UNIT 14

Vocabulary

Quantity and money

Topic vocabulary: Quantity

see page 233 for definitions

abundant (adj)	equation (n)	intensity (n)	rate (v, n)
ample (adj)	equidistant (adj)	magnitude (n)	ratio (n)
area (n)	expand (v)	major (adj)	ration (v, n)
average (n, adj)	extent (n)	mass (n)	shrink (v)
batch (v, n)	finite (adj)	meagre (adj)	sufficient (adj)
bulk (n)	force (v, n)	minor (adj)	sum (n)
considerable (adj)	fraction (n)	minute (adj)	uneven (adj)
countless (adj)	heap (v, n)	multiple (n, adj)	vast (adj)
dimension (n)	imbalance (n)	proportion (n)	volume (n)
diminish (v)	immense (adj)	quantify (v)	widespread (adj)

Topic vocabulary: Money

see page 234 for definitions

benefit (v, n)	deposit (v, n)	insurance (n)	overdraft (n)
compensation (n)	direct debit (n phr)	interest (n)	pension (n)
damages (n)	dividend (n)	investment (n)	share (n)
debt (n)	down payment (n phr)	lump sum (n phr)	speculate (v)
deduct (v)	finance (v, n)	mortgage (n)	withdraw (v)

Phrasal verbs

add up to	if separate amounts add up to a total amount, together they form that total; combine to produce a particular result or effect
break down	divide something such as a total amount into separate parts *breakdown (n)*
build up	increase or make something increase; gradually develop; talk about someone or something in a very positive way so that people are impressed with them; make someone bigger, healthier and stronger, especially by making them eat more *build-up (n)*
buy off	give someone money so that they do not act against you
buy out	pay money to your business partner so that you can control all of a business you previously owned together *buyout (n)*
buy up	buy large amounts of something or all of it that is available
carry over	take something that you earn or are given in one year or period of time into the next one *carry-over (n)*
clock up	reach a particular number or amount
club together	if people club together, each of them gives some money so all the money collected can be used to buy something
drum up	try to make people support you or buy something from you
mount up	get much larger
pay back	give someone the same amount of money that you borrowed from them
pay out	spend or pay money, especially a lot of money; provide money from an amount invested over a period of time
size up	think carefully and form an opinion about a person or a situation
take away	remove one number or quantity from another number or quantity
weigh down	make someone heavy and unable to move easily; cause problems for someone or something or make someone worried

Phrases, patterns and collocations

big make a big thing out of, make it big, big on, big of sb (to do), great big, big business, big-headed, big-hearted, Big Bang, big name, big money, big game

deal deal in, deal with, deal a blow to, make a big deal (out) of, cut/make/reach/strike a deal (with), get/have a good deal (on), big deal, a good/great deal of

depth in depth, to/at a depth of, hidden depths, the depths of, out of your depth

fat get/grow fat (on), fat chance, a fat lot of good/help/use

high look/search high and low, high risk of, high priority, in high spirits, high finance, high time, on a high, a new/all-time/record high, high tech, high street

large (as) large as life, at large, in large measure/part, larger than life, large-scale

LIVEWORKSHEETS

Phrases, patterns and collocations

length go to great/any/etc lengths, run the length (and breadth) of, of (un)equal length, in length, (for any) length of time, at (some/great) length

load load sth with/into, take a load off (your feet), a (whole) load of, loads of, a heavy load to bear/carry

long take a long hard look at, at long last, long way, in the long run/term, long time no see, as/so long as, long-distance, all day/week/etc long

lot that's your lot, have a lot on, lots of, a lot of, an awful lot, a lot on your mind, the lot, sb's lot (in life)

money make/earn/spend/cost/etc money, get your money's worth, put your money where your mouth is, pay good money for, made of money, for my money

pay pay dearly for, pay sb a compliment, pay your way, pay your (last) respects to, pay the penalty/price for, it pays to, pay rise, pay and display, pay freeze, take-home pay

poor (come a) poor second, poor loser, poor girl/boy/etc, poor relation, a poor man's sth

rich rich in, filthy/stinking rich, rich and famous, (the) rich and (the) poor

share share with/between/among, share and share alike, share in/of, shareholder, share index, share option, share-out

short (run) short of, (have a) short temper/fuse, draw/get the short straw, make short work of, a short while/period/spell, at short notice, short and sweet, shortlist

size that's about the size of it, cut sth to size, in size, full size, size of, downsize

small feel/look small, (it's a) small world, in a/some/no small way, with a small 'c'/etc, small change, small hours, small screen, small talk

thin have a thin skin, skating on thin ice, out of/from/into thin air, thin on the ground, thin on top

weak weak at the knees, weak on, on weak ground, weak argument, weak point/spot, weak-willed

