

Vocabulary

A

Spending power

I can talk about different shops and services.

- 1 2.02 Listen and write the numbers. Use the correct symbols: £, €, \$ and ¥.

a €1,000,000 e _____
b _____ f _____
c _____ g _____
d _____ h _____

- 2 Where can you buy these things? Complete the names of the shops with the correct words.



1 D _____
s _____



2 b _____



3 g _____



4 b _____



5 c _____
s _____



6 c _____
s _____



7 g _____
c _____



8 p _____
o _____



9 s _____
s _____



10 s _____

- 3 Where can you do these things? Complete the answers with the words below.

bank charity shop deli (delicatessen) estate agent's
launderette DIY store optician's takeaway

Where can you ...

- 1 buy cold meat, cheese, olives, etc.? _____
2 buy a hot meal to eat at home? _____
3 keep your money? _____
4 get glasses for your eyes? _____
5 buy cheap second-hand things? _____
6 find houses and flats for sale? _____
7 wash your clothes? _____
8 buy things to decorate your house? _____

- 4 2.03 Listen to four dialogues. Which shops are the people in?

- 1 _____
2 _____
3 _____
4 _____

- 5 Complete the dialogues with the words below.

1 bargain discount price tag sale

Emma Are those jeans new?

Kelly Yes, I bought them in a ¹ _____.

Emma How much were they?

Kelly Well, I looked at the ² _____ and it said £45. But when I got to the till, the sales assistant gave me a £20 ³ _____, so they were only £25.

Emma That was a ⁴ _____!

2 coupon receipt refund special offer

Fred I'd like to buy this scarf, please. Can I use this ⁵ _____? It says I can have a £5 discount.

Sales assistant No, I'm afraid you can only use it on full-price items. This scarf is already on ⁶ _____.

Fred OK. I'll buy it anyway. Actually, it's a present. If my friend doesn't like it, can she bring it back and get a ⁷ _____?

Sales assistant Yes, if you give her the ⁸ _____.

Second conditional

I can talk about imaginary situations and their consequences.

- 1 Complete the second conditional sentences with the correct form of the verbs below.

be can feel have help not stay up not take win

- If you had a problem, I _____ you.
- If I _____ more time, I'd see more of my friends.
- I _____ the bus to school if I had a bike.
- If you _____ so late, you wouldn't be so tired in the morning.
- How _____ you _____ if Sam didn't invite you to his party?
- My parents _____ cross if I didn't revise for my exams.
- You _____ afford a new mobile if you didn't waste your money on DVDs and games.
- If I _____ the lottery, I'd buy my mum a new car.

- 2 Complete the money-saving tips with the correct form of the verbs in brackets.

READERS' top tips!

We asked readers what they would do if they needed to save money. Here are their ideas!

- If we _____ (drive) more slowly, we _____ (not use) so much petrol.
- If we only _____ (buy) the food we needed, we _____ (not throw) so much food away.
- If we _____ (borrow) books and DVDs from libraries, we _____ (not have to) buy them.
- If we _____ (drink) water from the tap rather than bottled water, we _____ (save) a lot of money.
- If everyone _____ (wear) an extra jumper or two in the winter, they _____ (can) turn down their heating and save money.
- If degree courses _____ (be) shorter, students _____ (spend) less on tuition fees and accommodation.
- If we _____ (turn off) the lights every time we left a room, we _____ (not use) so much electricity.

- 3 Complete the second conditional questions in the quiz below with the correct form of the verbs in brackets. Then do the quiz.

What would you do if ...

- you _____ (see) a road accident?
☐ film it on my mobile
☐ call the police
☐ help the people in the accident
- your friend _____ (give) you a present that you _____ (not like)?
☐ throw it away
☐ ask your friend to change it
☐ keep it and say nothing
- you _____ (can) speak perfect English?
☐ move to Britain or the USA
☐ become an interpreter
☐ learn more languages
- you _____ (know) that a classmate was cheating in an exam?
☐ tell the teacher
☐ talk to the classmate about it
☐ nothing
- you _____ (break) your friend's mobile?
☐ give him / her your mobile
☐ buy a new one
☐ say that you didn't break it
- you _____ (find) €100 in school?
☐ keep it
☐ give it to a teacher
☐ give it to a charity

- 4 Now write your answers to the quiz in exercise 3 as conditional sentences.

- If I saw a road accident, I'd _____
- _____
- _____
- _____
- _____
- _____

Honesty pays

I can work out the kind of information I need to complete a listening task.

