

## 1 VOCABULARY money

a Take *The money quiz* in teams.

## The money quiz

1 Match the coins to eight of the countries below. What currency are they? What currency do the other two countries use?

<input type="checkbox"/> Brazil	<input type="checkbox"/> Mexico
<input type="checkbox"/> China	<input type="checkbox"/> Poland
<input type="checkbox"/> France	<input type="checkbox"/> Russia
<input type="checkbox"/> Hungary	<input type="checkbox"/> Switzerland
<input type="checkbox"/> Japan	<input type="checkbox"/> Turkey

2 True or false?

- The first coins were made by the Peruvians.
- The largest American bill is worth \$100.
- Bills are always made of paper.
- The US penny costs 2.4 cents to make.
- The Japanese yen is the world's oldest currency still in use.

## 2 PRONUNCIATION &amp; SPEAKING o and or

a Can you think of three words that rhyme with *money*?

- The weekend is going to be hot and s\_\_\_\_\_.
- Somebody who makes you laugh is f\_\_\_\_\_.
- Would you like jam or h\_\_\_\_\_ on your toast?

b Look at some words with the letter o. Put them in the correct column.

borrow clothes contactless dollar done from  
go honest loan money nothing owe promise  
shopping some sold won

	borrow	

c 2.5 Listen and check.

d Look at some words with the letters *or*. How is *or* usually pronounced when it's stressed? Which two words are different?

afford mortgage order work organized store worth

e 2.6 Listen and check.

f 2.7 Listen and write six sentences. Practice saying them.

g **C Communication** Money Q&A A p.106 B p.111  
Ask and answer about your spending habits.

## 3 READING

a Read the title of the article. Why do you think someone might decide to have a "no-spend year"?

b Read the article and match paragraphs A–G to topics 1–7. Use the words in **bold** to help you.

- where she went **on vacation**
- why** she decided to save money
- how often she saw her **friends**
- what she **achieved**
- her **advice** for other people
- how she saved money **at home**
- what she **discovered**

b **V p.154 Vocabulary Bank Money**



## One woman's "no-spend year," and how she survived



**She rode her bike 120 miles to a wedding, and her lunch budget was just 65¢ a day.**

- A** Michelle McGagh, a 34-year-old journalist, had a mortgage of \$290,000 that which she wanted to reduce. Last November, she looked at her finances and she discovered that every year she spent a lot of money unnecessarily – for example, \$2,000 hanging out with friends, \$1,400 in restaurants, and \$500 on coffees. So she made a radical plan – to stop spending money for a year. She continued to pay her internet, gas, and electricity bills, and allowed herself \$40 a week to buy food and household essentials. But she couldn't spend money on anything else – no clothes, no buses or flights, no meals out, no coffees, and no cosmetics.
- B** She cooked large quantities of curry and bolognese sauce, which lasted her a week, and which she ate with rice or pasta. It was cheap and healthy, but also "really boring." She also experimented with homemade cleaning products and beauty treatments, like using vinegar for cleaning or olive oil as moisturiser, but she decided that most of them didn't really work.
- C** At first, she tried to see her friends as often as before. She rode her bike 120 miles to be at a friend's wedding, and camped in their yard to avoid paying for a hotel room. The following weekend, she rode 60 miles to meet friends. But she couldn't join them for dinner in a restaurant, and when they went out, she drank tap water. In the end, she simply went out less, which made her feel more isolated.
- D** Of course, she couldn't afford to travel, so she missed a trip to the beach with friends. Her only vacation was a bike trip where again she camped. Here, for the first and only time in the year, she bought food that she had not cooked herself – French fries for \$2.50.
- E** At the end of the year, she had saved \$29,000. She was much slimmer and in better shape – over the year, she had ridden her bike 6,500 miles. She says she now feels freer and happier because she appreciates the simple things in life. She also gained confidence and a sense of adventure.
- F** But she learned the hard way that you can't really socialize if you don't want to spend money. The evening after her year-long challenge ended, she celebrated by treating her friends to a night out. But she has not gone back to her past spending habits. She occasionally pays to socialize and go on vacation. She has even taken a taxi. But after buying some new clothes and some perfume, she insists, "I have absolutely no interest in buying anything else."
- G** So what's her key tip for those who want to save? "Whenever you open your wallet, think about whether what you are buying is something you need or something you want. We all say, 'I need to buy this.' Most of the time, we want to buy it. Maybe we don't know the difference between needing something and wanting something anymore."

- c** Read the article again. Mark the sentences **T** (true) or **F** (false).
- 1 Michelle could use public transportation during her "no-spend year."
  - 2 She was often hungry because she couldn't afford to buy food.
  - 3 At her friend's wedding, she slept in a tent.
  - 4 She never had ready-made or take-out food.
  - 5 She didn't lose any weight during the year.
  - 6 Nowadays, she spends less than she used to.
  - 7 She thinks that when we buy something, we should ask ourselves why.
- d** Do you agree with the last sentence of the article? Why (not)?

