

Montfort Educational Centre - Vocabulary - FCE



Money



1. **VERBS:** Look at the conversation between the bank manager and the customer, and fill in the gaps with an appropriate word from the box.

bank • lend • withdraw • earn • owe • afford • save
deposit • borrow • spend • pay back • open

- Manager: So, Mr Jensen. How can I help you?
Customer: I'd like to (1)_____ £5,000 to buy a new car and I was wondering if your bank could help me.
Manager: I see. Can I ask if you (2)_____ money to any other banks?
Customer: Yes; £800 to the MidWest bank.
Manager: Right. I need to ask you about your salary. Could you tell me how much you (3)_____ each month, and how much of that you usually manage to (4)_____?
Customer: I make about £1,200 a month, and I usually (5)_____ most of that on rent, bills, food and general living expenses. I usually have about £250 left at the end of the month.
Manager: If we agree to (6)_____ you the money, how much could you (7)_____ to (8)_____ each month?
Customer: About £200.
Manager: Well, that would probably be fine. Now, as you don't currently (9)_____ with us, you must (10)_____ an account here. We will then (11)_____ the £5,000 in that account, and as soon as it goes in, you can (12)_____ it.

2. **NOUNS:** Explain the difference between the following pairs or groups of words. Use your dictionary to help you.

1. a bank and a building society
2. a current account and a savings account
3. a withdrawal and a deposit
4. a statement and a balance
5. cash and a cheque
6. a credit card, a debit card and a cheque guarantee card.
7. a bill and a receipt
8. a standing order and a direct debit
9. a loan and an overdraft

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3. Now choose one word from each pair or group to complete the sentences below.

1. The best place to invest money, or borrow it when you want to buy a house, is a _____.
2. The advantage of a _____ is that you can take out money any time using a cheque book or cash card.
3. My husband made a £500 _____ from the bank and then lost it!
4. I have a _____ of £25 in my bank account.
5. The _____ is made out to Mr. Smith.
6. I have a spending limit of £3,000 on my American Express _____.
7. Goods from this shop cannot be exchanged unless a sales _____ is shown.
8. I pay my electricity bills by _____. The electric company transfers the money from my bank account to theirs.
9. I couldn't believe it when I looked at my bank statement. I had an _____ of nearly £500!

4. IDIOMS, COLLOQUIALISMS AND OTHER EXPRESSIONS How would you feel, happy (😊) or unhappy (😞), if you...

- | | |
|--|-----|
| 1. were broke? | 😊 😞 |
| 2. were hard up? | 😊 😞 |
| 3. were well-off? | 😊 😞 |
| 4. were unable to make ends meet? | 😊 😞 |
| 5. were able to spend money like water? | 😊 😞 |
| 6. had just paid through the nose for something? | 😊 😞 |
| 7. were bankrupt? | 😊 😞 |
| 8. were down on your luck? | 😊 😞 |
| 9. were penniless? | 😊 😞 |
| 10. were skint? | 😊 😞 |
| 11. were loaded? | 😊 😞 |
| 12. were in the black? | 😊 😞 |
| 13. were in the red? | 😊 😞 |
| 14. were on the dole? | 😊 😞 |
| 15. had money to burn? | 😊 😞 |
| 16. had a lot of dosh? | 😊 😞 |
| 17. were strapped for cash? | 😊 😞 |



Services and facilities



1. Look at this list of words, and match them with the service or facility that you would normally associate them with. Some of the words can be used more than once.

academic • appointment • artefacts • art gallery • audio-visual • borrow
bureaucracy • cancellation • civic administration • classroom
commuters • conductor • councillor • curriculum • defendant
delay doctor • driver • ducks • entrance fee • exam • exhibits
fare • get fit • gymnasium • historical • journals • judge • jury
lawyer • learn • main course • materials • mayor • membership
menu • nurse passengers • personal trainer • pharmacist • picnic
pictures • platform police • treat (verb) • pond • pupils • queue
red tape • records reservation • resources • roundabout • sauna
sculpture • sentence (verb) • service • shelter • staff • starters
stroll • study • surgery • pool • swings • teachers • ticket office
tip • trial • waiter • waiting room • witness

1. Bus stop	
2. Health centre	
3. Health club	
4. Restaurant	
5. Taxi rank	
6. Park / public garden	
7. Library	
8. Station	
9. School	
10. Museum	
11. Law courts	
12. Town hall	