Revision: Student's Book page 77

1 Circle the correct verbs to complete the sentences.

- The restaurant **charges** / **costs** \$3 for water.
- We **saved** / **saved up** a lot of money by booking the flights online.
- If you **buy** / **spend** the cinema tickets, I'll **owe** / **pay for** the drinks and popcorn.
- Don't worry – if you can't **afford** / **spend** to buy lunch, I can **borrow** / **lend** you some money.
- He's always short of money because he **loses** / **wastes** about €5 a day on drinks and snacks.
- I **borrow** / **owe** my parents €50 from last summer.
- If I **charge** / **run out of** money, I'll **borrow** / **lend** some from my parents.
- We can **buy** / **charge** three books because they only **cost** / **pay for** €4 each.

2 2.04 Listen to the true story of a student in Australia. Which is the best title? Tick a, b or c.

- a An honest student gets a reward ☐
- b Crime doesn't pay ☐
- c How to find a job in TV ☐

Listening Strategy

Before you listen, carefully read the summary and think about what you need to fill each gap. Think about the part of speech (noun, adjective, verb, etc.) and the kind of information (a time or date, number, age, place, an adjective that describes a feeling, etc.) that should go in each gap.

3 Read the Listening Strategy and the summary below. What kind of information do you need for each answer? Choose from the alternatives below.

an adjective to describe a feeling a country a job
a number a period of time a room

Mr Amarsinghe was short of money so he took a part-time job as ¹_____. He was working in ²_____ on the ground floor of a TV company, when he found some money. At first, Mr Amarsinghe, who was born in ³_____, thought it was a trick and decided not to take the money. The police arrived and found more than ⁴_____ dollars. No one claimed the money but the police phoned Amarsinghe after ⁵_____ and told him that most of the money was now his. A judge decided that he deserved the money for his honesty. Amarsinghe was of course ⁶_____ when he heard this, but he wasn't sure how he would spend the money.

- The information needed is _____.
- The information needed is _____.
- The information needed is _____.
- The information needed is _____.
- The information needed is _____.
- The information needed is _____.

4 2.04 Listen again and write the correct words to complete the gaps in the summary in exercise 3. Use between 1 and 3 words for each gap.

- _____
- _____
- _____
- _____
- _____
- _____

5 Read the questions and think about the kind of information you need for the answers to the questions.

- Where is the apartment that speaker 1 mentions? _____
- How much did speaker 2 spend on cosmetics? _____
- How long has speaker 3 had his job? _____
- What is speaker 4's hobby? _____

6 2.05 Listen to four different speakers and answer the questions in exercise 5.

- _____
- _____
- _____
- _____

7 2.05 Listen again and match speakers 1–4 with sentences A–E. There is one extra sentence.

This speaker:

- A asked for a pay rise at work, but did not get it. ☐
- B borrowed money for a holiday, but did not go. ☐
- C receives gifts of money, but never spends it. ☐
- D tried to raise money for charity, but did not get much. ☐
- E tried to get a refund in a shop, but failed. ☐

The extra sentence is ☐.

Past perfect

I can talk about events happening at different times in the past.

- 1 Read the example of the past perfect. Then look at the timeline and answer the question below.

When I got home, somebody had tidied my room.

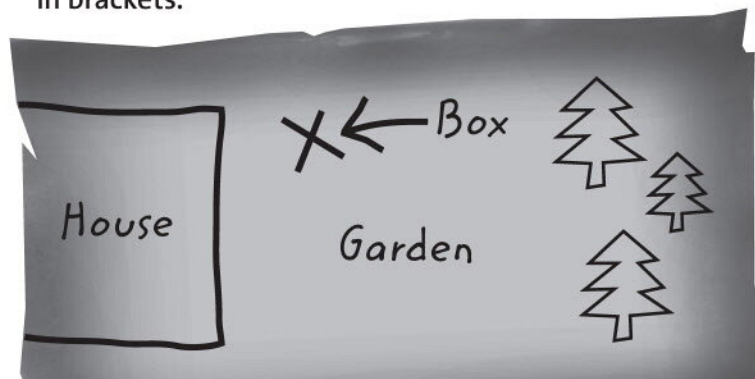


When did somebody tidy my room? A ☐ B ☐ C ☐

- 2 Complete the sentences with the past perfect form of the verbs in brackets.

