

Present perfect vs. Past simple 1

- a Read the *Have you ever...*? questions and complete them with the past participle of the **bold** verbs.

Have you ever...

- saved for something for a long time? **save**
- _____ money to somebody who didn't pay you back? **lend**
- _____ money on something you've never used? **waste**
- _____ something and immediately regretted it? **buy**
- _____ something from a relative? **inherit**
- _____ your card in a cash machine? **lose**
- _____ any money (e.g. in a lottery)? **win**
- _____ your PIN for a credit or debit card? **forget**
- _____ your wallet or purse? **lose**
- _____ a loan from the bank? **take out**
- _____ or _____ something on eBay or a similar site? **buy, sell**

- b Answer the questions in a

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- c Read the definition of a *scam*. What kind of scams have you heard of?

scam /skæm/ *n.* a dishonest and illegal way of making money by tricking people, e.g. selling a product online that doesn't exist

- d Read the email. What would you do if you got an email like this? Why?

Subject: Business opportunity

Dear Friend,

I know this message will be a surprise. I am Naomi Cooper and I work at the International Bank in Lagos, Nigeria. My parents **have died** last month and left 4.6 million US dollars in **there** account. I would like to transfer this money out of Nigeria and **I am needing** your help.

I **can to transfer** all the money to you in the UK, and you can then keep 20% of the money for yourself (920,000 US **dolars**) and transfer the rest to an **acount** in Switzerland. It will be very quick and easy. I would be very grateful if you can do this for me – it's my parents' money and I want to keep **him** safe for my family.

Please reply to this email as fast as you can – **I want organize** everything in the next two days.

Thank you in advance for **you** help.

Naomi Cooper

- e Emails like this often have lots of mistakes, especially grammar and spelling. Correct the ten highlighted mistakes.

- f Listen to a radio programme about scams. 

How much money did Heather, Carl, and Paul each lose?

What's the most important advice the programme gives?

- g Listen again. Complete the gaps in the summary of each scam with one or two words.



Heather got an ¹ _____ from a friend who was in Berlin. He said he'd lost his ² _____ and needed money to get home. He asked her to send him her ³ _____ details.

Carl got an email which said he'd won a lot of ⁴ _____ in the Spanish lottery. He ⁵ _____ it because he had been on holiday in Spain. They told him to send his ⁶ _____ details so they could send him the money.



Paul got a ⁷ _____ from a woman who said she was from his ⁸ _____. She said there was a problem with his ⁹ _____. She told him to transfer his money into a ¹⁰ _____.

- h Have you, or has anybody you know, ever been the victim of a scam? Explain what happened.