**Present perfect and simple past: Activity 1**

Read Grammar Bank 1A. Then choose the correct form, simple present or present continuous.   
Listen and check.

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| **Grammar Bank**  **2A** present perfect and simple past **present perfect simple: *have / has* + past participle (*worked, seen,* etc.)**  EXAMPLES  **1** **past experiences**  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."  FORM  **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 + sentences. It goes before the main verb.  • We use *yet* with – sentences and ? . It goes at the end﻿ of the phrase. |

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| already       ever       never       yet |  |

**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** Would you like a coffee?  
**B** No, thanks. I \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_ one. (have)

**Present perfect and simple past: Activity 2**

Read Grammar Bank 2A. Then read the sentences. Are the bold phrases right or wrong? Write *OK* if they are right. Correct them if they are wrong. Listen and check.

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| **Grammar Bank**  **2A** present perfect and simple past  **simple past (*worked, stopped, went, had*, etc.)**  EXAMPLES  They **got** married last year.  I **didn’t have** time to do my homework. What time **did** you **wake up** this morning?  FORM  • We use the simple past for finished past actions (when we say, ask, or know when they happened).  **present perfect or simple past?**  EXAMPLES  I**’ve been** to Miami twice.  (= 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)  FORM  • 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. |

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| 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? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |  |

**Money: Activity 1**

Complete the sentences with a verb from the list in the correct form. Then listen and check.

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| be worth   borrow   can’t afford   charge   cost   earn    inherit    invest   lend    owe   raise   save    waste |  |

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

**Money: Activity 2**

Write the correct prepositions in the spaces after the sentences. Then listen and check.

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

**Money: Activity 3**

Match the nouns and definitions. Listen and check.

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| bill      budget      contactless payment      insurance       loan         mortgage       salary       tax |  |

**1.** \_\_\_\_\_\_\_\_\_\_  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 if you   
lose or break something

***o* and*or*: Activity 1**

Listen and read. Match the letter *o* words to the correct sound pictures.

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| 1. b**o**rrow |  |
| 2. cl**o**thes |  |
| 3. c**o**ntactless |  |
| 4. d**o**llar |  |
| 5. d**o**ne |  |
| 6. h**o**nest |  |
| 7. l**oa**n |  |
| 8. m**o**ney |  |
| 9. owe |  |
| 10. n**o**thing |  |
| 11. go |  |
| 12. s**o**me |  |

***o* and*or*: Activity 2**

Read some words with the letters *or*. Then listen to how *or* is normally pronounced when it's stressed. Check the two words with a different *or* sound. Listen again and repeat.

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* aff**or**d
* m**or**tgage
* **or**der
* w**or**k
* **or**ganized
* st**or**e
* w**or**th

**Managing your income: Activity 1**

Listen to four speakers talking about how they manage on their incomes. Match the descriptions to the correct speakers.

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| a family with children someone still living with their parents  a single parent a single retired person on a pension |

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**Managing your income: Activity 2**

Listen again and mark the sentences T (true) or F (false). You can read the audio script to help you.

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| **Speaker 1**  Can I live on my salary? Well, I don’t really have many problems, because I’m still living with my mom and dad. Don’t get me wrong, I give my mom some money for rent, but it’s definitely much cheaper than living on your own. I actually have a pretty good salary – I’m a graphic designer. I don’t really spend much – I buy some new clothes every now and then, and I have to put gas in my car, of course, but apart from that, it’s really just going out on the weekends. Most of my money goes into a savings account so that I can buy my own house one day.  **Speaker 2**  I find it really hard to live on my income because I only have a part-time job. Being on my own with my daughter means that my mom has to take care of her when I’m at work. At least I don’t have to pay for childcare! The house we live in is rented, so that’s where most of the money goes. I don’t think I’ll ever be able to afford our own place because the bank won’t give me a mortgage. Apart from the rent, my money goes to food and clothes for my daughter. Still, I shouldn’t complain. I have an amazing daughter, and that’s all that really matters.  **Speaker 3**  I think I’m really lucky. I’m pretty healthy for my age, I have enough money to live on, and I have my children and grandchildren! When I say I have enough money, I don’t go on any fancy vacations or anything like that. But I’m comfortable. I’ve paid the mortgage, so that’s one less expense, and I don’t have any loans to pay either. My one little luxury is going out for lunch a few times a week with some friends. I guess that’s where most of my money goes – on food!  **Speaker 4**  Can we live on our salaries? Well, I’m not so sure, actually! My husband is a teacher, so he doesn’t earn that much – definitely not enough to raise two children! That means I have to work, too – I have a full-time job at the local supermarket. And really, that’s our biggest problem, because we need someone to take care of the children. Our babysitter costs a fortune –we spend more on child care than we do on our mortgage! Then there’s food and new clothes for the children, too. Honestly, it isn’t cheap having kids these days! |  |

**Speaker 1**  
**1.** He doesn’t earn much money. \_\_\_\_\_   
**2.** He saves most of his salary. \_\_\_\_\_  
**Speaker 2**  
**3.** She doesn’t own the apartment where she lives. \_\_\_\_\_  
**4.** Her daughter is the most important thing in her life. \_\_\_\_\_  
**Speaker 3**  
**5.** He can’t live on his income. \_\_\_\_\_  
**6.** He isn’t in debt. \_\_\_\_\_  
**Speaker 4**  
**7.** She only works in the store on weekends. \_\_\_\_\_  
**8.** She spends most of her money on her children. \_\_\_\_\_