- e** Read the information about compound nouns. Then search the text.

Underline six compound nouns that begin with the words in the circle.

olive  
electricity  
cleaning bike  
beauty  
tap

### **Compound nouns**

Compound nouns are two nouns together, where the first noun describes the second one, e.g., credit card. The stress is usually on the first noun.

- f** Could you do what Michelle did?

What would you spend less on?

What would you eat?

How would you get around?

How would you socialize cheaply?

### **would for imaginary situations**

We use *would* to talk about imaginary situations, e.g., *To save money, I'd spend less on clothes and I'd cook for myself at home.*



## 4 GRAMMAR present perfect and simple past

a Read the conversation. What are they arguing about?



**Keisha** I <sup>1</sup> *haven't seen* (see) those sneakers before. Are they new?

**Daniel** Yes. I <sup>2</sup> \_\_\_\_\_ (buy) them today. Do you like them?

**K** They're OK. How much <sup>3</sup> \_\_\_\_\_ they \_\_\_\_\_ (cost)?

**D** Oh, not much. They <sup>4</sup> \_\_\_\_\_ (be) a bargain. Under \$100.

**K** You mean \$99.99. That isn't cheap for a pair of sneakers. Anyway, we can't afford to buy new clothes right now.

**D** Why not?

**K** <sup>5</sup> \_\_\_\_\_ you \_\_\_\_\_ (see) this?

**D** No. What is it?

**K** The electricity bill. It <sup>6</sup> \_\_\_\_\_ (come) this morning. And we <sup>7</sup> \_\_\_\_\_ (not pay) the house insurance yet.

**D** Well, what about the iPad you <sup>8</sup> \_\_\_\_\_ (buy) last week?

**K** What about it?

**D** You <sup>9</sup> \_\_\_\_\_ (not need) a new one. The old one <sup>10</sup> \_\_\_\_\_ (work) just fine.

**K** But I <sup>11</sup> \_\_\_\_\_ (need) the new model.

**D** Well, I <sup>12</sup> \_\_\_\_\_ (need) some new sneakers.



b **2.8** Read the conversation again and put the verbs in the present perfect or the simple past. Then listen and check.

c Do we use the present perfect (PP) or simple past (SP)...?

1 for a completed action in the past \_\_\_\_\_

2 for recent actions when we don't ask / say exactly when \_\_\_\_\_

d **p.134 Grammar Bank 2A**

## 5 SPEAKING

a Read the *Have you ever...?* questions and complete them with the past participle of the **bold** verbs.



b In pairs, interview each other with the questions. Ask for more information.

*Have you ever saved for something for a long time?*

*Yes, I saved for six months to make the down payment on my car.*

*How much was the down payment?*

*Have you ever lent money to somebody who didn't pay you back?*

*No, I haven't. But my brother lent me some money last week and I haven't paid him back yet.*



# ebay

11

\_\_\_\_\_ or  
something on eBay  
or a similar site?

**buy, sell**

10

\_\_\_\_\_ a  
loan from the bank?

**take out**

9

\_\_\_\_\_ your  
wallet or bag?

**lose**

ever...

8

\_\_\_\_\_ your  
PIN for a credit or  
debit card?

**forget**

6

\_\_\_\_\_ your card  
in an ATM?

**lose**

7

\_\_\_\_\_ any money  
(e.g., in a lottery)?

**win**

## 6 LISTENING

- a Read the definition of a scam. What kind of scams have you heard of?

**scam** /skæm/ *n.* a dishonest and illegal way of making money by tricking people, e.g., selling a product online that doesn't exist

- b Read the email. What would you do if you got an email like this? Why?

**Subject:** Business opportunity

Dear Friend,

I know this message will be a surprise. I am Naomi Cooper and I work at the International Bank in Lagos, Nigeria. My parents **have died** last month and left 4.6 million US dollars in **there** account. I would like to transfer this money out of Nigeria and **I am needing** your help.

I **can to transfer** all the money to you in the US, and you can then keep 20% of the money for yourself (920,000 US **dolars**) and transfer the rest to an **acount** in Switzerland. It will be very quick and easy. I would be very grateful if you can do this for me – it's my parents' money and I want to keep **him** safe for my family.

Please reply to this email as fast as you can – **I want organize** everything in the next two days.

Thank you in advance for **you** help.

