

PRE-INTERMEDIATE UNIT 8

1 Work in pairs and discuss.

- 1 How important is money to you?
- 2 Are you good with money?

2 Read the quiz below and choose the best answer for you, A, B or C.

Are you good with money?

- 1 You receive an unexpected **bonus** from work. What do you do?
 - A Spend it all – you weren't expecting it, so you don't need to save it. You deserve a **treat**!
 - B Save it all – it will really boost your savings account and you never know when you might need a bit of extra cash.
 - C **Splash out** on a couple of things, then save the rest. You'd feel bad if you spent it all.
- 2 You're out window-shopping and you see something you really want. What do you do?
 - A Buy it there and then – that's what credit cards are for!
 - B Leave it – you have enough possessions anyway.
 - C Decide to wait until payday – it'll still be there in a few weeks.
- 3 What do you do with your **spare change**?
 - A Leave it lying around wherever you empty your pockets – in the car, at work, all over the house – and forget about it.
 - B Put it in your **piggy bank** and pay it into your bank account every few months.
 - C Put it in the charity collection box at the supermarket.
- 4 You have a credit card which you regularly use. What do you do?
 - A Pay the minimum payment each month – you'll pay it off next year.
 - B Pay everything off each month – you hate being in debt.
 - C Pay everything off most months, but **occasionally** you spend too much to be able to pay it all off.



3 Compare your answers in pairs. Did you choose mostly A, B or C? What do you think this says about you?

4 Read the results of the quiz. Match 1–3 with a)–c)

- 1 Mostly As 2 Mostly Bs 3 Mostly Cs

- a) You have a pretty good attitude towards money – you're saving for the future but you're happy to spend some of your money on yourself and others. Keep up the good work!
- b) You're terrible with money, you spend every penny you have and don't save anything! You need to stop spending and open a savings account soon, or at least buy a piggy bank!
- c) You're great with your money! You don't spend more than you have and you make sure that you save everything you can for a rainy day. But make sure you treat yourself every now and then – you don't want to become a miser!

5 Do you agree with your results? Discuss your results in pairs.

6 Match the words and phrases in bold in the quiz with their meanings 1–6.

- 1 money added to your salary, usually a reward for good work
- 2 sometimes, but not often
- 3 money in coins that you don't need
- 4 something special that you know you'll enjoy
- 5 a container (usually in the shape of a pig) where you save coins
- 6 spend a lot of money on something

7 8.1 Listen to two friends, Ben and Donna, doing the quiz. Make a note of Ben's answers. Does he mostly answer A, B or C?

8 Listen again and answer the questions.

- 1 Ben thinks Donna is
 - a) good with money. b) bad with money.
- 2 Donna is
 - a) pleased with her result.
 - b) upset about her result.
- 3 Ben says he saves extra money for
 - a) Christmas. b) going on holiday.
- 4 Ben feels
 - a) worried about paying off his credit card.
 - b) relaxed about paying off his credit card.
- 5 Ben puts his change into a charity box or
 - a) a piggy bank. b) a tips jar.
- 6 Ben uses his credit card more than usual
 - a) in an emergency.
 - b) when he goes on holiday.

9 Look at the extracts from the recording. Choose the correct meaning, a) or b), for the words and phrases in bold.

- 1 It said I need to be more **thrifty** ...
 - a) boring b) careful with money
- 2 What would you do if you saw something you really wanted but you couldn't **afford** it?
 - a) have enough money to pay for something
 - b) have enough room to store something
- 3 I love my **bargains**!
 - a) treasure
 - b) something you buy for less than its worth
- 4 ... it makes me feel **anxious** ...
 - a) worried b) excited

10A Write another question for the quiz, with answers a), b) and c).

B Work in pairs and take turns to ask and answer each other's questions.