2. Look at the sentences below and fill in the gaps using the appropriate word or expression from A, B or C.

- What did you _____ your mother for her birthday?
A. purchase B. buy C. acquire
- Why do we _____ so much money on food?
A. spend B. buy C. sell
- I'll _____ you a pound to wash my car.
A. spend B. charge C. pay
- Did you _____ the shoes in the shop before you bought them?
A. put on B. wear C. try on
- Shop assistant: Can I help you?
Customer: Yes please. I'm _____ the soft furnishings department.
A. looking for B. wanting C. hunting for

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6. If the trousers are too small you can take them back and _____ them for a larger pair.
A. sell back B. exchange C. replace
7. (Angry customer to shop manager). I'd like to _____ about one of your members of staff.
A. moan B. groan C. complain
8. She _____ her shopping at Mafabury's every Monday.
A. makes B. does C. goes
9. One of the advantages of shopping there is that their _____ are so low.
A. prices B. expenses C. costs

3. Where are they? Look at the sentences on the left and decide where the speaker is. Choose from the list of shops on the right.

1. I'd like twelve red roses please.	A. a record shop
2. How much is that silver bracelet?	B. a department store
3. I need a packet of envelopes and some writing paper please.	C. a florist's
4. Do you have any photography magazines?	D. a stationer's
5. Is this cabinet 17th or 18th century?	E. a chemist
6. Take the escalator to get to menswear.	F. a jeweller's
7. Have you got anything for a sore throat?	G. an antiques shop
8. Do you have the latest album by Coldplay?	H. a newsagent's

4. Check your spelling. One word in each of the following sentences is incorrectly spelt, or a wrong word has been used. Use your dictionary to help you correct them.

1. I'd like my money back. I'd like a refund. _____
2. £35 for a new television. What a bargein! _____
3. It usually costs £150, but I got it for £75 in the sails. _____
4. I don't like to buy things by male order - you never know exactly what you're going to get. _____
5. Don't forget to get a reciept from the sales assistant in case you need to return it to the store. _____
6. The lapel on the jacket says 'Wash in cold water only'. _____
7. I'm afraid your cashear has overcharged me. _____
8. If I pay in cash, can you give me a disscount? _____
9. I brought a new stereo system yesterday. It cost me almost £600. _____
10. I'm not going to that shop again; I think they treat their costumers very badly. _____
11. The serving in this shop is so slow. I've been waiting for almost fifteen minutes. _____
12. It's quite a good idea to buy some things in bulk, as it's more economic. _____

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5. **IDIOMS, COLLOQUIALISMS AND OTHER EXPRESSIONS:** Look at the following sentences and decide whether the words and expressions in bold refer to a small amount of money or a large amount of money. Use your dictionary to help you.

1. The shoes in that shop cost a **fortune**.
2. That car was a **rip-off**!
3. He **paid through the nose** for his ticket to Hong Kong.
4. Our local petrol station sells **cut-price petrol**.
5. The repairs to his car cost him **an arm and a leg**.
6. She bought it **for a song** in a flea market.

Now look at these sentences and decide if they are true or false:

1. If something is **selling like hot cakes**, not many people are buying it.
2. You spend a lot of money when you go **window-shopping**.
3. It's a good idea to **shop around** for the best price before you buy something expensive.
4. If you buy clothes **off the peg**, you have them specially made for you.
5. If you **talk shop**, you discuss your favourite shop with a friend.
6. A **body shop** is a shop which arranges funerals.



Shopping and consumer goods



1. Look at the following pairs of sentences. In some cases, the words in bold have been used correctly. In other cases, they have been put into the wrong sentence. Decide which are correct and which are wrong. There is an example at the beginning (0).

0. Some shops offer their customers **debit** if they don't have enough cash.
Most people prefer to pay their bills by direct **credit**.
These are both wrong. Shops offer their customers credit, and pay their bills by direct debit.
1. How much did you **pay** for your new computer?
I don't **spend** much on clothes.
2. In some shops, it's possible to ask for a **bargain**.
The assistant told me the television cost £250. **It was such a discount!**
3. You should check your **change** carefully before you leave the shop.
If you discover that something you have bought is broken, the shop should offer you **an exchange**.