- Tom _____ (take) his bike apart and was trying to fix it.
- She took out a letter which she _____ (keep) in a drawer for years.
- When I clicked 'buy', the price _____ (increase).
- I was cross when the computer suddenly switched off, because I _____ (not save) my document.
- He couldn't move back to London because he _____ (sell) his flat there.

- 3 Complete the text with the past perfect form of the verbs in brackets.



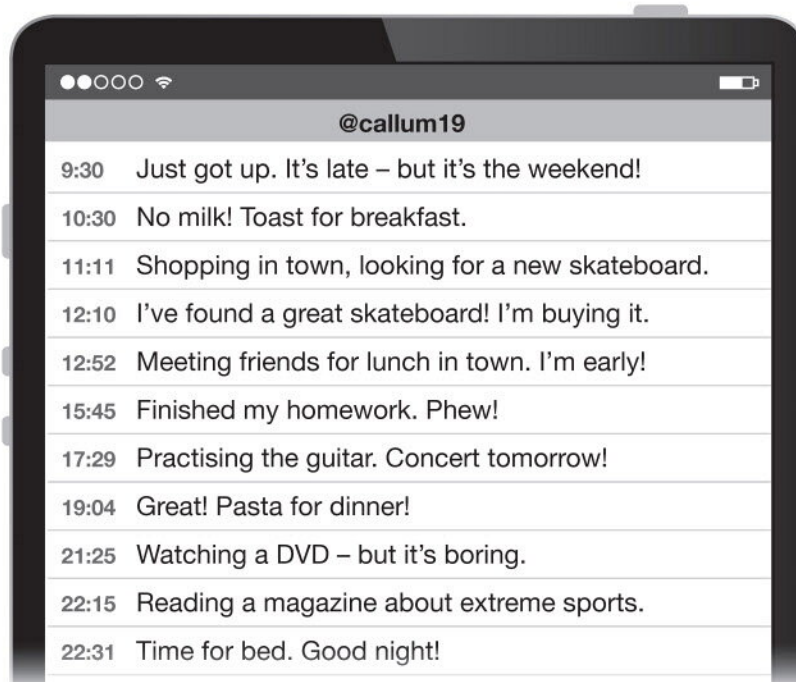
A family in Wales has tried, without success, to get their hands on £5,000 which belongs to them. Six months ago, Richard Williams found a note inside a book. It was from his father, Allan Jones, who ¹ _____ (die) two years earlier. The note told Richard about a metal box with £5,000 inside – money that his father ² _____ (save up) during his lifetime. Before he died, his father ³ _____ (bury) the box in the garden, near the house. Then he ⁴ _____ (write) a note for the family. He ⁵ _____ (draw) a small map too, showing the exact location of the money.

Unfortunately, since Allan's death, the Williams family ⁶ _____ (do) some building work. They ⁷ _____ (add) two rooms to the back of house – directly on top of the buried money! 'If we tried to get the money now, we'd cause too much damage. It would cost more than £5,000 to repair it,' says Richard, who ⁸ _____ (not know) anything about his father's money until he found the note.

- 4 Rewrite the following sentences using one past perfect verb and one past simple verb.

- I bought a ticket, then I checked the numbers.
After I'd bought a ticket, I checked the numbers.
- We bought some chicken, then we made dinner.
When _____
- My parents went out, then I got home.
When _____
- The sun came out, then we arrived at the beach.
After _____
- I took my bike apart, then I cleaned every piece.
After _____
- It got dark, then we arrived at the hotel.
When _____
- I spoke to my dad, then I applied for the job.
After _____
- She read the letter, then she began to laugh.
When _____

- 5 Look at the updates showing what Callum did yesterday. Then write more sentences like the example. Use the past perfect and the past simple.



- get up / have breakfast
After he'd got up, he had breakfast.
- have breakfast / go shopping

- buy a skateboard / meet friends for lunch

- finish his homework / practise the guitar

- have dinner / watch a DVD

- read a magazine / go to bed

Verb + infinitive or *-ing* form

I can identify and use different verb patterns.

1 Circle the correct verb form in these sentences.

Tick the box if both forms are correct.