Idioms

a drop in the ocean	a very small amount that will not have much effect
break even	if a person or business breaks even, they neither make a profit nor lose money
fall short	not reach a particular level or to fail to achieve something you were trying to do
fifty-fifty	equal, or into two equal parts
go halves	share the cost of something with someone so that you each pay 50%
it's as broad as it's long	used for saying that you cannot choose between two things or actions because they are equal
keep up with the Joneses	try to be as rich, successful, etc as your neighbours
knee-high to a grasshopper	very small, because you were very young
line your pocket(s)	obtain money, especially by acting dishonestly
lock, stock and barrel	including every part of a particular thing, situation, place, etc
six of one (and) half a dozen of the other	used for saying that two things are equally good or bad
tidy sum/amount	large sum/amount

Word formation

add	addition, addendum, addenda, additive, additional(ly)
benefit	beneficiary, beneficial(ly)
brief	debrief, (de)briefing, brevity, briefs, briefly
broad	broaden, breadth, broadly
consider	consideration, considered, considering, (in)considerable, considerably
deep	deepen, depth, deeply
distant	(equi)distance, equidistant, (equi)distantly
draw	withdraw, withdrew, drew, drawn, withdrawal, drawing, overdraft, overdrawn, withdrawn
extend	extent, extension, (un)extended, extensive(ly)
finite	infinity, infinitive, infinite(ly), infinitesimal(ly)
high	heighten, highlight, height, Highness, heightened, highbrow, highly
large	enlarge, enlargement, largely
long	prolong, lengthen, length, longevity, longhand, longing(ly), longwinded, lengthy, prolonged, lengthways, lengthwise
lot	allot, allotment
magnify	magnificence, magnification, magnificent(ly), magnifying
major	majority, majorette
minor	minority
pay	overpay, underpay, repay, overpayment, underpayment, (re)payment, payback, payee, payer, payload, payoff, payout, payroll, payslip, overpaid, underpaid, payable
portion	apportion
weigh	weight, weightlifter, weightlifting, weighting, overweight, underweight, weighted, weightless, weighty

LIVEWORKSHEETS

Topic vocabulary: Quantity

A **Choose the correct word.**

1 Thankfully, she only suffered ..... injuries in the accident.
A minor C minute
B meagre D tiny

2 A half, written as a/an ..... , looks like this: 1/2.
A fraction C ratio
B rate D equation

3 In a few hundred years' time, oil will not be nearly so ..... here on Earth.
A abundant C considerable
B ample D immense

4 ..... is measured in cm^3 or m^3.
A Mass C Volume
B Extent D Magnitude

5 Don't wash that sweater in really hot water or it'll ..... .
A diminish C reduce
B shrink D decrease

6 Maps on paper can only show the world in two ..... .
A areas C dimensions
B masses D proportions

7 Why are all your clothes in a ..... on the floor?
A bulk C heap
B batch D sum

8 Sending out e-mails that people haven't asked for to ..... addresses is often known as 'spamming'.
A sufficient C countless
B widespread D multiple

B **Each of the words in bold is in the wrong sentence. Write the correct words on the lines.**

1 The **uneven** age of everyone in this class is 16.5. .....
2 It's impossible to **expand** how much destruction the hurricane has caused. .....
3 There was a severe shortage of food in the Second World War so many governments had to **force** it. .....
4 Balloons **ration** when you blow into them. .....
5 There isn't a/an **equidistant** number of numbers because you can always add one more onto the biggest number you can think of. .....
6 Russia is an absolutely **finite** country – it can take two weeks to travel from one side to the other by train. .....
7 Any point on a circle is **vast** from the centre. .....
8 There's a huge **quantify** between what the rich and the poorest members of society earn. .....
9 The **imbalance** that makes things drop to the ground is called gravity. .....
10 The walls of the old cottage were rough and **average** in height. .....
11 The density of an object is calculated by dividing its **intensity** by its volume. .....
12 The storm hit the coast with such **mass** that many buildings in the region were destroyed. .....