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4. I try to avoid shopping on Saturdays, as the streets are full of **shoppers**.
Some shops offer incentives to encourage **customers** to use them.
5. I shop in supermarkets where the **price** of food is low.
Our local florist went out of business because his **costs** were too high.
6. A lot of people go shopping during the **reductions**, when prices are lower.
Our local department store is offering **sales** on all items over £5.
7. There is a street market near our house where there are hundreds of **boutiques** selling cheap food.
I buy my clothes from the very fashionable **stalls** in our local shopping centre.
8. Shops which have a wide range of **goods** attract more customers.
After you've chosen your **purchases**, take them to the cashier to pay.
9. When you pay, make sure you get a **bill**.
The mail order company sent me a **receipt**, which I had to pay within two weeks.
10. The butcher's near my house is **on sale**.
A large range of home computers is **for sale** at the electronics shop on the High Street.
11. The **serve** in our chemist's is terrible.
I had to wait for over ten minutes at the newsagent's before anyone offered to **service** me.
12. Although it's **priced** at £10, you can probably get a £2 discount if you ask.
I think £6 for a hamburger is a bit **pricey**.
13. I buy things in bulk, as it's more **economic**.
Because of **economical** problems, our local off-licence was forced to close.
14. If the shop doesn't have what you want, they can **order** it for you.
Shopkeepers across the country are going to **demand** more police protection from thieves.
15. As prices **come down**, people are no longer able to afford to go shopping.
The customers were delighted when prices started to **go up**.
16. I couldn't buy more floppy disks as the shop was out of **provide**.
We asked if the garage could **stock** us with after-sales service.
17. We needed food for the weekend, so I offered to **do the shopping**.
We were bored, so decided to **go shopping**.
18. I **brought** a new computer at the weekend.
I then **bought** it home and set it up.

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Services and facilities



1. What is being described in each case? Underline the words and expressions which helped you to decide. There IS an example at the beginning (0).

health centre • taxi rank • police station • law courts • bus stop
post office • college • youth hostel • school • health club
town hall • library • hotel • registry office • station
restaurant • job centre • park • museum • restaurant

0. You'll need to make a reservation a day in advance. The service is excellent and they have a huge range of starters, main courses and desserts. restaurant
1. There are over 20 members of staff and almost 200 pupils. The national syllabus is supplemented by a variety of extra-curricular activities. _____
2. There is a large variety of materials to borrow, including magazines, journals and audio-visual resources. _____
3. The platform and waiting room were packed with early-morning commuters, while a long line queued impatiently at the ticket office. _____
4. We waited in the shelter for the number 7 to take us into town. Eventually, one came along, but the conductor said it was full and we had to wait for the next one. _____
5. Five doctors work here, helped by a small team of nurses, receptionists and a pharmacist. They can treat minor illnesses, but for more serious problems they will send you to the hospital. _____
6. The facilities are excellent. There are two gyms, a swimming pool, a sauna and a café serving a variety of nutritious foods. _____
7. The mayor and town councillors all have offices here. Like most bureaucracies, it's very inefficient. _____
8. I've been unemployed for almost six months. I go here every week, but so far I've been unable to find work. _____
9. It's very busy on Sunday afternoons, with couples strolling or sitting on the grass and small children feeding the ducks on the pond or playing on the swings and roundabouts. _____
10. There's a kitchen, lounge and a large dormitory with eighteen beds. Each bed has space underneath for storing your backpack. The wardens are very friendly, but won't allow you to bring your muddy boots into the sleeping area. _____
11. This place is always busy with judges, lawyers, police officers and ordinary members of the public, including defendants, witnesses and jurors. _____
12. This building keeps a record of births, marriages and deaths. You can also get married here if you want a civil wedding. _____

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13. In addition to buying stamps and sending mail, you can also pay your electricity, telephone and gas bills, renew your road tax and buy your television licence in this building. _____
14. These places get very busy late at night when everybody is going home. Make sure you stand in line and have enough money for your fare. It's customary to give the driver a tip, too. _____
15. There is a large display of artefacts from all over the world and a gallery of fine art. Every weekend there are exhibitions, talks and workshops run by experts. _____
16. There is always a sergeant on duty at the front desk. The officers have their own rooms upstairs. At the back of the building, there are the cells. _____
17. A variety of courses are run here. You can join an evening class if you work during the day. Vocational training is also offered. _____
18. Their single, twin and double rooms all have en-suite facilities, a mini-bar, satellite television and room service. Many have a balcony. _____



Clothes, shopping, money



1. Look at these lists of clothes and accessories. Which is the odd one out in each list?
Why?

1. blouse	dress	skirt	tie	tights
2. cuff	buckle	collar	buttons	sleeves
3. gloves	cagoule	coat	pyjamas	scarf
4. jumper	pullover	socks	sweatshirt	T-shirt
5. jacket	jeans	shorts	skirt	trousers
6. hood	hat	laces	cap	scarf
7. necklace	belt	bracelet	earrings	ring
8. boots	nightdress	sandals	slippers	trainers

2. Circle the words above which are plural. Which of these can never be singular?
3. [A–Z] Read Jasmine and Kariem's messages. Which picture did they each put on the website — A, B, C or D?