- 1 My friends agreed **paying** / **to pay** for my ticket. ☐
- 2 I don't mind **cycling** / **to cycle** in the rain. ☐
- 3 I've started **learning** / **to learn** the saxophone. ☐
- 4 Two men have admitted **stealing** / **to steal** the painting. ☐
- 5 We ended up **staying** / **to stay** at the hotel for a week instead of two nights. ☐
- 6 Do you like **going** / **to go** for walks on the beach? ☐
- 7 I hate **seeing** / **to see** animals in pain. ☐
- 8 I don't expect **passing** / **to pass** all my exams. ☐
- 9 She offered **phoning** / **to phone** me later. ☐

2 Complete the text with the infinitive or *-ing* form of the verbs in brackets. Sometimes both are correct.

At the end of a long journey, most people prefer ¹to get (get) home and relax as soon as possible. They don't fancy ²_____ (shop), but they don't want ³_____ (arrive) home with nothing to eat. Now, travellers who pass through Gatwick Airport in London can avoid ⁴_____ (return) home to an empty fridge by choosing ⁵_____ (visit) a virtual shop. There are no real products in the shop, only images on ten large screens. When you decide ⁶_____ (buy) something, you use your smartphone to scan it. You keep ⁷_____ (scan) items until you've found everything you need, then you pay. After that, you can spend a week or two ⁸_____ (enjoy) your holiday. The shop promises ⁹_____ (deliver) your shopping soon after you get home. According to the retailer, the virtual shop is a perfect combination of traditional and online shopping. People enjoy ¹⁰_____ (look) around shops, but they also love ¹¹_____ (shop) online because it's so convenient.

3 Study the dictionary entries and answer the questions.

- 1 How many meanings are there for each verb?

- 2 Which verb takes an infinitive? _____
- 3 Which verb takes an *-ing* form? _____
- 4 Which entry shows the verb pattern at the start of one meaning? _____
- 5 Which entry only shows the verb pattern in an example? _____
- 6 Which entry uses **bold and italic type** for two words that often go together? _____

fail / feɪl / verb 1 [I, T] to not be successful in sth: *She failed her driving test • I feel that I've failed – I'm 25 and I still haven't got a job* 2 [I] **fail to do sth** to not do sth *She failed to notice that the front door was open.*

risk / risk / verb [T] 1 to put sth or yourself in a dangerous position: *The man **risked his life** to save the little boy* 2 to take the chance of sth unpleasant happening: *If you don't work hard now, you risk failing your exams.*

VOCAB BOOST!

When you learn new verbs, it is a good idea to learn the verb pattern at the same time, if there is one. You can write it like this:

suggest doing something

refuse to do something

Writing an example is a good way to learn the pattern. An example that is true for you might make it easier to remember:

My brother always suggests playing video games.

My sister refuses to help me with my homework.

4 Write example sentences to show the verb patterns for these verbs.

- 1 hope _____

- 2 fancy _____

- 3 pretend _____

- 4 can't stand _____

Billionaire lifestyle?

I can understand an article about an unusual multi-millionaire.

Revision: Student's Book page 80

1 Circle the correct words (a or b) to complete the text.

My uncle is the ¹_____ of a small company that makes mobile phone batteries. His company has ²_____ with one of the biggest mobile phone companies in the world. It generates a lot of ³_____ for my uncle's company.

My sister is ⁴_____. She has started a number of businesses, and taken quite a lot of risks. She is always asking for ⁵_____, but it is difficult to find ⁶_____ who want to lend her money. Although her companies make quite big ⁷_____, she doesn't pay herself a very big ⁸_____.

- | | |
|-----------------|-------------------|
| 1 a CEO | b entrepreneur |
| 2 a a contract | b a funding |
| 3 a salary | b income |
| 4 a an investor | b an entrepreneur |
| 5 a profits | b funding |
| 6 a CEOs | b investors |
| 7 a profits | b investors |
| 8 a funding | b salary |

Reading Strategy

When you do a task with gapped sentences, study the sentence after each gap and look for any connections with the missing sentence. For example, if it begins with *but*, there is a contrast. Other words suggest other types of connection:

