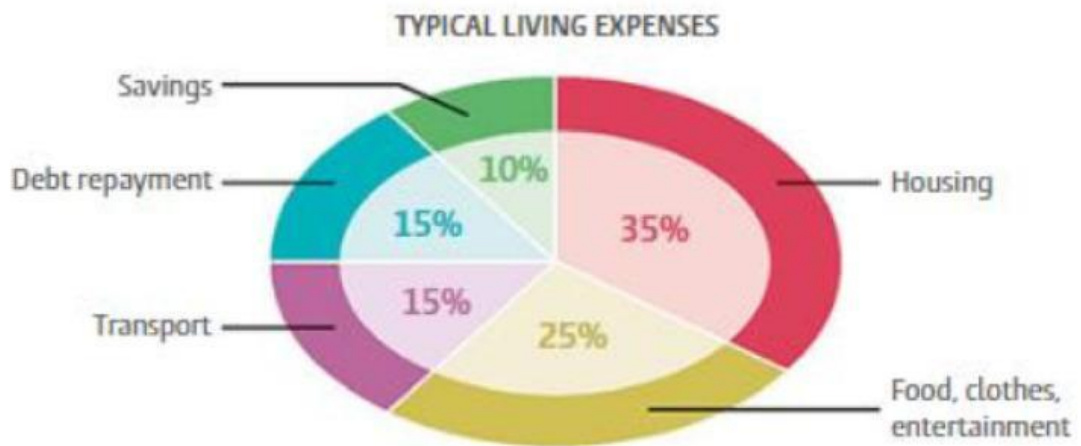


Consumer Spending



Lead-in 1A Look at the pie chart. Is your own spending similar to this?

B Match the living expenses in the box with a category in the pie chart. Use one of the expenses twice.

bicycle bus ticket business suit cinema ticket mortgage payment
meals at work paying a car loan paying interest on a credit card bill
pension payment putting money in the bank for emergencies rent

2 What would you like to spend more on? What would you like to spend less

Listening 3A 5.01 Listen to *It all adds up!*, a podcast for consumers on the topic of money. Tick (✓) the topics they speak about.

- a How to borrow money for emergency expenses
- b Suggestions for reducing living expenses
- c Information about how most consumers save
- d What will happen to interest rates over the next few months
- e News about currency exchange rates
- f Tips for changing money when travelling abroad

B Read about the expression *add up*. Why is *It all adds up!* a good name for a money podcast?

To *add up* means calculate the total of several numbers. For example, $1 + 2 + 3 = 6$.

The expression *It all adds up* means that lots of small amounts make a large total. For example, if you save €5 per week, you have €260 after one year.

The expression *It doesn't add up* means that something doesn't make sense. For example, 'I don't understand how I spent so much money! It doesn't add up!'

4 Listen again. Choose the correct option in *italics* to complete the advice and information from the podcast.

- 1 It's a good idea to *walk* / *take your lunch* to work.
- 2 Don't buy things *with your credit card* / *that you don't need*.
- 3 Buy a *used car* / *cinema tickets* online.
- 4 In the next few months, *interest rates* / *borrowing* will go down.
- 5 *Mortgages* / *Holidays* will become more expensive.
- 6 Now is a good time to *visit China* / *buy Chinese electronics*.

5 Which of the tips from the podcast do you think you could easily follow? Which ones would be difficult or impossible for you to follow?

Grammar First conditional

6A Read the sentences from the podcast and answer the questions.

Part a	Part b
If interest rates increase ,	borrowing will go down .
If you take your lunch to work,	you will save hundreds a year.

- 1 Which part of the sentence (a or b) is a condition?
- 2 Which part of the sentence (a or b) is a possible result in the future?

B Look at the structure and complete the rule with the underlined words in Exercise 6A.

We use the first conditional to talk about ¹_____ because of ²_____.

C Look at the sentences below. Complete the two possible structures.