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Jasmine: My favourite outfit is a knee-length sleeveless silk dress. It's got a V-neck and two pockets. It's light blue and I have a necklace and some earrings to match. I wear it with some silver sandals with really high heels. I'm not very tall, so I don't wear flat shoes. I can only really wear this dress to a party or somewhere special, but I love the colour and the material, and it makes me feel good.

Kariem: My favourite trousers are dark brown and they've got straight legs. I don't like clothes which are baggy and I hardly ever wear jeans. I like wearing my short-sleeved cotton shirt, which has got a collar with buttons. It's very bright and cheerful. I prefer wearing a shirt to a T-shirt, but I never wear a tie. When I go out, I usually wear my leather jacket — it's old now, but it's very comfortable.

4. Here is what the other two people in the pictures wrote. Match what each of them says to one of the pictures and fill in the gaps with a word from the box.

belt • pockets • hood • laces • neck • collar • bracelet • buckle • boots • baggy • flat • long • short • sweatshirt • T-shirt • trainers • jeans

Andrew: I always wear denim (1) jeans everywhere I go. My favourite pair are quite (2) _____ - I don't like things that fit. They've got big (3) _____ which are usually full of stuff. Because they're a bit big, I wear a large leather (4) _____ to hold them up. It's got a big (5) _____. I always wear a (6) _____ - I like plain ones and I usually wear a (7) _____ over the top. My favourite one has a big (8) _____. And on my feet I always wear (9) _____ with striped (10) _____. So that's my favourite outfit and I wear it all the time!

Sangeeta: I have a dress I love to wear. It has (11) _____ sleeves and is quite (12) _____. - It comes below the knee, but it's very cool because it's made of cotton. It's got a round (13) _____ and a white (14) _____. I've got a (15) _____ made of beads which looks good with it, but I don't usually wear a necklace. I have some black (16) _____ that I wear with it. They're (17) _____, which I prefer because I'm quite tall.

5. The adjectives below describe a material or pattern. Write them in the correct category below.

checked • lycra • silk • cotton • nylon • spotted • flowery • plain • striped • leather • polyester • wool

1. Material: _____
2. Pattern: _____

Vocabulary note

*For most materials, we use the same word as a noun and adjective:
I bought a silk shirt. / It's made of silk.*

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6. Write a short paragraph for the website about your favourite outfit.

7. Choose the correct word to complete each sentence.

1. Gift vouchers/cheques are available in multiples of £5.
2. We're offering a 25% sale/discount on all cameras.
3. Our sale/discount starts on Thursday at 9 a.m. Everything will be reduced.
4. We accept all major cash/credit cards.
5. If you need help pushing your basket/trolley to your car, please ask a member of staff.
6. Refunds/cashback can only be given if you keep your recipe/receipt.

8. Listen to four customers in a clothes shop. Why don't they buy what they try on?

Match each customer to a reason. 17a

- | | |
|------------------|--|
| Customer 1 _____ | A. It's a waste of money. |
| Customer 2 _____ | B. It doesn't fit. |
| Customer 3 _____ | C. It doesn't match another piece of clothing. |
| Customer 4 _____ | D. It doesn't suit him/her. |

9. PHRASAL VERBS: Read this conversation which one of the customers had later. Put the correct word into each space to make a phrasal verb. Then listen to the recording to check your answers.

back • into • into • off • on • on • out of • up

Simon: Mum: I got trousers, a jacket and a shirt to wear to Jason's wedding. I've put them (1) on so you can see.

Mum: Good. You need to dress smartly. I'm sorry I couldn't come shopping with you.

Simon: So, what do you think?

Mum: Well, the jacket's a bit big but you might grow (2) _____ it, I suppose.

Simon: I've stopped growing, Mum. I couldn't find a smaller one. Anyway, I like it and I've grown (3) _____ my other one. I've had it since I was twelve. The trousers are good though, aren't they?

Mum: Mmm, well I'm not sure.

Simon: I went to loads of shops and tried lots of things (4) _____.

Mum: Can you take the trousers (5) _____?

