



When a man tells you he got rich through hard work, ask him "Whose?"
Don Marquis, American writer

Ka-ching!

1 VOCABULARY money

a Complete the sentences with the correct verbs.

- 1 I don't have any change; can you lend me two dollars? (lend / borrow)
- 2 I _____ my money on that book; it was very boring.
(saved / wasted)
- 3 I can't _____ a new car. I'm broke. (afford / pay)
- 4 The restaurant _____ us too much for our meal. (cost / charged)
- 5 When can you _____ the money I lent you? (owe / pay back)
- 6 She _____ a lot of money in her new job. (earns / wins)
- 7 I need to _____ some money from the bank to buy a new car.
(lend / borrow)
- 8 When my aunt died, I _____ \$5,000. (inherited / invested)

b Complete the advertisement with words from the list.

taxes save mortgages take-out loans salary cost charge

Why **you** should bank with

South & West

OUR ACCOUNT SERVICES

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

Money Market account – if you want to 4 _____ money, why not use our money market 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 FINANCING SERVICES

Personal 6 _____ – we can lend you money for that new car, a vacation, computer ... up to a maximum of \$50,000.

7 _____ – 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.

OUR EXTRA SERVICES

Do you think you pay too many 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 _____ coffee?
- 4 I don't spend much money _____ clothes.
- 5 You can pay _____ cash or _____ credit card.

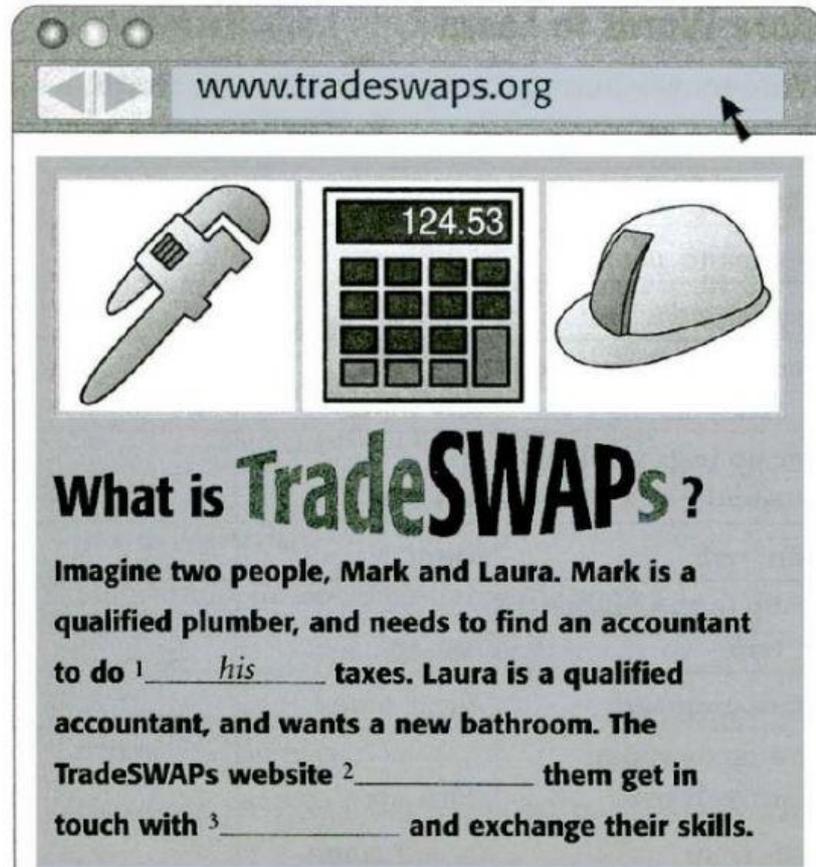
2 READING

a Read the website on page 15 and choose the best word(s) for each space.

- | | | |
|--------------|----------|------------|
| 1 her | his | their |
| 2 asks | makes | lets |
| 3 each other | another | themselves |
| 4 makes | does | becomes |
| 5 coin | bill | cash |
| 6 have | join | earn |
| 7 afford | pay | buy |
| 8 fill out | fill up | fill |
| 9 month | by month | monthly |
| 10 wait | wait for | waiting |

b Read the website again and check (✓) the best summary.

- 1 If you're a member of TradeSWAPs, you can get paid for your skills.
- 2 If you're a member of TradeSWAPs, you don't have to pay as much for jobs as non-members.
- 3 If you're a member of TradeSWAPs, you can cooperate with other members.



www.tradeswaps.org

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What is TradeSWAPs?

Imagine two people, Mark and Laura. Mark is a qualified plumber, and needs to find an accountant to do ¹ his taxes. Laura is a qualified accountant, and wants a new bathroom. The TradeSWAPs website ² _____ them get in touch with ³ _____ and exchange their skills.

