Whose turn is it to pay \_\_\_\_\_ the drinks?
- 4 I don't spend much money \_\_\_\_\_ clothes.
- 5 You can pay \_\_\_\_\_ cash or \_\_\_\_\_ credit card.

## 2. Reading:

You're going to read an article about a woman who lives without money. Why do you think she does it? How do you think she survives? Read the article to find out.

Read the article and answer the questions.

- 1 What was Heidemarie's job?
- 2 What possessions does she have now?
- 3 How did the experiment start?
- 4 Where has she lived since the experiment started?
- 5 Does she still work?
- 6 What does she do when she needs something?
- 7 What is she trying to show with her experiment?
- 8 What did she do with the money she earned from her book?

## My life without money



Heidemarie Schwermer, a 63-year-old German woman, has lived without money for the last ten years, and has written a book about her experiences called *My life without money*.

At the age of 54 Heidemarie **gave up** her job as a psychotherapist **gave away** all her money and her flat and **threw away** her credit cards. Today, JL. apart from a few clothes (three sweaters, two skirts, two pairs of shoes, and a coat) and a few personal belongings, she doesn't own anything.

It all began as a one-year experiment. In her home city of Dortmund, she **set up** a 'swapping circle' where people swap services without using money, for example, a haircut for a mathematics class. To prove that this could work she decided to give up using money for a year. But when the year ended she continued and has not used money since then.

At first she house-sat for friends who were on holiday. She stayed in their house in return for watering the plants and **looking after** their animals. At the moment she

is staying in a student residence where she can sleep, have a shower, or use a computer in return for cooking for the young people who live there. She also 'works' as a psychotherapist, 'Before I treated very wealthy people but now I help anyone who **turns up**. Sometimes they give me something in return, but not always.'

Heidemarie says, 'I can live thanks to my contacts. A lot of people who know me understand what I'm doing and want to help me. When I need a bus ticket for example, or a new tube of toothpaste I think, "Who can I ask? What can I give them in return?" If I want to go to the cinema, I might offer to look after somebody's children for the afternoon.'

It is one of the mistakes of our society that most people do something they don't like just to earn money and spend it on things they don't need. Many people judge you according to how much you earn. In my opinion, all jobs are equally important. You may not earn a lot of money but you may be worth a lot as a person. That's my message.'

So what did she do with all the money she earned from the sales of **My life without money?**

'I gave it all away...'

Match the highlighted phrasal verbs with their definitions. Write the verbs in the infinitive.

- 1 throw away put into the rubbish bin  
e.g. *Please ... those sweet papers.*
- 2 \_\_\_\_\_ stop (doing something)  
e.g. *He wants to ... smoking.*
- 3 \_\_\_\_\_ arrive, appear  
e.g. *I invited 20 people to my party but only 10 will ...*
- 4 \_\_\_\_\_ give something to somebody without wanting anything in return  
e.g. *She decided to ... her old clothes to the local hospital.*
- 5 \_\_\_\_\_ start a new company or organization  
e.g. *My brother is going to ... a software company.*
- 6 \_\_\_\_\_ be responsible for somebody or something  
e.g. *Nurses ... people in hospital.*

### 1 Do you agree with Heidemarie that...?

- all jobs are equally important
- most people don't like their jobs
- people judge you according to how much you earn

### 2 What do you think of Heidemarie? Would you like to have her as a friend?

## 3. Listening:

a Shelley and Ben are having an argument about money. Read what Shelley says and complete the dialogue with Ben's answers from the box below. Then try to guess his last answer.

We've had it for at least three years. Maybe longer.

It's old.

No. What is it?

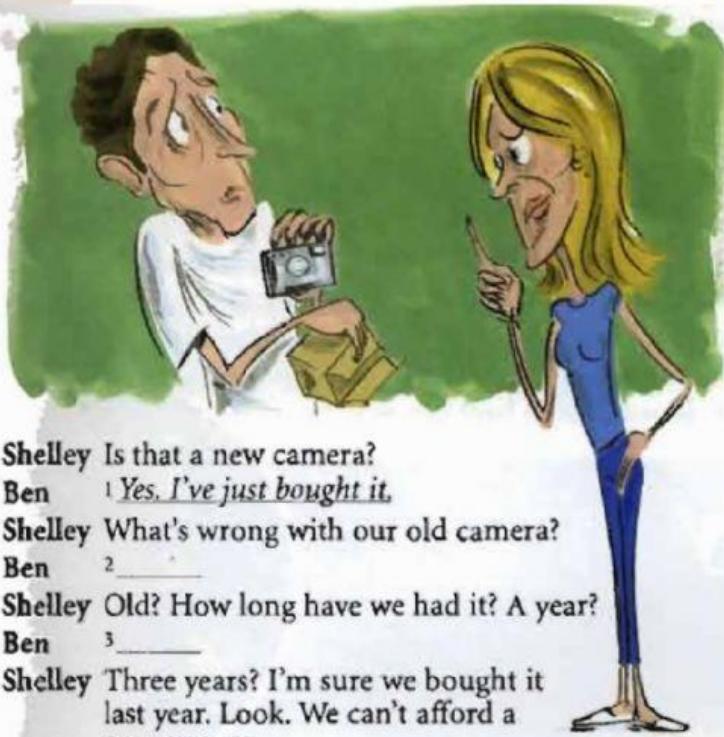
Why not?

Yes. I've just bought it.

I can't.

Which form of the verb do we use for...?

- 1 a completed action in the past
- 2 things which started in the past and are true now
- 3 recent actions when we don't say exactly when
- 4 recent actions when we say exactly when



Shelley Is that a new camera?

Ben 1 Yes. I've just bought it.

Shelley What's wrong with our old camera?

Ben 2 \_\_\_\_\_

Shelley Old? How long have we had it? A year?

Ben 3 \_\_\_\_\_

Shelley Three years? I'm sure we bought it last year. Look. We can't afford a new camera.

Ben 4 \_\_\_\_\_

Shelley Have you seen this?

Ben 5 \_\_\_\_\_

Shelley The gas bill. It arrived this morning. And we haven't paid the phone bill yet. Take it back to the shop and get your money back.

Ben 6 \_\_\_\_\_

Shelley Why not?

Ben Because...



*Ginny English & Art*