Simon: I can, but I think they're OK.

Mum: Well, OK, but take them (6) _____ now. Go and change (7) _____ your jeans again before you get them dirty.

Simon: I'll hang them (8) _____ and I'll decide tomorrow.

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10. The pairs of sentences below have the same meaning. At the end of each pair are two verbs. Choose the correct one for each sentence.

1. a) I got dressed in a hurry.
b) I put my clothes on quickly. (put / got)
2. a) I have to _____ smartly for work.
b) I have to _____ smart clothes for work. (wear / dress)
3. a) The dancers were all _____ in blue.
b) The dancers were all _____ blue. (dressed / wearing)
4. a) He _____ undressed in the bathroom.
b) He _____ off his clothes in the bathroom. (got / took)
5. a) She fell asleep fully _____.
b) She fell asleep _____ all her clothes. (dressed / wearing)

11. Choose the correct verb in each sentence. Then put them in the correct order to complete the biography of David Davies.

Correct order: D _____

A When he died. His family earned/inherited his fortune.

B It spends/costs nothing to visit the exhibition there.

C However, he donated/saved as much as much as he could from his wages and he was in his twenties he had enough for a farm.

D Davies left school at the age of 11 and put/earned very little working on the land.

E His granddaughters, Gwendoline and Margaret, cost/spent some of the money on paintings which are now among the most famous in the world.

F After 15 months, they found and Davies put/saved his money into mines.

G But he didn't forget his local community and paid/paid for his village to have a new school and chapel.

H He inherited/made a lot of money from the industry.

I He later bought another farm and some land in a valley and paid/paid for some men to help him dig for coal there.

J When they died they donated/made 260 of them to the National Museum of Wales.

Vocabulary note

We **pay** someone, but we **pay for** something:

I paid the builder the money I owed him.

I paid for the work the builder had done.

EXCEPT: We pay a fine, a fare, a bill or a fee.

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EXAM PRACTICE

READING Part 2

You are going to read an article about a woman who shops for clothes for film stars. Five sentences have been removed from the article. Choose from sentences A—F the one which fits each gap (1—5). There is one extra sentence which you do not need to use.

Shopping for a Living

Helping Hollywood stars look their best

Wouldn't it be cool if you could shop for a living? (1) _____ I'm talking about the latest fashions in the best shops. For Hollywood wardrobe stylists, this kind of shopping largely defines the job.

"Obviously, it's fun to get paid to spend money," says Jami, "and to get to feel like one of the rich and famous. But I also like to help make people look good. (2) _____ That's because every job is different, from game shows to commercials to movies."

Jami had no idea this even existed until some actresses she knew kept telling her she'd be good at it. (3) _____ "I basically carried around her shopping bags for free and learned the business, including stuff like who has the best evening wear and which tailor can do overnight alterations."

(4) _____ "It's hard not to let your own tastes interfere, but ultimately you're not the final decision maker," says Jami, who thinks for a minute and then says, "My all-time favourite actor was a monkey, because he didn't talk back and he didn't drop his clothes on the floor."

It's no wonder these stylists are often credited with setting fashion trends around the globe. A stylist might give an actress a beautiful bag or an amazing scarf to wear to a premiere. (5) _____. The next thing she knows, she's got her own line of accessories and a boutique on Sunset Plaza.

So the next time someone compliments your sense of style, you could think of becoming a wardrobe stylist — it could be your introduction to the stars.

- A Once it's splashed across the pages of every magazine across the country it becomes a trend.
- B. And I don't mean for groceries or socks.
- C. A stylist, of course, often has to deal with strong personalities as well as big budgets.
- D. But that's one of the few disadvantages of the job.
- E. She already had a distinctive personal style, so she apprenticed with a well-known stylist.
- F. And one of the best things is that it's never monotonous.

Exam tip

Read the paragraph again after choosing your answer to check both the meaning and grammar are correct.

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USE OF ENGLISH Part 4

For questions 1–4, 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 two and five words, including the word given.

Example:

0. The outfit I like best is my red skirt and white top. **FAVOURITE**

My favourite outfit is my red skirt and white top.

1. Those shoes don't match your dress. **GO**

Those shoes _____ your dress.

2. Those jeans are too small for me now. **GROWN**

I _____ those jeans now.

3. I can return the jacket if I decide I don't want it. **TAKE**

I can _____ if I decide I don't want it.

4. Mary doesn't look at all good in that colour. **SUIT**

That colour _____ at all.