

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

1 VOCABULARY money

a Complete the sentences with the correct verb in parentheses.

- 1 My sister wastes a lot of money on clothes she never wears. (wastes / saves)
- 2 I can't to buy a house 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 Ji-sung about \$2,000 a month at 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 in a company, and I made a 5% profit. (inherited / invested)
- 12 The plumber me \$300 to fix 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 \$10 a bottle of water.
- 3 My friends got debt when they bought their new house.
- 4 We borrowed some money my parents.
- 5 Rena puts all her extra money the bank.
- 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 budget contactless payment
loan mortgage salary tax

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 ¹ bills. For extra convenience, sign up for ² and you'll never have to carry cash with you again.

What hasn't changed

Need money for a car or a vacation? We'll give you a ³ of up to \$10,000 for whatever you want to buy. If you're buying a house, we can give you a ⁴ 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 ⁵ to make your money go farther. If you're working, they can give you advice on how to manage your ⁶ each month and how much ⁷ 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 an ATM? 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 bike 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 heat 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> won
clock	2 contactless shopping dollar clothes
phone	3 owe done sold 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)?

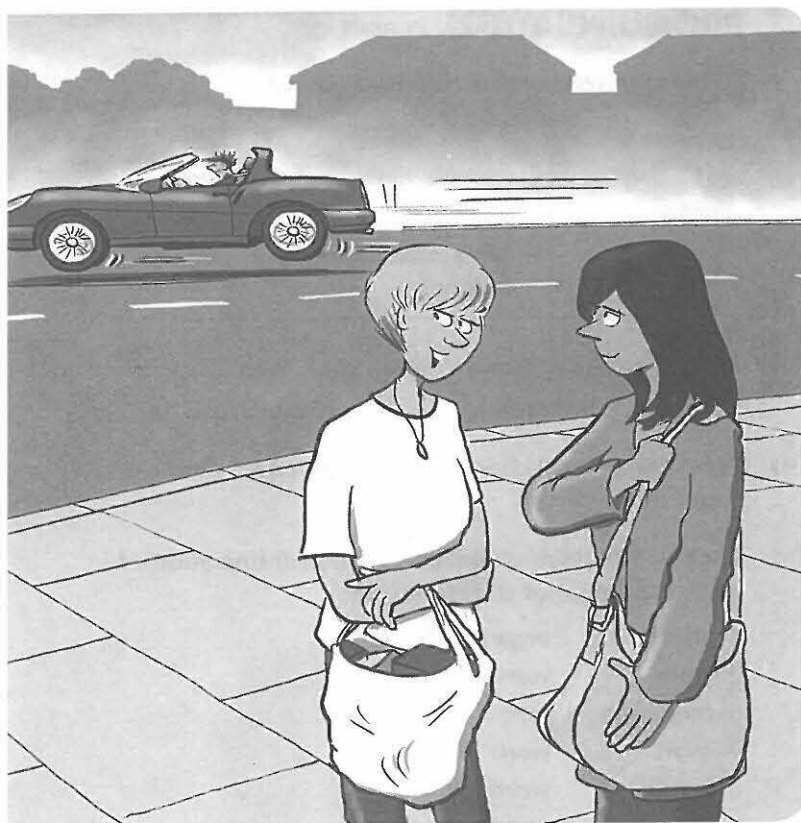
- | | | |
|------------|-----------|----------|
| 1 afford | organized | <u>S</u> |
| 2 store | worse | <u>D</u> |
| 3 mortgage | fork | _____ |
| 4 short | work | _____ |
| 5 world | worth | _____ |
| 6 order | word | _____ |

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

3 GRAMMAR present perfect and simple past

a Circle the correct answer.

- I've never owed / never owed any money to the bank in my life.
- Rachel wants to buy a house, 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 ATM 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 \$85,000 last year.



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

- 1 **A** When *did* _____ your son *buy* _____ his car? (buy)
B When he _____ his driver's test last month. (pass)
- 2 **A** How much money _____ you _____ from your sister yesterday? (borrow)
B About \$100, but I _____ it already. (spend)
- 3 **A** _____ you _____ a new apartment yet? (find)
B Yes, and the bank _____ 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 simple past 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 _____