

VOCABULARY

1 Work in pairs. Discuss the questions.

- 1 Do you receive any pocket money from your parents? Do you think teenagers should regularly receive an amount of money from their parents? Why?/Why not?
- 2 Do you have your own bank account? If not, would you like to have one?
- 3 How often do you go grocery shopping for your family? What things do you buy for yourself?

Family finances

2 Complete the sentences (1–6) with the correct form of the verbs from the box.

afford borrow lend pay save spend

- 1 Each month, my parents _____ the bills for electricity, water and heating at the bank.
- 2 I didn't have enough money for the bus ticket home, so I _____ some from my friend, Paul.
- 3 We looked at our family budget together to see if we can _____ a holiday abroad in the summer.
- 4 My mum sometimes criticizes me for _____ all my pocket money on clothes.
- 5 Could you _____ me a few euros until tomorrow? I promise I'll pay you back!
- 6 I've decided _____ up some money to buy a new bike.

Saving and banking

3 Complete the sentences (1–6) with the correct words (A, B or C).

- 1 You need to show some ID at the bank when you first _____ a bank account.
A open B start C allow
- 2 Banks usually _____ you a fee for using their services.
A pay B charge C demand
- 3 You can _____ money from one bank account to another.
A exchange B transfer C change
- 4 I haven't got any money on me. I'll have to _____ some cash from the bank.
A earn B repay C withdraw
- 5 If you keep your savings in a bank, they'll pay you _____.
A interest B income C fee



- 6 Another name for an ATM (Automated Teller Machine) is a _____ machine.
a MONEY b SLOT c CASH

Shopping and payment

4 Choose the correct word to complete the questions (1–8). Then discuss the questions in pairs.

- 1 How often do you buy things in the *actions/sales/occasions*?
- 2 When was the last time you found a great *bargain/jackpot* in a shop? What was it?
- 3 What's the usual *tariff/rate/price* of a tablet?
- 4 Do you prefer to pay *in/by* cash or *in/by* card? Why?
- 5 Do you usually keep your *receipts/recipes/prescriptions* from the shops?
- 6 How much does a laptop *charge/cost/value* these days?
- 7 Do you always remember to take your *spare/change/return* before you leave the checkout?
- 8 When you go out for a meal with your friends, who pays the *amount/sum/bill*? Do you each pay for what you had, or do you split the cost?