Topic vocabulary: Money

C **Circle the correct word or phrase.**

1 The judge awarded us 1,000 euros **damage / damages** when the builder admitted he hadn't followed safety standards.
2 The hotel was so bad I'm thinking of asking for **compensation / debit** from the travel agency.
3 Many companies **withdraw / deduct** tax from your salary before you get paid.
4 Hello. I'd like to **withdraw / deduct** 500 euros from my account, please.
5 You can pay in 12 monthly instalments, but you'll have to make an initial **lump sum / down payment** of £25.
6 If you win, you can choose to receive it all in one go as a **lump sum / down payment** or you can have a certain amount per year for life.

LIVEWORKSHEETS

7 I'll **finance / deposit** the money in your bank account in the morning.
8 I'm thinking of **speculating / depositing** on the stock exchange. Do you think it's risky?
9 Why don't you arrange to pay your bills by direct **debt / debit**? That way, they're automatically paid from your account.
10 Where is the company planning to get the **sum / finance** for this project from?

D **Write a word from the box in the correct form in each gap.**

benefit • debt • dividend • insurance • interest • investment • mortgage • overdraft • pension • share

Money management – an introduction

- Different bank accounts pay different amounts of (**1**) ..... . It makes sense to shop around before you open an account.
- If your salary doesn't always get you to the end of the month, you'll have to arrange a/an (**2**) ..... with your bank, so it's worth being on good terms with your bank manager.
- If you're planning to buy a house, you'll probably need to get a/an (**3**) ..... . Once again, shop around to get the best deal.
- If you're thinking about taking out life (**4**) ..... , make sure you talk to an independent financial advisor. They'll give you unbiased advice.
- Make sure you know what (**5**) ..... you're entitled to. If you're on a low income and have a family, you may be surprised how much you'll receive from the state each month.
- Even if you're only in your early twenties, it pays to plan for the future. If you can, start paying into a/an (**6**) ..... scheme now to ensure you have a comfortable retirement.
- It goes without saying that you should try to avoid getting into too much (**7**) ..... . Only buy things on credit if you're sure you can afford to pay the monthly instalments.
- If you do manage to start saving a little each month, you might want to think about buying some (**8**) ..... . Their value can go down of course, but they can be a good (**9**) ..... , particularly in the mid- to long-term. Many companies pay an annual (**10**) ..... to shareholders – this can be a welcome source of extra income if the company's doing well.

Phrasal verbs

E **Write one word in each gap.**

Dealing with debt

If your debts are mounting (**1**) ..... and your financial problems are weighing you (**2**) ..... , the first thing to do is to stay calm. Sizing (**3**) ..... your financial situation – however painful – is far better than just ignoring it. The next thing to do is to make a financial plan.

At the top, write down your total monthly income. Then make a list of all your monthly outgoings. Break these outgoings (**4**) ..... into essentials (such as electricity bills and food) and luxuries (such as nights out). Cross the luxuries off – there's no more of them for the time being – and take your essential outgoings (**5**) ..... from your income. The amount that's remaining is the amount you can afford to pay (**6**) ..... to your creditors each month. Most credit card companies are willing to accept payment in instalments as they know that if you – and they – just let the debt build (**7**) ..... indefinitely it will never be paid off. If your essential expenses add up (**8**) ..... more than your income, then your situation is more serious and you'll have to consider drastic action either to increase your income or reduce the amount of money you have to pay (**9**) ..... each month on essentials.

LIVEWORKSHEETS

F **Match to make sentences.**

1	The big supermarket chains have bought	A	up over 700 hours of flying time already.
2	If we club	B	up support is to get people in the high street to sign a petition.
3	Phil's clocked	C	it over till next year and take it in January.
4	One good way to drum	D	up most of the land round here already.
5	Six managers bought	E	out the company when it was threatened with closure.
6	I've got two weeks' holiday left but I think I'll carry	F	blackmailers off – I'd rather go to the police and face the consequences.
7	I'd never buy	G	together, I'm sure we can afford to get Mrs Timms a nice leaving present.

