

5B

Not for profit?

If you want to be a millionaire, start with a billion dollars and launch a new airline.
Richard Branson, British entrepreneur

G unreal uses of past tenses **V** money **P** silent consonants

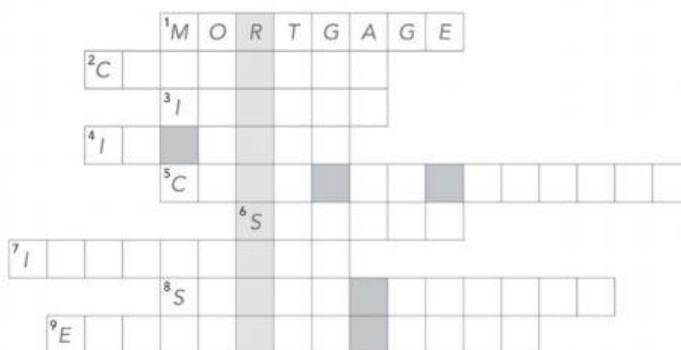
1 VOCABULARY money

a Complete the missing words.



- 1 My husband was caught speeding the other day, and he had to pay a f i n e.
- 2 My sister has managed to get a government g r _____ to study abroad for a year.
- 3 Orla gives a small d _____ to her favourite animal charity every month.
- 4 Rob's grandfather left him some money in his w _____.
- 5 I can't believe it – the bus f _____ has gone up again!
- 6 We called several companies to ask for a q u _____ before we had our bathroom done.
- 7 My bank charges a small f _____ for international transfers.
- 8 We've got a limited b _____, so we always try to go travelling out of the holiday season.
- 9 I had to pay a d _____ of two months' rent when I moved into my first flat.
- 10 We'll have to take out a l _____ if we want to get our roof repaired.
- 11 My dad was given a fairly substantial l _____ s _____ when he retired.
- 12 I'll be so glad when we've paid the final i n _____ on our car.

b Complete the puzzle. Find the hidden noun.



- 1 the sum of money you borrow from the bank to buy a house
- 2 the system of money that a country uses
- 3 the money that is earned from doing work or received from investments
- 4 owing money to someone
- 5 the amount of money that people need to pay for food, clothing, and somewhere to live
- 6 the units of value a company is divided into, which are sold to make money
- 7 a general rise in the prices of goods in a country
- 8 the business of buying and selling shares in companies
- 9 the value of the money of one country when changed into the money of another country

c Complete the sentences with one word.

- 1 I use an app to manage my accounts.
- 2 My uncle **went** _____ after only a year in business. He was unable to pay what he owed.
- 3 My partner and I **can't** _____ to buy our own house because we don't earn enough money.
- 4 I need to _____ my balance before I withdraw any more money.
- 5 I don't want to be a millionaire – I just want a good _____ of living.
- 6 I usually _____ transfers and payments online.
- 7 We live in a _____ society where people are obsessed with buying things.
- 8 The bank plans to cut _____ rates to try and encourage people to borrow more money.

- d Order the letters to make synonyms of *rich* or *poor*. Then write **R** (rich) or **P** (poor).

1 ENTLUAFF	<i>affluent</i>	<i>R</i>
2 LESSNNIPE	_____	_____
3 EDADLO	_____	_____
4 ADRH PU	_____	_____
5 THYALWE	_____	_____
6 LEWL-FOF	_____	_____
7 REBOK	_____	_____

- e Match the slang words to the definitions.

1 a tenner <i>b</i>	a five dollars
2 five bucks _____	b ten pounds
3 10K _____	c five thousand pounds
4 a fiver _____	d three pounds
5 five grand _____	e five pounds
6 three quid _____	f ten thousand pounds

- f Complete the second sentence so that it means the same as the first sentence. Use an idiom with the **bold** word.

- 1 Our friends spend more money than they can afford.

MEANS

Our friends are *living beyond their means*.

- 2 We're overdrawn.

RED

We're _____.

- 3 Don't spend all your money. It's hard work to make more.

GROW

Don't spend all your money. It _____.

- 4 That yacht must have been really expensive.

ARM

That yacht must have _____.

