



# ENGLISH

## Chapter 15 Session A

**5<sup>th</sup>. Grade**

SECONDARY

**MONEY MATTERS**

Phrasal verbs

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 **SACO OLIVEROS**

WELCOME



# HELICOMOTIVATION

Reality:

I **work** in a restaurant.

→ present tense

Wish:

I wish I **worked** in a store.

I wish I **didn't work** in a restaurant.

I wish I **had** a different job.

→ past tense

Reality:

I **am** tired.

→ present tense

Wish:

I wish I **wasn't** tired!

I wish I **weren't** tired!

→ past tense

Reality:

I **didn't see** my brother yesterday.

→ past tense

Wish:

I wish I **had seen** my brother.

→ past perfect

Reality:

Bob **is** always late.

→ present simple



(annoying!)

would + base verb


Wish:

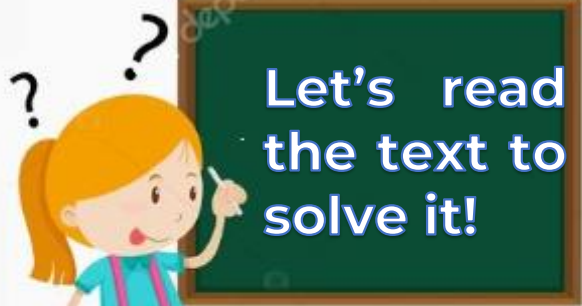
I wish Bob **would come** to our meetings on time!





## MATH

- 1  52 Read and listen. Solve the exchange problem.



### Money Exchange

Did you know there are currently 180 different types of money used in countries around the world? These types of money are called currencies. When people travel abroad, they often have to exchange currencies to get local money to spend. To do so, people usually go to banks or currency exchange places. But how do you know how much each currency is worth?

When we are looking to exchange currencies, we need to know the exchange rate, a number based on many different factors including how much of the currency is available to buy and sell. For example, if you had CAD100 (Canadian dollars) and you wanted to exchange it for Mexican pesos

**Now, let's see if you can find the answer to this exchange problem:**

- You have AED600 (United Arab Emirates dirhams).
- You want to exchange this for British pounds (GBP).
- The exchange rate is 0.21.

How many British pounds would you have?

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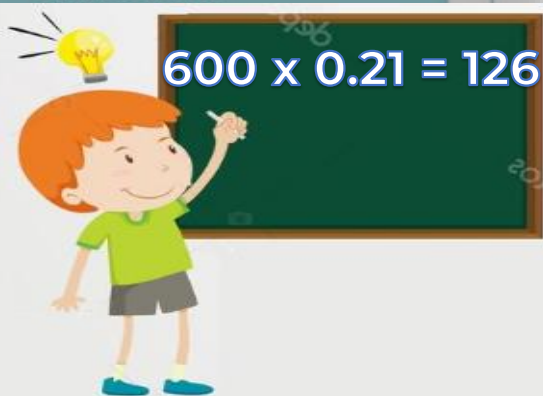
When we are looking to exchange currencies, we need to know the exchange rate, a number based on many different factors including how much of the currency is available to buy and sell. For example, if you had CAD100 (Canadian dollars) and you wanted to exchange it for Mexican pesos (MXN), you would see that the exchange rate is 14.65.







In other words, 1 Canadian dollar equals 14.65 Mexican pesos. This means that to find our total, we would multiply CAD100 by 14.65, giving us MXN1465. Unfortunately, the bank or money exchange place also takes a little bit of this as a fee for doing the transaction.



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How many British pounds would you have?

**GBP126.**



**2** Complete the sentences with the words in the box.

banks currencies equals factors  
multiply rate transaction

- a Types of money used in different countries are called currencies.
- b You can exchange money in banks or currency exchange places.
- c Exchange rates are based on many different factors.



- d The amount of money you get when you exchange currencies is based on the exchange rate.
- e To find the total amount, multiply the original currency by the exchange rate.
- f CAD1 equals MXN14.65.
- g There is usually a fee when you exchange money for doing the transaction.

3



**INTERFACE** Make an exchange problem like the one in the text. Look up the exchange rates online. Then, test your partner.

Personal answer







## Personal Finances



account



assets



bankrupt



budget



cost of living



debt



expenses



insurance



investments



mortgage



net worth



tax return

## Banking



check the balance /  
check the bank statement



credit / debit cards



make a deposit /  
a transaction / a  
transfer / a withdrawal



open a bank account /  
a savings account /  
a checking account



# VOCABULARY IN PICTURES



PIN number



take out a loan


talk to a teller /  
talk to a bank manager

use the ATM /  
use online banking


write a check



# Phrasal Verbs

- phrasal verbs are formed with a verb + (small) **adverb**  
e.g. bail **out**, get **by**, put **aside**, run **up**, etc.
- the overall meaning of a phrasal verb is often very different from the meanings of the individual words  
get by = to have enough of something to meet basic needs  
get by ≠ to move past something



Do you think they can **get by** on only one salary?