How is TradeSWAPs different from just calling a professional?

Money is valuable, and we all need more of it, for vacations or a new car or house. What ⁴ _____ TradeSWAPs different is that it's a "money-free" system for the exchange of skills. There's no need for bank loans, credit cards, or ⁵ _____. It's a win-win situation. Mark gets his taxes done, and Laura gets a new bathroom, and no money changes hands!

Why you should 6 _____ TradeSWAPs

We want to make your life easier by giving you access to professional people who want to exchange skills with you. So if you have a job that needs doing, you don't have to wait until you can 7 _____ it. You can get it done today!

How to join

Just click here and 8 _____ our online form, which asks for your personal details and a list of your professional skills. You'll need to pay a small 9 _____ subscription, and you get access to our complete database of fellow professionals. When you need help with anything from remodeling to legal advice, enter your request and 10 _____ an e-mail. It's as simple as that.

3 GRAMMAR present perfect and simple past

a Circle the correct answer.

- 1 My best friend inherited / has inherited a lot of money last month.
- 2 We have used / used the same bank for the last ten years and we don't want to change.
- 3 I took out the loan in 2006. Since then, I made / have made all the payments on time.
- 4 I took / have taken \$100 out of the ATM this morning.

- 5 **Have you ever had / Did you ever have** any problems with the credit card you're using now?
- 6 **I've called / I called** the bank yesterday and they are going to give us the loan.
- 7 The company **hasn't given / didn't give** us a pay raise last year.
- 8 When **did she borrow / has she borrowed** the money?
- 9 We only **parked / have parked** the car an hour ago, but they've charged us for two hours!
- 10 I **have never owed / never owed** money to a bank. I always save up and then pay cash.

b Complete the dialogues. Use the present perfect or the simple past of the verbs in parentheses.

1 A How long _____ you _____ your camera?
(have)

B Not long. I _____ it about
two months ago. (buy)



2 A I _____ shopping at the new mall on Saturday.
_____ you _____ there yet? (go, be)

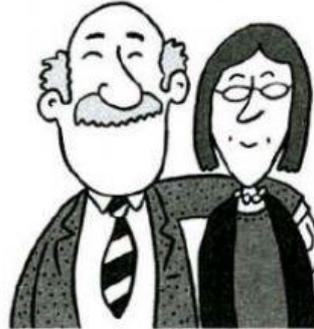
B No, I _____ time yet.
_____ you _____
anything? (not have, buy)



3 A My parents _____ each other for 55 years – since they were eight years old! (know)

B Where _____ they _____? (meet)

A At school. They _____ in the same class. (be)



4 A You know those new digital TVs that _____ in yesterday?

Well, I _____ two of them since I started work this morning. (come, sell)

B Wow! You're lucky. I _____ any yet. (not sell)

5 A Where _____ you _____ when you first arrived in this city? (live)

B Well, I _____ in a friend's apartment for a few months, and then I _____ this house. I _____ here for about two years now. (stay, buy, be)



4 PRONUNCIATION numbers

a Circle and say the correct number.

- 1 \$23.99 twenty-three ninety-nine / twenty-three point nine nine dollars
- 2 $4\frac{1}{4}$ four and a quarter / a fourth
- 3 849 eight hundred forty and nine / eight hundred and forty-nine
- 4 1,500 one thousand five hundred / one thousand and five hundred
- 5 6.73 six point seven three / six point seventy-three
- 6 0.5 oh five / zero point five
- 7 $2\frac{1}{2}$ two halves / two and a half

b Write the numbers in words.

- 1 \$7.50 seven (dollars and) fifty (cents)
- 2 \$999 _____
- 3 14.5 _____
- 4 $\frac{2}{3}$ _____
- 5 $1\frac{1}{2}$ _____
- 6 3,842 _____
- 7 \$2,500,000 _____
- 8 0.7 % _____

More Words to Learn

Write translations and try to remember the words.

Word	Pronunciation	Translation
<u>bel</u> ongings <i>noun</i>	/bɪ'lɒŋɪnz/	
<u>tooth</u> paste <i>noun</i>	/'tuθpeɪst/	
<u>we</u> althy <i>adjective</i>	/'welθi/	
give <u>aw</u> ay (money, etc.) <i>verb</i>	/gɪv ə'weɪ/	
give <u>u</u> p (e.g., smoking) <i>verb</i>	/gɪv ʌp/	
<u>o</u> wn <i>verb</i>	/oʊn/	
set <u>u</u> p (e.g., a business) <i>verb</i>	/set ʌp/	
throw <u>aw</u> ay <i>verb</i>	/θroʊ ə'weɪ/	
turn <u>u</u> p (= appear, arrive) <i>verb</i>	/tɜrn ʌp/	
aside from	/ə'saɪd frəm/	