

**G** present perfect and past simple **V** money **P** o and or

# 1 VOCABULARY money

## a Complete the sentences with the correct verb in brackets.

- 1 My sister wastes a lot of money on clothes she never wears. (wastes / saves)
- 2 I can't \_\_\_\_\_ to buy a flat of my own. (pay / afford)
- 3 You'll have to \_\_\_\_\_ a lot of money if you want to travel around the world next year. (save / waste)
- 4 We still \_\_\_\_\_ the bank a lot of money. (owe / earn)
- 5 Kevin \_\_\_\_\_ about €1,000 a month in his new job. (raises / earns)
- 6 That painting \_\_\_\_\_ a lot of money. (charges / is worth)
- 7 My uncle is doing a bike ride to \_\_\_\_\_ money for charity. (afford / raise)
- 8 I don't want to lose these earrings. They \_\_\_\_\_ a fortune! (cost / owed)
- 9 I'll have to \_\_\_\_\_ some money from the bank if I want to buy a new car. (borrow / lend)
- 10 Mary \_\_\_\_\_ £10,000 from her grandfather when he died. (inherited / invested)
- 11 I \_\_\_\_\_ £5,000 pounds in a company, and I made 5% profit. (inherited / invested)
- 12 The plumber \_\_\_\_\_ me €100 for mending my shower. (cost / charged)
- 13 Can you \_\_\_\_\_ me \$200 until I get paid? (borrow / lend)

## b Complete the sentences with the correct preposition.

- 1 I'll pay for the meal if you get the drinks.
- 2 They charged us €5 \_\_\_\_\_ a bottle of water.
- 3 My friends got \_\_\_\_\_ debt when they bought their new house.
- 4 We've borrowed some money \_\_\_\_\_ my parents.
- 5 My grandparents always pay \_\_\_\_\_ cash.
- 6 I don't mind lending money \_\_\_\_\_ people in my family.
- 7 Andy and Sue spent a lot of money \_\_\_\_\_ their son's education.
- 8 Can I pay \_\_\_\_\_ credit card?
- 9 If I lend you some money, when can you pay me \_\_\_\_\_?
- 10 Phil invested all his money \_\_\_\_\_ his own company.

## c Complete the advertisement with the words from the list.

bills tax contactless payment  
budget loan mortgage salary

## What's so good about WIN-WIN Bank?

WIN-WIN Bank provides all the traditional banking services while using the latest technology.

### What's new

Use our **WIN-WIN** phone app to manage your money and pay your <sup>1</sup> bills \_\_\_\_\_. For extra convenience, sign up for <sup>2</sup> \_\_\_\_\_ and you'll never have to carry cash with you again.

### What hasn't changed

Need money for a car or a holiday? We'll give you a <sup>3</sup> \_\_\_\_\_ of up to €10,000 for whatever you want to buy. If you're buying a house, we can give you a <sup>4</sup> \_\_\_\_\_ at one of the lowest interest rates on the market.

### Someone to talk to

Finding it hard to get to the end of the month? Our advisors can help you plan a <sup>5</sup> \_\_\_\_\_ to make your money go further. If you're working, they can give you advice on how to manage your <sup>6</sup> \_\_\_\_\_ each month and how much <sup>7</sup> \_\_\_\_\_ you should be paying.

So, if you're looking for a new bank, just remember: **WIN-WIN** has it all!





d Complete the questions with a phrasal verb from the list.

live off live on pay back take-out

- How often do you use a cash machine? How much money do you usually take out?
- When was the last time you lent money to somebody? How long did it take them to \_\_\_\_\_ you \_\_\_\_\_?
- Why do young people sometimes \_\_\_\_\_ their parents?
- What's the smallest amount of money you think you could \_\_\_\_\_ for a month? What would you spend it on?

e Answer the questions in d.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## VOCABULARY FROM READING

f Complete the compound nouns in the sentences.