## GRAMMAR GUIDE

- we don't usually use phrasal verbs in very formal contexts, e.g. writing an essay  
Sorry, but I don't want to **take on** the responsibility at the moment.  
The government has refused **to accept** responsibility for the accident.
- phrasal verbs can have different patterns.  
Some phrasal verbs usually have no object, some usually have an object, and some phrasal verbs have three parts (verb + adverb + preposition):

### no object

We have enough to **get by**.

### with an object

I'll **save up** my money.

I'll **save** my money **up**.

### three parts

Let's **shop around for** a good deal.

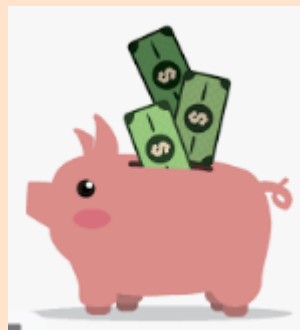
Let's **cut down on** our online shopping.





## GRAMMAR GUIDE

- for phrasal verbs with objects, the object can usually go before or after the adverb. But, if the object is a pronoun (*it, him, us, etc.*), it goes before the adverb  
I want to save up my allowance this year.  
I want to save my allowance up this year.  
My allowance? I want to save it up this year.  
~~My allowance? I want to save up it this year.~~
- in phrasal verbs, we usually stress the adverb,  
not the verb  
He **ran up** a huge bill on his parents' credit card.







## Wishes / *If only* ...



**1** Match the sentence beginnings with the endings.

- a 2 I really wish I hadn't lost
- b 4 If only we knew
- c 1 I wish I didn't always lose
- d 5 I wish we had known
- e 3 Emily's parents wish she would tell

- 1 my keys – it's so annoying.
- 2 my credit card yesterday. Now I need to cancel it.
- 3 them her plans for after she graduates.
- 4 where the money exchange place was!
- 5 earlier that they only accept cash payments.

## 2 Underline the correct words in the text.

Now that I've recently finished high school, I have a lot of advice for my younger brother who's just starting, things I wish someone **a told** / **had told** me. For example, he should definitely try to join a club or group – I wish I still **b had** / **would have** a choir to sing in now. Likewise, he should try not to worry about teenage drama – I know he wishes everyone **c got along** / **would get along**, but you can't worry about that. If only I **d took** / **had taken** that advice myself! Anyways, I'm sure he will do fine, but I just wish he **e had listened** / **would listen** to me once in a while. Oh well!





**3** Complete the sentences using the verbs in the box. There are two extra options.

~~had left~~ ~~had taught~~ ~~hadn't left~~  
~~left~~ ~~taught~~ ~~was~~ ~~would teach~~

- a I wish someone had taught me how to use online banking sooner.
- b If only there was some way to get in contact with her.
- c I wish you would teach me how to start my own online business – I would love to hear from you.
- d If only they hadn't left so soon! The party was just getting started.
- e I wish we had left earlier. I was so bored by the end.

**PRESENT  
SITUATION**

We'd like things to be different

**I WISH/IF ONLY +  
SUBJECT +  
PAST SIMPLE**

**I wish you were  
here, I miss you so**

**PAST SITUATION**

We regret something, we'd like things to have been different

**I WISH/IF ONLY +**



- 4 Jemma is thinking about her current problems and mistakes she has made in her life. Write sentences with *wish* / *if only* to talk about her regrets.



finish college in 20s (wish ✓)

*I wish I had finished college in my 20s.*

a live with parents after high school to save money (if only ✓)

If only I had lived with my parents after high school to save money.

b work weekends now (wish ✗)

I wish I didn't have to work on weekends now.

- c have car to get to work faster (if only ✓)

If only I had a car to get to work faster.

- d roommates have loud parties every night  
(wish ✗)

I wish my roommates wouldn't have loud parties every night.

- e know how to speak English better (wish ✓)

I wish I knew how to speak English better.





## GRAMMAR CHECK





# 1 Read the dialogue and circle the correct answers.

**Dominika** Padma, did you ever see that movie, 'The Wolf of Wall Street'?

**Padma** No, though I wish I **had** I heard Leonardo DiCaprio was great in it.

**Dominika** Yeah, he was funny. If only he **did** more comedies like that.

**Padma** It was about that guy who made a lot of money as a stockbroker, right?

**Dominika** That's right, Jordan Belfort. He was never interested in just **c saving up** quietly and **d putting aside** his profits

**Padma** I saw in the trailer that he was into expensive houses, boats and big parties. I wish I **e could afford** to live like that.

1	2	3
a did	<b>had</b>	would have
<b>b did</b>	had done	would have
c saving it	saving it up	<b>saving up</b>
d putting off	putting up	<b>putting aside</b>
e afforded	<b>could afford</b>	can afford

**Dominika** I'm not sure about that – if you'd seen the end of the movie you'd know that it doesn't end well for him. He gets into trouble with the law and in the end there's no one to **f** bail him out

**Padma** Hey! I wish you **g** wouldn't tell me the ends of movies like that – now you've spoiled it for me.

**Dominika** Sorry! If only I **h** knew when to just keep it to myself!

**f** bail out

bail him out

bail out him

**g** didn't tell me

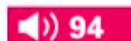
hadn't told me

wouldn't tell me

**h** knew

had known

would know



Listen and check your answers.



Thank  
you



**FOR YOUR ATTENTION!**