- 5 We'll never be able to buy a house unless we start saving.

BELTS

We'll never be able to buy a house unless _____.

- 6 £300 for a pair of jeans? They aren't worth that.

RIP

£300 for a pair of jeans? That's _____!

- 7 My in-laws are extremely mean.

FISTED

My in-laws are very _____.

- 8 We hardly earn enough to buy what we need

ENDS

We're struggling to _____.

2 PRONUNCIATION silent consonants

- a Look at the phonetics and write the words.

1 /bɒm/	<i>bomb</i>
2 /det/	_____
3 /dɪs'tɒnɪst/	_____
4 /'nɒlɪdʒ/	_____
5 /'mɔːɡɪdʒ/	_____
6 /,əʊvə'welmɪŋ/	_____
7 /sɑː'kɒlədʒɪst/	_____
8 /rɪ'sɪt/	_____
9 /,sɑːrən'tɪfɪk/	_____
10 /'wɪspərd/	_____

- b 5.3 Listen and check. Cross out the silent consonants. Then listen again and repeat the words.

3 VOCABULARY FROM READING

10 small ways to lead an anti-capitalist life

Complete the sentences with a word from the list.

deluge ditch heart laced lumbered
knick-knacks pearls pump watershed



- My aunt's house is full of *knick-knacks* that she's brought back from her travels.
- The government has announced it's going to _____ its plans to build a new airport.
- The discovery of penicillin was a _____ moment in the history of medicine.
- The TV channel received a _____ of complaints when they decided to cancel the new detective series.
- One of my mother's most useful _____ of wisdom was that I should learn from my mistakes.
- The robber drugged his victim by giving him a drink _____ with a sedative. Then he stole his wallet.
- When you're feeling down, you need to remind yourself of all your achievements in order to _____ up your ego.
- The interviewer tried to get to the _____ of the matter with some very clever questions.
- When my parents go out, I get _____ with looking after my little sister for the evening.

4 GRAMMAR unreal uses of past tenses

- a Complete the conversations with the correct form of the words in brackets.



- 1 A Your parents will be here in an hour.
B I know. *It's time I tidied up*. (time / I / tidy up)
- 2 A We can't afford to move to a bigger house.
B I know. *I wish we were* better off. (I / wish / we / be)
- 3 A I'll come and see you tomorrow morning.
B _____ in the afternoon – I'm busy in the morning. (I / rather / you / come)
- 4 A The new dishwasher doesn't clean things very well.
B I know. _____ it. (I / wish / we / not buy)
- 5 A It's a shame we can't meet up more often.
B Yes. _____ nearer each other. (only / we / live)
- 6 A I won't tell your girlfriend you were here.
B Thank you. _____. (I / rather / she / not know)
- 7 A Do you regret not going to university?
B Yes, I do. _____ to my parents. (only / I / listen)
- 8 A I'm fed up with working all the time.
B _____ a holiday. (time / you / have)

- b Complete the second sentence so it means the same as the first sentence. Use the word in brackets.

- 1 I should have applied for a grant. (wish)
I wish I'd applied for a grant.
- 2 I'm stressed because we owe the bank a lot of money. (if only)
_____ the bank so much money.
- 3 Mia ought to make up her mind about her job. (time)
_____ her mind about her job.
- 4 Would you prefer us to take you home now or later? (rather)
_____ you home now or later?
- 5 We regret spending all our savings on our honeymoon. (wish)
_____ all our savings on our honeymoon.
- 6 Don't you think you ought to apologize to Jo? (time)
Isn't _____ to Jo?
- 7 I'd like to be able to see my family more. (wish)
_____ my family more.
- 8 We'd prefer you not to bring your dog in here. (rather)
_____ your dog in here.

- c What would you like to be different in your life? Use the ideas in the list or your own ideas.

your country your family your finances your friends
your hobbies your home your job your skills

I wish...

I wish we didn't have such a big mortgage – we can't afford to go out at weekends.

- 1 _____
- 2 _____

If only...

- 3 _____
- 4 _____

I'd rather...

- 5 _____
- 6 _____

It's time...

- 7 _____
- 8 _____