- We use olive oil for all our cooking.
- Max fell off his bike during our cycling tr\_\_\_\_\_, but he didn't hurt himself.
- Becky doesn't use beauty tr\_\_\_\_\_ that are tested on animals.
- Our electricity b\_\_\_\_\_ is going to be very high this month – we've had the heating on every day.
- I usually drink tap w\_\_\_\_\_ with my meals.
- I try to buy environmentally-friendly cleaning pr\_\_\_\_\_ because they don't pollute the water.

## 2 PRONUNCIATION o and or

a Circle the word with a different sound.

|                                                                                         |                                    |
|-----------------------------------------------------------------------------------------|------------------------------------|
|  up    | 1 money nothing <u>sorry</u> worry |
|  clock | 2 cost shopping dollar clothes     |
|  phone | 3 owe done note loan               |

b 2.1 Listen and check. Then listen again and repeat the words.

c Look at the pairs of words. Is the pronunciation of or the same (S) or different (D)?

|            |           |          |
|------------|-----------|----------|
| 1 afford   | organized | <u>S</u> |
| 2 store    | worse     | <u>D</u> |
| 3 mortgage | fork      | ___      |
| 4 short    | work      | ___      |
| 5 world    | worth     | ___      |
| 6 order    | word      | ___      |

d 2.2 Listen and check. Then listen again and repeat the words.

## 3 GRAMMAR present perfect and past simple

a Circle the correct answer.

- I've never owed / never owed any money to the bank in my life.
- Rachel wants to buy a flat, but she hasn't saved / didn't save enough money yet.
- They've charged / charged us too much for our meal last night.
- Paul hasn't inherited / didn't inherit anything from his grandmother when she died.
- I can't pay you back. I haven't been / didn't go to the cash machine yet.
- I've never used / never used contactless payment, but I'd like to try it.
- How much has your TV cost / did your TV cost?
- I haven't had / didn't have any coins, so I couldn't put any money in the parking meter.
- I love your house – how long have you lived / did you live in it?
- My girlfriend has a really well-paid job. She has earned / earned £45,000 last year.



b Complete the conversations with the correct form of the verbs in brackets.

- 1 A When did your son buy his car? (buy)  
B When he \_\_\_\_\_ his driving test last month. (pass)
- 2 A How much money \_\_\_\_\_ you \_\_\_\_\_ from your sister yesterday? (borrow)  
B About £100, but I \_\_\_\_\_ already \_\_\_\_\_ it all. (spend)
- 3 A \_\_\_\_\_ you \_\_\_\_\_ a new flat yet? (find)  
B Yes, and the bank \_\_\_\_\_ just \_\_\_\_\_ to give me a mortgage. (agree)
- 4 A \_\_\_\_\_ you ever \_\_\_\_\_ any money to a friend? (lend)  
B Only to my boyfriend when he \_\_\_\_\_ a new phone. (need)
- 5 A \_\_\_\_\_ your mother \_\_\_\_\_ an appointment with the doctor yet? (make)  
B Yes, she \_\_\_\_\_ him yesterday, and she's seeing him tomorrow. (call)

c Re-order the words to write present perfect and past simple questions.

- 1 a you / buy a house  
Have you ever bought a house?  
b when / you / buy it  
When did you buy it?
- 2 a you / find any money on the street  
\_\_\_\_\_  
b how much / you / find  
\_\_\_\_\_
- 3 a you / use contactless payment  
\_\_\_\_\_  
b where / use it  
\_\_\_\_\_
- 4 a you / pay for a meal for a lot of people  
\_\_\_\_\_  
b why / you / pay for it  
\_\_\_\_\_
- 5 a you / stay in an expensive hotel  
\_\_\_\_\_  
b who / you / stay there with  
\_\_\_\_\_
- 6 a you / raise money for charity  
\_\_\_\_\_  
b how much / you / raise  
\_\_\_\_\_

d Answer the questions in c.

- 1 a \_\_\_\_\_  
b \_\_\_\_\_
- 2 a \_\_\_\_\_  
b \_\_\_\_\_
- 3 a \_\_\_\_\_  
b \_\_\_\_\_
- 4 a \_\_\_\_\_  
b \_\_\_\_\_
- 5 a \_\_\_\_\_  
b \_\_\_\_\_
- 6 a \_\_\_\_\_  
b \_\_\_\_\_