Naomi Cooper

- c Emails like this often have lots of mistakes, especially grammar and spelling. Correct the ten **highlighted** mistakes.
- d **2.12** Listen to a radio show about scams. How much money did Tara, Max, and Zeke each lose? What's the most important advice the radio show gives?
- e Listen again. Fill in the blanks in the summary of each scam with one or two words.

Tara got an <sup>1</sup>\_\_\_\_\_ from a family member who was in South Africa. He said he'd lost his <sup>2</sup>\_\_\_\_\_ and needed money to get home. He asked her to send him her <sup>3</sup>\_\_\_\_\_ number.

Max got an email that said he'd won a lot of <sup>4</sup>\_\_\_\_\_ in the Mega Millions lottery. He <sup>5</sup>\_\_\_\_\_ it because he had bought a Mega Millions lottery ticket in the fall. They told him to send his <sup>6</sup>\_\_\_\_\_ details so they could send him the money.

Zeke got a <sup>7</sup>\_\_\_\_\_ from a woman who said she was from his <sup>8</sup>\_\_\_\_\_. She said the bank wanted to verify his credit card <sup>9</sup>\_\_\_\_\_. She was very polite, so he gave her all his credit card <sup>10</sup>\_\_\_\_\_.

- f Have you, or has anybody you know, ever been the victim of a scam? Explain what happened.



**Go online** to review the lesson



## present perfect and simple past

present perfect: *have / has + past participle (worked, seen, etc.)*

## 1 past experiences

2.9

I've **inherited** some money, but I **haven't spent** it.Sally **has** never **met** Bill's ex-wife.**Have** you ever **lost** your credit card?

## 2 with yet and already (for emphasis)

I've already **seen** this movie twice. Can't we watch another one?My brother **hasn't found** a new job yet. He's still looking.**"Have** you **finished** your homework yet?" "No, not yet."

- 1 We use the present perfect for past experiences when we don't say exactly when they happened.
  - We often use *ever* and *never* when we talk or ask about past experiences. They go before the main verb.
- 2 In American English, we also use the present perfect and the simple past with *yet* and *already*.
  - We use *already* in  $\boxed{+}$  sentences. It goes before the main verb.
  - We use *yet* with  $\boxed{-}$  sentences and  $\boxed{?}$ . It goes at the end of the phrase.
  - For irregular past participles, see **Irregular verbs** p.165.

simple past (*worked, stopped, went, had, etc.*)They **got** married last year.

2.10

I **didn't have** time to do my homework.What time **did** you **wake up** this morning?

- We use the simple past for finished past actions (when we say, ask, or know when they happened).

## present perfect or simple past?

I've **been** to Miami twice.

2.11

(= in my life up to now)

I **went** there in 2010 and 2016. (= on two specific occasions)I've **bought** a new computer. (= I don't say exactly when, where, etc.)I **bought** it last Saturday. (= I say when)

- We use the present perfect (**NOT** the simple past) to talk about past experiences and recent past actions **when we don't specify a time**.
- We use the simple past (**NOT** the present perfect) to ask or talk about finished actions in the past, **when the time is mentioned or understood**. We often use a past time expression, e.g., *yesterday, last week, etc.*

- a Complete the conversations with the present perfect form of the verb in parentheses and an adverb from the list. You can use the adverbs more than once.

already ever never yet

- A **Have** you **played** the lottery **yet**? (play) B Yes! I won \$50.
- 1 A \_\_\_\_\_ you \_\_\_\_\_ a flight online? (book)  
B Yes, of course. I've done it many times.
- 2 A When are you going to buy a motorcycle?  
B Soon. I \_\_\_\_\_ \$1,000. (save)
- 3 A \_\_\_\_\_ you \_\_\_\_\_ the phone bill \_\_\_\_\_? (pay)  
B No, sorry. I forgot.
- 4 A \_\_\_\_\_ your parents \_\_\_\_\_ you money? (lend)  
B Yes, but I paid it back as soon as I could.
- 5 A How does eBay work?  
B I don't know. I \_\_\_\_\_ it. (use)
- 6 A \_\_\_\_\_ you \_\_\_\_\_ to Thailand? (be)  
B No, I haven't. But I'd like to some day.
- 7 A Why don't you have any money?  
B I \_\_\_\_\_ my salary. I bought a new phone last week. (spend)
- 8 A Do you like Michael B. Jordan?  
B Yes, I \_\_\_\_\_ his new movie twice! (see)

- b Are the **bold** phrases right or wrong? Write a check (✓) or an X next to the sentences. Correct the wrong sentences.

I've **never been** in debt. (✓)How much **has your new camera cost**? (X)**How much did your new camera cost**?