G **Phrasal verbs with *together*, such as *club together*, often contain the idea of people doing something as a group. Tick the sentences which contain that idea.**

1 Eight countries in the region have **banded together** to make a free-trade zone. .....
2 I didn't know anyone was coming to dinner, so I had to **cobble** a meal **together** from whatever was in the fridge. .....
3 Why don't we all **get together** on Tuesday evening? .....
4 The twins have been behaving so badly recently. I should **knock** their heads **together**! .....
5 Everyone in the village **pulled together** to make the carnival a success. .....
6 The only way we'll all get off this mountain alive is if we **stick together**. .....
7 The three of us **put together** quite an interesting proposal. .....

Phrases, patterns and collocations

H **Circle the correct word.**

1 It took quite a while but at **slow / long** last the website's starting to take off.
2 Did you really offer Liz a 50 per cent **share / piece** in the business?
3 No, you can't borrow a thousand euros! I'm not made **of / with** money, you know!
4 Nice apartments are a bit **thin / slim** on the ground round here.
5 I literally went weak **on / at** the knees when he told me how much he'd won.
6 Let's discuss this **in / with** depth tomorrow.
7 The field's just over four hectares **at / in** size.
8 They said on the news the escaped convict's still **at / in** large.
9 The problem with Jimmy is that he's such a **weak / poor** loser.
10 I hate landlords who grow **fat / large** on the rent they collect.
11 The area used to be very **rich / wealthy** in tin and copper.
12 It's a good business opportunity **for / with** my money.
13 There were a whole **number / load** of people I knew at the opening.

I **Write one word in each gap.**

1 Jane just stood there and watched while we did all the work. A ..... lot of use that was!
2 You can make a lot of money if you work in ..... finance.
3 We've travelled the length and ..... of the country looking for the next Teen Star!
4 Hi Chloe! Long time no ..... !
5 The first moments of the universe are often known as the Big ..... .
6 It only cost five euros and we were there all day. We really did get our money's ..... .

LIVEWORKSHEETS

7 It's a pay and ..... car park, so get a ticket from the machine before you go shopping.
8 'That was very generous of you to give half of your lunch to Tony.'
'Share and share ..... , that's what I say.'
9 And suddenly Diana appeared out of ..... air.
10 I think you're on very weak ..... with that argument.

J For each question, write one word which can be used in all three sentences.

1 I think we're running ..... of petrol.
Nick would be a terrible teacher – he's got such a ..... temper.
At least she apologised for calling me in at such ..... notice.

2 It ..... to shop around when you're looking for a mortgage.
I don't mind Guy moving in for a few weeks as long as he ..... his way.
It always puts a smile on my face when someone ..... me a compliment.

3 You can have one more bowl of ice cream but then that's your ..... .
Maybe it's just my ..... in life never to find someone to settle down with.
I've got a ..... on this weekend, so I doubt we'll be able to meet up unfortunately.

4 Pauline seems to be in very ..... spirits this afternoon.
There's quite a ..... risk of side effects with this medicine, apparently.
It's ..... time you started thinking about your future.

5 Tom's actually quite a ..... name in the poultry industry.
I've said I'm sorry; there's no need to make such a ..... thing out of it.
It's every teenager's dream to make it ..... in the entertainment business.

6 I don't think I've got any ..... change, I'm afraid.
You made me feel so ..... when you criticised me like that in front of everyone.
I'm really not keen on making ..... talk at parties.

K Complete the second sentence so that it has a similar meaning to the first sentence, using the word given. Do not change the word given. You must use between three and eight words, including the word given.

1 Some people will do anything to make money. **lengths**
Some people will ..... to make money.

2 I don't know why you're saying this is so important. **deal**
I don't know why you're ..... this.

3 Simon said he had no idea what he was doing for the first few weeks of his new job. **depth**
Simon said he ..... for the first few weeks of his new job.

4 I think they're largely responsible for what's happened. **small**
I hold them ..... responsible for what's happened.

5 We've searched everywhere for the lottery ticket and can't find it anywhere. **low**
We've searched ..... for the lottery ticket and can't find it anywhere.

6 We talked about investments for a very long time. **length**
We talked ..... about investments.

LIVEWORKSHEETS

Idioms

L Each of the words or phrases in bold is incorrect. Rewrite them correctly.