If interest rates increase, borrowing will go down. ¹_____ + Present Simple, ²_____ + infinitive



Borrowing will go down if interest rates increase. will + ³_____ if + ⁴_____

7 Complete the first conditional sentences with the correct form of the verbs in brackets.

- 1 We _____ (save) more money if I don't have to spend much on transport.
- 2 If you _____ (not start) saving for a deposit, you'll never buy a house.
- 3 They'll pay less for their mortgage if interest rates _____ (go down).
- 4 If I _____ (sell) my car, I'll buy a really nice bicycle.
- 5 He'll save a lot of money on food if he _____ (stop) eating in restaurants every lunchtime.
- 6 If she continues using her credit card, she _____ (have) a lot to pay back next month.

Speaking 8A Match the beginnings (1-6) with the endings (a-f).

- | | |
|---|--|
| 1 If I want to earn more money at work, | a if the weather is fine. |
| 2 I'll walk to work or class tomorrow | b if I need to spend less money. |
| 3 If I have more money in the future, | c I'll need to improve my English. |
| 4 I'll stop using my credit card | d I won't buy a new one, I'll buy a second-hand one. |
| 5 I won't have any more debt | e I'll move to a bigger house or flat. |
| 6 If I buy a car, | f if I pay off my credit card. |

B Work in pairs. Are the sentences in Exercise 8A true for you?

C Make first conditional sentences about yourself.

I'll save money if ...

If I need to borrow money, ...

If I want to go out tonight and not spend too much money, ...

If I get a new job, ...

I'll buy a new car if ...

If I need some financial advice, ...

1

Look at the pictures and the prompts and make Type 1 conditional sentences, as in the example.

e.g. *If we cut down all the forests, the world's climate will change.*



- 1 cut down / all forests / world's climate / change
- 2 not stop / use / aerosols / destroy / ozone layer
- 3 find / alternative sources of energy / solve / some of our environmental problems
- 4 temperatures / go up / by a few degrees / sea levels / rise
- 5 recycle / waste / save / natural resources
- 6 population / continue to increase / not be enough food for everyone

2

Lisa is trying to decide where to go on holiday. She would like to go to one of these places. In pairs, ask and answer questions using the prompts below, as in the example.



- 1 How long / be away / choose / Spain?
SA: *How long will she be away if she chooses Spain?*
SB: *If she chooses Spain, she'll be away for a week.*
- 2 Where / go / like / camping?
- 3 How much / pay / go to / France?
- 4 What / do / go to / Spain?
- 5 Where / go / want / cheap holiday?

- ◆ Conditional clauses consist of two parts: the **if - clause** (hypothesis) and the **main clause** (result). When the if - clause comes before the main clause, the two clauses are separated with a comma. When the main clause comes before the if - clause, then no comma is necessary.
e.g. a) *If I see Tim, I'll give him his book.*
b) *I'll give Tim his book if I see him.*
- ◆ We do not normally use **will, would** or **should** in an if - clause. However, we can use **will** or **would** after **if** to make a polite request or express insistence or uncertainty (usually with expressions such as *I don't know, I doubt, I wonder, etc.*). We can use **should** after **if** to talk about something which is possible, but not very likely to happen.
e.g. a) *If the weather is fine tomorrow, we will go camping.* (NOT: ~~*If the weather will be fine...*~~)
b) *If you will fill in this form, I'll process your application.* (Will you please fill in ... – polite request)
c) *If you will not stop shouting, you'll have to leave.* (If you insist on shouting ... - insistence)
d) *I don't know if he will pass his exams.* (uncertainty)
e) *If Tom should call, tell him I'll be late.* (We do not think that Tom is very likely to call.)
- ◆ We can use **unless** instead of **if ... not** in the if - clause of Type 1 conditionals. The verb is always in the affirmative after **unless**.
e.g. *Unless you leave now, you'll miss the bus.*
(= *If you don't leave now, you'll miss the bus.*)
(NOT: ~~*Unless you don't leave now,...*~~)
- ◆ We can use **were** instead of **was** for all persons in the if - clause of Type 2 conditionals.
e.g. *If Rick was/were here, we could have a party.*
- ◆ We use **If I were you ...** when we want to give advice.
e.g. *If I were you, I wouldn't complain about it.*
- ◆ The following expressions can be used instead of **if**: **provided/providing that, as long as, suppose/supposing, etc.**
e.g. a) *You can see Mr Carter provided you have an appointment.* (If you have an appointment ...)
b) *We will all have dinner together providing Mary comes on time.* (... if Mary comes ...)
c) *Suppose/Supposing the boss came now, what would you say?* (If the boss came ...)

