

**Unit 22 Destination B2**  
**Money and Shopping**  
**TOPIC VOCABULARY IN CONTRAST**

**1. Choose the word which best fits each sentence.**

1. My cousin's wedding dress was absolutely stunning, but I bet it cost her a (*wealth / fortune*).
2. People with a dairy allergy must not eat or drink any (*products / goods*) that contain milk.
3. During the pandemic, many businesses faced (*economic / economical*) challenges and had to adapt to survive.
4. Most cashiers use the (*cash / bill*) register to tell them how much (*change / cash*) to give to the customer.
5. Reviews are the backbone of a (*brand's / trend's*) reputation. Even one customer review can drastically increase trust.
6. (*Fortune / Wealth*) is like sea-water; the more we drink, the thirstier we become; and the same is true of fame. A. Schopenhauer
7. White (*products / goods*) are large home appliances such as refrigerators, washing machines and stoves that were traditionally made in a ceramic white color.
8. When enjoying Starbucks with a friend, it's more (*economic / economical*) to order an extra-large drink to share rather than order individually.
9. A (*bill / receipt*) requests payment, whereas a (*bill / receipt*) serves as proof that payment has already been made.
10. The company analysed the production (*prices / costs*) to determine the final selling (*price / cost*) of their product.
11. Some supermarket chains are replacing their traditional staffed (*cashiers / tills*) with self-*(checkout / till)* machines.
12. I accidentally bought the wrong phone case, so I'll visit the store tomorrow to (*refund / exchange*) it or get a (*refund / exchange*).
13. The (*brand / make*) refers to the company that produces the vehicle (e.g., Toyota, Ford, or Honda) while Apple, Nike, and Coca-Cola are examples of well-known (*brands / makes*).
14. Loyalty card systems encourage customers to come back more often to take advantage of special (*bargains / offers*), (*discounts / goods*) and (*receipts / rewards*).
15. Black Friday is the hottest (*sale / discount*) on the shopping calendar. Savvy hunters for (*bargains / fortunes*) enjoy the huge (*offers / discounts*) and (*goods / price*) cuts in the run-up to Christmas.

**PHRASAL VERBS**

**2. Insert the missing preposition or the phrasal verb in the necessary form.**

1. My sister is saving ..... for a new iPhone 15 Plus.
2. Last weekend, I ..... across an online sale and got a new pair of sneakers at half price.
3. Making smart choices with your money helps you to ..... without unnecessary expenses!
4. Picking up odd jobs around from your neighbours is a great way to ..... by when your money is short.
5. Being generous and giving ..... things to those in need can make a positive impact!
6. We all have to live ..... something, whether it's a part-time job or pocket money from our parents.
7. Some people try to ..... up for a lack of sleep by sleeping more on their days off.
8. Focus on putting ..... as much as you can each month and the future will work out.

### 3. Translate into English using the correct form of the phrasal verbs from unit 22.

1. I've never ..... (не встречал) anyone quite like her before.
2. Remember, being resourceful helps you to ..... (свести концы с концами) even when money is tight!
3. The online store ..... (бесплатно раздавал) discount codes for their anniversary sale.
4. We should always have some money that was ..... (откладывать) for a rainy day.
5. My friends and I ..... (осмотрели) the mall for cool T-shirts, but we couldn't find any we liked.
6. Unfortunately, his enthusiasm doesn't ..... (компенсирует) for his lack of experience.
7. My parents always tell me to budget wisely so that I can ..... (прожить на) my allowance until the end of the month.
8. When my grandmother passed away, I ..... (унаследовал) a vintage watch that she had treasured.
9. My friend ..... (случайно нашёл) a cool thrift shop where you can ..... (раздобыть) unique clothes and accessories.
10. I'd love to travel during the spring break, but I'll ..... (обойдусь) this year and ..... (накоплю) for a bigger trip later.

### COLLOCATIONS AND WORD PATTERNS

#### 4. Fill in the missing prepositions where it is necessary.

1. Currently, the iPhone 15 Pro Max is the top model ..... demand.
2. I have enough ..... these cheap earphones breaking all the time.
3. Can I make a booking ..... short notice?
4. PayPal doesn't charge fees ..... opening an account.
5. Never get ..... debt to lend money to someone else.
6. Inflation is the increase ..... the price of something over time.
7. Frankly, at the moment we're desperately short ..... money.
8. When a product is limited edition, the demand ..... it usually skyrockets.
9. Why do people feel like they shouldn't spend money ..... themselves?
10. A masked man walked into the store and demanded cash ..... the till.
11. The amount ..... cashback you receive is determined by the terms and conditions of the card.
12. The future belongs ..... those who believe in the beauty of their dreams. Eleanor Roosevelt.
13. The finance director is ..... charge of budgeting and financial planning for the company.
14. There are two sure ways to lose a friend, one is to borrow ..... them, the other is to lend.
15. The hotel provides a shuttle service from the airport to the hotel free ..... charge for all guests.
16. Phone payment is a popular and easy way of paying ..... a range of online services.
17. Don't lend money ..... friends unless you're prepared to lose either your money or your friendship.
18. Any success that happens ..... the expense of your health, your family, or your character is not real success. Dave Willis.
19. With this downloader website, you can save videos ..... major video sharing platforms like TikTok or Instagram.
20. There are lots of ways you can take notice ..... the world around you that can make a big difference to your wellbeing.

