



ENGLISH

Chapter 14 Session B

5th
SECONDARY

MONEY MATTERS

Phrasal verbs



 **SACO OLIVEROS**

HELICOMOTIVATION

Do you want to be
a millionaire?

Do you know any
millionaire?





READING 2

1



Look at the title and picture of the text below. What tips do you think the person will give? Read, listen and check your answers.

Personal answer

Tips from a Young Billionaire



Currently, there are over 46 self-made billionaires in the world who are 40 years old or younger, and 21 of these live in the US. Recently, we interviewed one of them, 28-year-old Lester Morrison, to find out his secrets.

Interviewer So Lester, for our readers who don't know you, tell us how you made your fortune.

Lester Primarily, I've made my money through investing in tech companies, and I've been fortunate to invest early in some companies that are now incredibly successful.

Interviewer And what are your secrets for other young investors?

Lester Well, I wish I could tell you, but there is no simple answer. There are some general guidelines I do follow, though, and that I wish I'd known about when I was even younger.

Interviewer Great, could you share some of these with us?

Lester First of all, and this may sound clichéd, but you have to do what you love. I know people who wish they were millionaires, but just wanting to be rich isn't enough, otherwise you won't stay motivated.

Interviewer And would you say that you're a workaholic?

Lester Not anymore, no, but I definitely didn't have a good work-life balance when I was younger. It would have been nice to spend more time with friends when I was

younger, but I don't have any regrets. If only there were more hours in the day!

Interviewer No kidding! And have you ever made any mistakes that you regret?

Lester Of course, we all make mistakes and I've invested in companies that didn't succeed. But with that being said, making mistakes is normal. I wish I had known that when I started out, though – I used to take failures very personally.

Interviewer And one last question – is there anything you dislike about your current financial success?

Lester I would never complain, as I love having the financial freedom to live my life as I want. I wish people would stop treating me like I was somehow different from everyone else, but that's a small price to pay, I suppose.

2 Read the text again and choose the correct answers to the questions.

a How did Lester become a billionaire?

1 Investing in companies.

2 Inventing new technology.

3 Inheriting money.

b What is Lester's main tip?

1 Work hard.

2 Do something of personal interest.

3 Start investing early.

c How does Lester feel about mistakes?

1 They are natural.

2 He regrets his mistakes.

3 He hasn't made many.

d What annoys Lester about his current life?

1 Nothing.

2 People ask him for money.

3 People treat him differently.



Wishes / *If only* ...

- 1 Look at the sentences from the interview. Underline the verb patterns with *wish* and *if only*. Then match the sentences to the descriptions.

- a **2** I know people who wish they were millionaires.
- b **4** If only there were more hours in the day!
- c **1** I wish I had known that when I started out.
- d **3** I wish people would stop treating me like I was somehow different from everyone else.

- 1 *wish / if only* + past perfect to talk about regrets about the past
- 2 *wish* + simple past to talk about regrets about the present
- 3 *wish* + *would* + base form to talk about other people's habits that annoy us
- 4 *if only* + simple past to talk about regrets about the present

2 Order the words to make sentences with *wish* and *if only*.

Eighty-four 85

a I / at / I / was / wish / better / budgeting .

I wish I was better at budgeting.

b Lenora / her parents / that / to college / had / saved / money / wishes / for her / to go .

Lenora wishes that her parents had saved money for her to go to college.

c Don't / could / you / a new car / wish / you / to buy / afford ?

Don't you wish you could afford to buy a new car?

d If / were / there / to buy / some way / which / stocks / to know / only .

If only there were some way to know which stocks to buy.

e Why / had / do / you / accounting / you / studied / wish ?

Why do you wish you had studied accounting?

3 Complete the sentences with the correct form of the verb in parentheses.

- a My mom wishes I **were** (be) a better student, so that I could get into a good university.
- b I'm so broke now. If only I **had gotten** (get) a summer job!
- c I don't care about saving money. I wish my parents **would quit** (quit) bugging me about it.
- d Hiromi wishes she **had never invested** (never / invest) in her brother's restaurant. What a disaster!
- e I wish they **wouldn't call** (not call) me all the time, trying to sign me up for new credit cards.

4 Answer the questions for you. Use *wish* / *if only*.

- a** What is one decision you regret from this past year? Why?

Personal answer

- b** What is something that your friends or family do that you find annoying?

Personal answer

- c** What sport or activity you would have liked to have started when you were younger?

Personal answer



VOCABULARY 2

Banking

1 Complete the phrases with the vowels.

a C a s h a c h e c k

b T a l k t o a t e l l e r

c A c c o u n t n u m b e r

d M a k e a d e p o s i t

e T a k e o u t a l o a n

f C h e c k t h e b a l a n c e

- 2 Complete the crossword using the clues and the words in the box.

~~accounts~~ ATM cash check
loan manager number PIN teller
transactions transfer withdrawals

Across

- 3 I'm sick of paying all these different fees. I think I might just close all my accounts and switch to a different bank.
- 5 I'm sorry, sir, I can't help you with this, but you can talk to the bank manager if you would like.
- 7 Banking online allows you to make transactions very easily, including deposits, transfers, and withdrawals.
- 9 My PIN number is really easy to remember – it's 1-2-3-4.
- 10 Hopefully we can get to the bank to cash this check before it closes.
- 12 This form is asking for my account number, but I have no idea what it is!