- similarity: *too*
- cause / result: *so*
- a different option: *or*

3 Read the Reading Strategy. Then match sentences A–G with gaps 1–5 in the text. There are two extra sentences.

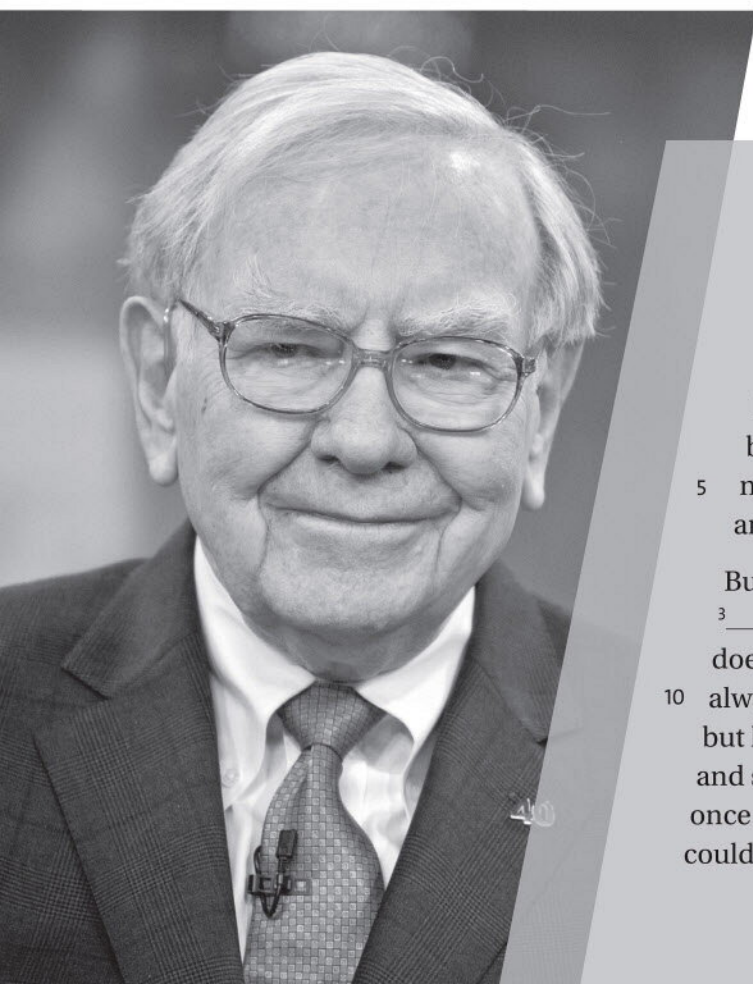
- A He doesn't plan to give his children very much money when he dies.
- B By the age of twenty he had made and saved \$9,800 (about \$100,000 in today's money).
- C However, he became the richest man in the world.
- D As a teenager, he worked in his grandfather's shop and delivered newspapers.
- E Although he is rich, he isn't very happy.
- F Only his clothes are expensive, but he says they look cheap when he puts them on!
- G He still lives in Omaha, in the house he bought more than fifty years ago.

2 Read the text about Warren Buffet, ignoring the gaps. Which sentence is true: a, b or c?

- a Warren Buffet is a billionaire who enjoys spending money.
- b Warren Buffet made billions, but has given all his money away.
- c Warren Buffet is a billionaire and leads a modest lifestyle.

4 Read the text again, including the missing sentences in exercise 3. Are the sentences true (T) or false (F)?

- 1 Buffet is over 80 years old. ☐
- 2 He started earning money when he was a teenager. ☐
- 3 He has recently moved into a very expensive new house. ☐
- 4 The food he eats now is the same as the food he ate when he was young. ☐
- 5 He plans to give a lot of money to his children. ☐



Warren Buffet

Warren Buffet is the most successful investor of the 20th century and one of the richest men in the world. Buffet was born in Omaha, Nebraska in 1930. He first became an investor at the age of eleven. ¹_____ He also bought chewing gum, Coca-Cola and magazines from him and sold them to
5 neighbours. ²_____ By his early thirties, he had become a millionaire, and by 1990 he was a billionaire.

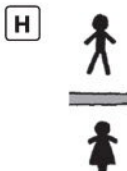
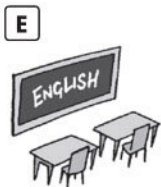
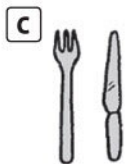
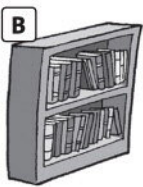
But although he is very rich, his lifestyle isn't particularly extravagant. ³_____ It only cost him \$31,500! He doesn't carry a mobile phone and he doesn't have a computer on his desk. Buffet says he eats the same things he has
10 always eaten: burgers, fries and Coke. ⁴_____ Not only is he very modest, but he is also very generous. He has already given billions of dollars to charities and says that he will eventually give away 99% of his money. ⁵_____ He once said, 'I want to give my kids just enough so that they would feel that they could do anything, but not so much that they would feel like doing nothing.'

