

Underline the most suitable word or phrase.

- a) I haven't got enough money, I'm afraid. Could you *borrow/lend* me some?
- b) This car is too expensive. We can't *afford/pay* it.
- c) There's a small flat to *hire/let* in Bridge Street.
- d) How much do you *earn/gain* in your new job?
- e) She's a good dentist, but she doesn't *charge/spend* too much.
- f) I bought this coat in the sales. It was *decreased/reduced* a lot.
- g) Jack made his *fortune/treasure* buying and selling property.
- h) How much do you *reckon/value* that house would cost?

- 2 Replace each word or phrase in *italics* with a word or phrase from the box which has the opposite meaning.

cash	generous	profit	well off	poverty
purchase	take out	worthless		

- a) I was surprised by how *mean* Charles was. ..generous...
- b) Janet says that she is very *hard up* at the moment.....
- c) Last year their business made a huge *loss*.
- d) I'd like to *pay in* £100 please.....
- e) Most people in the city live in great *prosperity*.....
- f) The manager insisted that I paid by *cheque*.....
- g) Jean was able to make only one *sale* during the morning.....
- h) The old painting I found in the loft turned out to be *valuable*.....

- 3 Complete each sentence with a word from the box. Use each word once only.

safe	wealth	pension	rent	tip	credit card	loan	receipt
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- a) The old couple had only a small.....pension..... to live on.
- b) My uncle Sam acquired his considerable.....selling cars.
- c) David never carries cash with him and pays for everything by
- d) I wouldn't have been able to buy my boat without a bank.....
- e) The shop won't change any goods without the original.....
- f) Keith didn't like the waiter so he didn't leave a.....
- g) The house is not in very good condition so the.....is low.
- h) We keep all our money and valuables in this.....in the floor.

- 4 Match each sentence (a-h) with a suitable response (1-8). Use each response once only.

- a) Who do I make the cheque out to? 6
- b) We seem to be spending a lot of money lately.....
- c) The house has burnt down! What are we going to do?.....
- d) How much do you want for this drawing?.....
- e) Did you inherit this house?.....
- f) Do we still owe the bank any money?.....
- g) Can we change money at the hotel to pay the bill?.....
- h) Why are you putting so much money in the bank?.....

- 1 Sorry, but it's not for sale.
- 2 I'm saving up to buy a new motorbike.
- 3 Perhaps we should try to economise a bit.
- 4 Yes, my Aunt Clara left it to me.
- 5 Well, we've nearly paid it all back.
- 6 To JB Woolbury PLC.
- 7 I think they accept travellers cheques anyway.
- 8 Don't worry, we're insured.

- 5 Choose the most suitable word or phrase to complete each sentence.

- a) I bought these shoes in the sale. They were a real C.....
A) cheap B) economy C) bargain D) purchase
- b) If you put your money in the bank, it will earn ten per cent.....
A) interest B) profit C) deposit D) investment
- c) John asked his parents if they would pay off his.....
A) rents B) debts C) accounts D) credits
- d) Adults have to pay £8 to get in, but children under fourteen get in.....
A) free B) nothing C) penniless D) open
- e) I'm trying to save for my holidays so I'm..... some money each week.
A) putting in B) putting aside C) putting behind D) putting up
- f) Just a minute! You've forgotten to..... your cheque!
A) mark B) make C) place D) sign
- g) The blackmailer asked for the money in used.....
A) notes B) cheques C) paper D) cash
- h) I gave the assistant ten euros and she gave me four euros.....
A) rest B) money C) coins D) change

- 6 Use the word given in capitals at the end of each line to form a word that fits in the space in the same line.

Money! Money! Money!

Helen had always dreamed of becoming a (1)*wealthy*.. WEALTH
 woman, and imagined living in a (2).....mansion, LUXURY
 and how her friends would praise her (3) GENEROUS
 when she gave them expensive presents. In reality she
 was usually hard up. She had some (4).....and a SAVE
 small life (5)....., but her antique shop was not really INSURE
 very (6).....Every time she took money out of the bank, PROFIT
 the (7).....checked her account, and told her how little CASH
 there was in it! Helen had taken out a (8).....a month LEND
 before. How could she repay it? Then one day she noticed
 an old painting in her shop. She had thought it was (9).....WORTH
 but as she brushed away the dust, she saw the (10) SIGN
 at the bottom. It said 'Renoir'! She was rich at last!

- 7 Complete each sentence with a word or phrase formed from *pay*. Each space represents one word.

- a) You can pay the full price now, or make six monthly *...payments....* .
 b) If you lend me the money, I'll.....next week.
 c) I haven't got enough money to.....the suit now.
 d) We.....a lot of money on decorating this house.
 e) I must do something about all these.....bills.
 f) Please make the cheque.....to R.D. Smith.
 g) Take this money and.....to the bank.
 h) I like my job, and it's very.....

- 8 Match the words in the box with a suitable definition (a-h). Use each word once only.

accountant	cashier	heir	pensioner	agent
customer	investor	swindler		

- a) Someone who inherits money or property *heir*.
 b) Someone who has retired.....
 c) Someone who keeps or checks financial records.....
 d) Someone who buys things in a shop.....

- e) Someone who pays out money in a bank.....
- f) Someone who represents others in business.....
- g) Someone who puts money into a business.....
- h) Someone who cheats people out of money.....

9 Decide which answer (A, B, C or D) best fits each space.

Money matters

Are you always (1).....**B**.....up? Do you often have to (2)..... money from your parents whenever you need a little extra (3).....? If you (4).....too much, and save too little, you will end up with more (5).....than friends. You know the solution, of course: just save a small (6).....every month. Most banks will pay (7).....on your savings, and you will soon be able to (8).....all those things which seemed to cost too much before. The trouble is, you're a university student, and many banks treat you like a child. But not us. If you open a/an (9).....with Smith Fulton Bank before October 31st, we'll not only send you your own (10).....book and credit (11)....., but you'll also receive a copy of our booklet 'Putting Money (12).....for Your Future'. Smith Fulton can pay your (13)....., help you with special student (14)....., and your friendly branch (15)..... can give you advice for the future. We believe in you. Why not believe in us and open an account?

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|---------------|-------------|------------|------------|
| 1) A shut | B hard | C debt | D money |
| 2) A borrow | B lend | C save | D pay |
| 3) A cheque | B pension | C wealth | D cash |
| 4) A sign | B spend | C cost | D cheat |
| 5) A owe | B loans | C debts | D profits |
| 6) A amount | B number | C note | D rest |
| 7) A receipts | B credits | C rents | D interest |
| 8) A lend | B economise | C afford | D spend |
| 9) A cheque | B customer | C bill | D account |
| 10) A loan | B cheque | C cash | D money |
| 11) A plastic | B tip | C card | D cheque |
| 12) A aside | B up | C inside | D work |
| 13) A sales | B bets | C bargains | D bills |
| 14) A coins | B loans | C fortunes | D pensions |
| 15) A miser | B swindler | C manager | D cashier |