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Down

- 1 The bank permits customers to make up to three withdrawals per day free of charge.
- 2 My grandmother refuses to do any banking online or over the phone and insists on talking to a teller face to face.
- 4 Sorry, I don't have any cash. Can I write you a check?
- 6 If you pay for dinner, I'll make a transfer online and send you what I owe you.
- 8 If I don't make enough money this summer, I might have to take out a student loan to pay for my college tuition.
- 11 Whenever you use an ATM make sure that no one can see you putting in your PIN number.

Across

- 3 I'm sick of paying all these different fees. I think I might just close all my accounts and switch to a different bank.

- 5 I'm sorry, sir, I can't help you with this, but you can talk to the bank **manager** if you would like.

- 7 Banking online allows you to make **transactions** very easily, including deposits, transfers, and withdrawals.

- 9 My **PIN** number is really easy to remember – it's 1-2-3-4.

- 10 Hopefully we can get to the bank to cash this check before it closes.

- 12 This form is asking for my account number, but I have no idea what it is!

a **check**?

- 6 If you pay for dinner, I'll make a **transfer** online and send you what I owe you.

- 8 If I don't make enough money this summer, I might have to take out a student **loan** to pay for my college tuition.

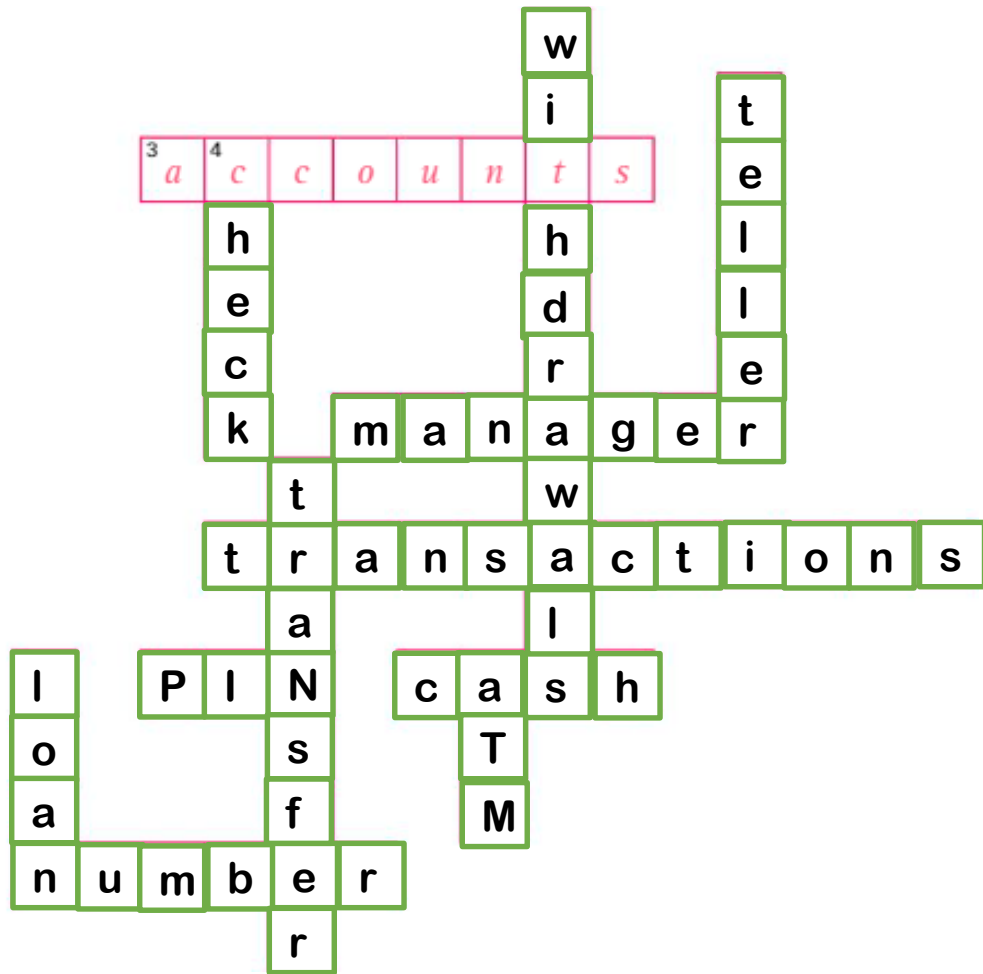
- 11 Whenever you use an **ATM** make sure that no one can see you putting in your PIN number.

make up to

free of charge.

any banking
sists on
face.

n I write you





3

Cross out the incorrect options in each phrase.

- a check the **balance** / ~~bank manager~~ / **bank statement**
- b ~~account~~ / **credit** / **debit** card
- c close a **bank account** / **checking account** / ~~safe account~~
- d use ~~a teller~~ / **online banking** / **the ATM**
- e make a ~~check~~ / **transaction** / **withdrawal**