1 I was hoping I'd raise about 1,000 euros for the local hospital, but I fell **small** by a few hundred euros. .....
2 Jerry and I agreed to split the costs **twenty-twenty** so we'd each pay exactly half. .....
3 There are two ways to get to Innsbruck, but I think it's as **wide** as it's long. .....
4 My dad taught me about the importance of saving money when I was knee-high to a **locust**. .....
5 So many politicians just seem to be trying to line their own **wallets** these days – it's disgraceful. .....
6 We shouldn't worry about paying for that advert. The cost is a drop in the **sea** in terms of the whole marketing budget. .....
7 I've decided to sell the whole business – lock, stock and **trigger**. .....
8 Don't pay the whole bill. Let's go **half**. .....
9 There are two ways to get to Innsbruck, but I think it's six of one and half a **twelve** of the other. .....
10 Lucy managed to save quite a **clean** sum last summer. .....
11 We're not going to make a profit this year, but we should just break **equal**. .....
12 Colin gets a new car every August. He's just trying to **stay** up with the Joneses, if you ask me. .....

Word formation

M Complete the sentences by changing the form of the word in capitals.

1 How dare they ..... blame without knowing all the facts first? **PORTION**
2 At the ..... of summer, the temperature can reach 50°C. **HIGH**
3 I'd like to make a ..... from my bank account, please. **DRAW**
4 Doris Carter, who is 107 today, puts her ..... down to having a loving family, and seven cups of tea a day. **LONG**
5 A ..... of residents now support the proposal to build a new roundabout in the town centre. **MAJOR**
6 What strength ..... do those binoculars have? **MAGNIFY**
7 We took out a loan from the bank, so we're going to have to make monthly ..... for the next five years. **PAY**
8 Liskeard and Callington are basically ..... from here, so it'll take about the same time to get to either of them. **DISTANT**
9 Their help was hugely ..... . **BENEFIT**
10 Please keep e-mails short. ..... makes everyone's lives easier. **BRIEF**
11 The school's football pitch has been ..... over the summer to conform to new national standards. **LONG**
12 I don't want to ..... the agony for you, but I'm afraid you'll have to wait another two days to know how much money you've won. **LONG**
13 You might find it hard to answer all the questions in the ..... time. **LOT**

LIVEWORKSHEETS

N Use the word given in capitals to form a word that fits in the space.

Albert Einstein

Albert Einstein's work has enormously (**1**) ..... our understanding of the universe and has had a (**2**) ..... impact on all our lives. Thanks to his equation $E=mc^2$, we now know that energy and mass (or matter) are directly related to each other. To a very great (**3**) ..... , it is Einstein who is responsible for our now knowing that space and time are actually one thing: space-time. (**4**) ..... , without $E=mc^2$, we would not have nuclear power – and nuclear weapons – today.	**BROAD** **CONSIDER** **EXTEND** **ADD**
Einstein did not become famous because of $E=mc^2$, which was first published in 1905. At the time, his paper was (**5**) ..... ignored, even by most scientists. Indeed, it was 14 years later that Einstein first made headlines round the world, when scientific evidence began to show that his Theory of General Relativity, which was an (**6**) ..... of his 1905 paper, was correct.	**LARGE** **EXTEND**
The idea that only a tiny (**7**) ..... of scientists can understand Einstein's theories comes from this media reporting. The *New York Times* asked its golfing correspondent to cover the story. As he was clearly out of his (**8**) ..... , he presumed that everyone else was too. A myth was born.	**MINOR** **DEEP**
Space, time, energy and mass are (**9**) ..... subjects – no pun intended – to get to grips with, but Einstein's ideas are not impossible to understand by any means. The implications of Einstein's work for our lives, however, may well be (**10**)	**WEIGH** **FINITE**

O The prefix *en-*, as in *enlarge*, can be put on some adjectives, nouns and verbs to make verbs. Write these words, with *en-*, in the correct category.

able • act • circle • code • danger • dear • force
large • list • rage • rich • slave • throne • tomb • trap

put in/on (a) ...	make ...	bring into effect
encircle	*enlarge*	*enact*

P Write a word with *en-* from exercise O in the correct form in each gap.

1 Are you really thinking of ..... in the army?
2 This new software should ..... us to speed up the distribution process no end.
3 There's no point having a law if the police can't ..... it.
4 We were completely ..... by journalists and photographers and couldn't get to the car.
5 The destruction of the rainforests is ..... the survival of a number of species.
6 Can we ..... the photo so we can see their faces in a bit more detail?

LIVEWORKSHEETS