2

Match column A with column B in order to make correct type 1 conditional sentences, as in the example.

e.g. *If you are tired, go to bed.*

Column A

- 1 tired
- 2 hungry
- 3 bored
- 4 thirsty
- 5 seasick

Column B

- a make a sandwich
- b get something to drink
- c go to bed
- d take one of these pills
- e read a good book

3

Fill in *unless* or *if*.

- 1 We won't go on holiday ...*unless*... we can take our dog with us.
- 2 we don't buy it now, we'll have to get it later.
- 3 you go to bed late, you'll be tired in the morning.
- 4 I can't finish my homework you help me.
- 5 We'll have a picnic on Saturday the weather is bad.
- 6 You'll catch a cold you wear your coat.
- 7 I'll open the window I get too hot.

4

Put the verbs in brackets into the correct tense. Add a comma where necessary.

- 1 If you ...*have*... (have) toothache, go to the dentist.
- 2 If Peter (do) lots of exercise he'll be fit and healthy.
- 3 Please call me if you (need) any help.
- 4 Sarah (be) angry if we don't go to her party?
- 5 Cathy will be able to go on holiday if she (save) enough money.
- 6 Unless it (rain) we'll go for a walk.
- 7 If you (work) hard you may be promoted.
- 8 you (give) me a call if you have time tomorrow?
- 9 If you don't do your homework I (not/let) you watch TV.
- 10 Mary won't go to Australia unless I (pay) for her tickets.
- 11 If he (arrive) on time we'll have dinner before we go out.

5

Put the verbs in brackets into the correct tense.

- 1 A: I'd like a cup of coffee.
B: Well, if you ...*hold*... (hold) the baby for five minutes, I (make) it for you.
- 2 A: I must go to the bank.
B: If you (leave) now, you (get) there before it closes.
- 3 A: I can't do everything myself!
B: Well, if you (wash) the dishes, I (cook) the meal.
- 4 A: Are you going on holiday this year?
B: Yes, I (go) to Spain for two weeks if I (have) some time off work.
- 5 A: I want to cook something special tonight.
B: Great, if I (finish) work early, I (give) you a hand.
- 6 A: Could I have a chocolate biscuit, please?
B: Yes, if you (look) in the cupboard, you (find) some cakes as well.

6

Rewrite the sentences, as in the examples.

- 1 If Harry doesn't phone, we'll leave without him.
Unless Harry phones, we'll leave without him.
- 2 Unless Sheila returns the money she owes me, I won't be able to pay my rent.
If Sheila doesn't return the money she owes me, I won't be able to pay my rent.
- 3 Sarah will be disappointed if you don't send her a birthday card.
.....
- 4 Maria won't go to the theatre if Peter doesn't go with her.
.....
- 5 If you don't pay the electricity bill, it will be cut off.
.....
- 6 Unless Kate comes home soon, her parents will call the police.
.....
- 7 If the children don't behave themselves, they won't go to the zoo.
.....
- 8 Unless my mother offers to help me, I won't have time to make all the preparations.
.....
- 9 Unless you tidy your room, I won't take you to the party.
.....
- 10 If Dennis doesn't write soon, I will be very upset.
.....