Photo comparison and presentation

I can compare ideas for spending money on schools and justify my opinion.

Revision: Student's Book page 82

1 Match the symbols (a–h) with the parts of the school (1–8) below.



- | | |
|----------------------|-----------------------|
| 1 canteen _____ | 5 library _____ |
| 2 classroom _____ | 6 playing field _____ |
| 3 gym _____ | 7 science lab _____ |
| 4 language lab _____ | 8 toilets _____ |

2 Match the phrases below with categories A–D.

- A Structuring your speech
B Ordering points or opinions
C Justifying your opinions
D Summing up your opinion

All in all, ... ☐ D

First, ... Second, ... Finally, ... ☐ B

First of all, we need to decide / examine / look at / ask ourselves ... ☐ C

I'd like to start by saying / looking at ... ☐ A

Just to summarise the main points ... ☐ D

Now I'd like to move on to ... ☐ B

Now let's look at / move on to (the question of) ... ☐ C

The main reason I feel this way is ... ☐ C

There are a number of reasons why I believe this. First, ... ☐ A

I'll begin with ... ☐ B

This leads to my next point. ☐ B

The reason I say that is ... ☐ C

I'll tell you why I think that. ☐ C

To sum up, ... In conclusion, ... ☐ D

3  **2.06** Listen to a student presenting her answer to the task below.

The government does not spend enough money on schools.
Do you agree? Why? / Why not?

Speaking Strategy

When you are giving a short presentation, use set phrases to give opinions and justify them, and to structure your speech.

4  **2.06** Read the Speaking Strategy. Then listen again.
Which of the phrases in exercise 2 does the student use?



5 Now prepare to do the task below. Make notes.

- Describe one of the photos.
- Compare it with the other.
- 'Only schools with a lot of money have good extra-curricular activities.' Do you agree? Why? / Why not?

Describe one photo _____

Compare it with the other _____

Answer to question _____

6 Now do the task from exercise 5 using your notes.

An opinion essay

I can write an essay suggesting how to spend €1 million.

Preparation

1 Read the task and the essay. Are the sentences true (T) or false (F)?

- 1 Sarah wants a sound system because she hasn't got anything for listening to music. ☐
- 2 Her brother loves football. ☐
- 3 She'd give money to an organisation that helps homeless people. ☐
- 4 She'd spend most of the money. ☐

If you won €1 million in the lottery, what would you do with it? Write an essay and include your ideas. Give reasons for your choices.

If I won €1 million, there are a lot of things I would like to do with the money. It would be nice to buy myself something, but it would also be good to help others.

First of all, I would buy myself a docking station with fantastic speakers. Although I have got an MP3 player and some speakers, they are not very good.

Secondly, I would buy a new car for my mum. Her car is really old. I would buy my brother a Liverpool kit and a scarf. He is a really big Liverpool fan!

Thirdly, there are a lot of homeless people in my city. I would donate money to the local hostel. If I gave them €5,000, they could buy a lot of meals for homeless people.

Finally, I would save at least half of the money. In my opinion, it would be silly to spend it all now. What is more, if I invested the money, it would grow, and I would have more to spend in the future.

To sum up, I would buy something nice for myself and other members of my family, support local charities, and also save some money for the future.

2 Read the Writing Strategy. Then underline the following in the essay:

- 1 one concession clause (starting with *Even though*, *although*, etc.).
- 2 three second conditional sentences (with an *if* clause and a main clause).
- 3 one phrase for introducing an opinion.
- 4 four phrases for listing four points.
- 5 one phrase for introducing an additional point.

3 Read the task in exercise 1 again. Make notes for your answer.

Introduction: _____

First idea: _____

Reasons: _____

Second idea: _____

Reasons: _____

Third idea: _____

Reasons: _____

Fourth idea: _____

Reasons: _____

Conclusion: _____

Writing Strategy

In your writing, avoid starting too many sentences with the same words. Remember that you can:

- use a variety of phrases for introducing opinions (*It seems to me ...*, *In my opinion ...*, etc.) and for making additional points (*Moreover ...*, *Furthermore ...*, etc.).
- start conditional sentences with the *if* clause or the main clause.
- use concession clauses (*although ...* / *even though ...*) at the beginning or end of a sentence.

Writing Guide

4 Use your notes from exercise 3 to write an essay. Include an introduction and a conclusion.

CHECK YOUR WORK

Have you ...

- ☐ used a variety of different ways to begin sentences?
- ☐ checked your spelling and grammar?