21. Our prime purpose in this life is to help others. And if you can't help them, ..... least, don't hurt them.  
Dalai Lama
22. With one hive harvesting approximately 18 kg of honey, beekeeping is a sure way to make a profit ..... your garden.
23. When it comes to saving ..... a child's education, the earlier the parents start putting money away, the better.
24. We're always arguing ..... each other ..... the pettiest things.
25. Be careful when using your phone abroad, they might charge ..... you extra ..... data roaming.

**5. Fill in the gaps with one word which can be used in both sentences (use the collocations from unit 22).**

1.

Call your local store to place your order, they'll ..... the shopping, and have it ready for you to pick up.

If you ..... your job for the money, you may be good but you will never be great.

2.

Canceling unnecessary subscriptions is a simple way to ..... money quickly.

Instagram lets you ..... your favorite post for later via a bookmark button that appears below the posts in your feed.

3.

When you purchase a new smartphone, they often include a protective case ..... of charge.

Please feel ..... to interrupt me if you don't understand anything.

4.

Crafting jewellery is a popular choice for those who want to ..... a profit from handmade items.

If you work hard on your job, you'll earn a living, if you work hard on yourself, you can ..... a fortune.

5.

I learned that we can do anything, but we can't do everything, at ..... , not at the same time.

Last but not ..... , I would like to thank and express my love to my family.

6.

It can be an overwhelming task to be in ..... of organising an event, don't let it stress you out.

PayPal will not ..... you transaction fees if you use the service for personal use with small amounts.

7.

One mistake could cost you a ..... when booking a holiday.

I spent a ..... on books, training, masterminds and private coaching and I finally discovered what truly works and what doesn't.

### WORD FORMATION

**6. Complete the sentences by changing the form of the words in brackets.**

1. Online shopping is so tempting, I find myself browsing ..... even when I shouldn't. [DAY]
2. The discounts were ..... - I managed to get a new outfit for half the price! [REAL]
3. Money doesn't make you happy, but it ..... a lot of things that make you sad. [MOVE]
4. I need some ..... picking out a birthday gift for my mum. Any ideas? [ASSIST]
5. Early to bed and early to rise makes a man healthy, ..... , and wise. [WEALTH]
6. I think it's totally ..... that they charge extra for toppings on a pizza. [ACCEPT]

7. It's more ..... to boil water in an electric kettle than using a microwave or stovetop. [ECONOMY]
8. The ..... is that other universes, if they exist, are probably forever inaccessible to us. [REAL]
9. Saving up for that new phone feels like an ..... task, but it'll be well worth it in the end. [END]
10. I found this cool website where you can get ..... phone cases that look super stylish. [EXPENSE]
11. I try to be mindful of my ..... habits, like avoiding impulse purchases, to stretch my money further. [FINANCE]
12. Google ..... is an application that lets you use voice commands to perform tasks or answer questions. [ASSIST]
13. Travel guides are an ..... source of information that can be used before, during, and even after your travel abroad. [VALUE]
14. ..... stability is a desirable goal for any country, as it implies low inflation, steady growth, and minimal unemployment. [ECONOMY]
15. It's ..... to treat yourself once in a while, but don't go overboard with spending money on unnecessary items. [ACCEPT]
16. In a well-governed country, ..... is something to be ashamed of. In a badly-governed country, wealth is something to be ashamed of. Confucius [POOR]
17. Saving up for a big purchase made me ..... how much effort it takes to earn and manage money responsibly. [REAL]
18. Social media influencers sometimes promote products that turn out to be ..... , causing disappointment among their followers. [VALUE]
19. Thanks to widespread public ..... of OpenAI's ChatGPT, the technology is in demand like never before. [ACCEPT]
20. ..... claim that ..... is superior to all other disciplines. [ECONOMY; ECONOMY]
21. I saw a pair of sneakers online that I ..... liked, but they were way too ..... . [REAL; EXPENSE]
22. When shopping online, always ensure that the website has secure ..... methods to protect your ..... information. [PAY; FINANCE]
23. She travels so ..... , staying in ..... hotels and dining at Michelin-starred restaurants. [EXPENSE; LUXURY]
24. The most ..... ..... that you can make is in your own education. Because money comes and goes. But what you learn once stays with you forever. [VALUE; INVEST]
25. Some industries offer well-..... positions with competitive salaries, on the other hand, some jobs pay ..... because they are less demanding in education, skill, and experience. [PAY; POOR]