

Grammar

Verb patterns with infinitive or -ing

1 Complete the conversations with the infinitive or the -ing form of the verbs in parentheses.

- 1 A: My boss has agreed _____ (give) me a pay raise.
B: Oh, that's great! What do you plan _____ (spend) it on?
- 2 A: I've decided _____ (buy) a new phone with a better camera.
B: Oh, well, I recommend _____ (look) at this website—it has good reviews of the latest models.
- 3 A: Have you finished _____ (pay) for your bike yet?
B: No, but I'm considering _____ (sell) it and _____ (get) a car instead!
- 4 A: I'm so pleased you've offered _____ (help) me plan my budget. I don't really enjoy _____ (think) about money.
B: No problem. Do you want to discuss _____ (change) your bank? It might be a good idea.

2 Complete the paragraph about coins and notes with the correct form of the verbs.

If you're trying ¹ _____ (control) your spending, then you need ² _____ (understand) that you think about coins and notes differently. That's the fascinating suggestion from Professors Raghubir and Srivastava in their study into people and money. According to the study, we give more value to notes than to coins. So we seem ³ _____ (feel) that we're spending less when we use coins in vending machines, for example. Also, we appear ⁴ _____ (spend) more money when we use small value notes compared to large value notes—it's easier to spend five \$20 notes than a single \$100 note. Why do people dislike ⁵ _____ (use) high-value notes? It could be because people often feel uncomfortable spending money or because they worry they will spend the change more quickly. So if you want ⁶ _____ (save) money, we suggest ⁷ _____ (ask) for large notes when you take out money at the bank. It looks like a simple method to help you stop ⁸ _____ (waste) money.

Writing

1 Look at the list of ideas about language learning situations. Do they apply to online learning (O) or face-to-face learning (F)?

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| 1 Courses can be expensive. | O F |
| 2 You can make your own schedule. | O F |
| 3 You don't travel to a class. | O F |
| 4 Working with other students is easy and fun. | O F |
| 5 You can't meet other students easily. | O F |
| 6 The teacher can help you easily. | O F |
| 7 The schedule is fixed. | O F |
| 8 You study alone. | O F |