- 1 Dean **inherited** \$5,000 from a relative.
- 2 **Did your sister pay** you back yet?
- 3 **We booked our vacation** online a month ago.
- 4 **When have you bought** that leather jacket?
- 5 **They've finished paying back** the loan last month.
- 6 **We haven't paid** the gas bill yet.
- 7 **Have you ever wasted** a lot of money on something?
- 8 I'm sure I **haven't borrowed** any money from you last week.
- 9 I **spent my salary** really quickly last month.
- 10 **Have you seen** the Black Panther movie on TV yesterday?

p.18



### 1 VERBS

a Complete the sentences with a verb from the list in the correct form.

b 2.1 Listen and check.

be worth /bi wərθ/ borrow /'bərəʊ/ can't afford /kænt ə'fɔːd/ charge /tʃɑːdʒ/ cost /kɒst/ earn /ɜːn/ inherit /ɪn'hɪrət/  
invest /ɪn'vest/ lend /lend/ owe /əʊ/ raise /reɪz/ save /seɪv/ waste /weɪst/

- 1 My uncle died and left me \$5,000.
- 2 I put some money aside every week for my next vacation.
- 3 My brother promised to give me \$50.
- 4 I need to ask my mom to give me \$20.
- 5 I often spend money on stupid things.
- 6 I don't have enough money to buy that car.
- 7 I usually have to pay the mechanic \$400 to fix my car.
- 8 These shoes are very expensive. They are \$200.
- 9 Jim gave me \$100. I haven't paid him back yet.
- 10 I want to put money in a bank account. It'll give me 5% interest.
- 11 I work in a supermarket. They pay me \$1,800 a month.
- 12 I could sell my house for about \$350,000.
- 13 We need to get people to give money to build a new hospital.

- I'm going to *inherit* \$5,000.  
I \_\_\_\_\_ money every week.  
He promised to \_\_\_\_\_ me \$50.  
I need to \_\_\_\_\_ \$20 from my mom.  
I often \_\_\_\_\_ money.  
I \_\_\_\_\_ to buy that car.  
The mechanic \_\_\_\_\_ me \$400.  
They \_\_\_\_\_ \$200.  
I \_\_\_\_\_ Jim \$100.  
I want to \_\_\_\_\_ some money.  
I \_\_\_\_\_ \$1,800 a month.  
My house \_\_\_\_\_ about \$350,000.  
We want to \_\_\_\_\_ money for the new hospital.

### 2 PREPOSITIONS

a Complete the **Preposition** column with a word from the list.

by for (x2) from in into on to

- |                                                        | <b>Preposition</b> |
|--------------------------------------------------------|--------------------|
| 1 Would you like to <b>pay</b> cash or  credit card?   | <i>by</i>          |
| 2 I <b>paid</b> the dinner last night.                 | _____              |
| 3 I <b>spent</b> \$100  books yesterday.               | _____              |
| 4 My uncle <b>invested</b> all his money  real estate. | _____              |
| 5 I don't like <b>lending</b> money  friends.          | _____              |
| 6 I <b>borrowed</b> a lot of money  the bank.          | _____              |
| 7 They <b>charged</b> me \$120  a haircut!             | _____              |
| 8 I never <b>get</b> debt. I hate owing people money.  | _____              |

b 2.2 Listen and check.

**ACTIVATION** Cover the **Preposition** column. Say the sentences with the correct preposition(s).

### 3 NOUNS

a Match the nouns and definitions.

bill /bɪl/ budget /'bʌdʒət/ contactless payment /'kɒntæktləs 'peɪmənt/  
insurance /ɪn'ʃʊərəns/ loan /ləʊn/ mortgage /'mɔːɡɪdʒ/  
salary /'sæləri/ tax /tæks/

- |               |                                                                                                                 |
|---------------|-----------------------------------------------------------------------------------------------------------------|
| 1 <i>bill</i> | a piece of paper that shows how much money you have to pay for something                                        |
| 2 _____       | the money you get for the work you do                                                                           |
| 3 _____       | money that you pay to the government                                                                            |
| 4 _____       | money that somebody (or a bank) lends you                                                                       |
| 5 _____       | money that you have available and a plan of how to spend it, e.g., a vacation                                   |
| 6 _____       | money that you borrow from a bank to buy a house                                                                |
| 7 _____       | a fast way of paying where you hold your card or phone over a reader and don't use your PIN                     |
| 8 _____       | money that you pay to a company and then they pay if you are sick or injured, or if you lose or break something |

b 2.3 Listen and check.

### 4 PHRASAL VERBS

a Complete the phrasal verbs with a word from the list.

back off on out

- 1 I took \_\_\_\_\_ \$200 from an ATM.
- 2 When can you pay me \_\_\_\_\_ the money I lent you?
- 3 I have to live \_\_\_\_\_ my parents while I'm in college.
- 4 It's difficult for me and my wife to live \_\_\_\_\_ only one salary.

b 2.4 Listen and check.