



# ENGLISH

## Chapter 13 Session B

**5th**  
SECONDARY

## MONEY MATTERS

Phrasal verbs

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## GRAMMAR 1

### Phrasal Verbs

- 1 Read the definitions and write the correct phrasal verbs from the text on page 79.

to accept some work or responsibility:

take on



a to have just enough of something, such as money, so that you can do what you need to do: Get by

b to keep money so that you can buy something with it in the future: Save up

c to get into debt and allow the amount to increase: Run up

d to save an amount of money so that you can buy or pay for something in the future: Put aside

e to go to several stores before you decide what particular thing to buy: Shopping around for

f to help a person or organization that is having problems, especially financial problems: Bail out

g to reduce an amount of something: Cut down on

h to take further action connected with something: Follow up on

**2** Choose the correct options to complete the statements.

- a In a clause such as 'Parents are taking on this responsibility themselves,' we **can** / **can't** understand the meaning of *taking on* by looking at each of the words separately.
- b Some phrasal verbs, such as *take on*, are made up of **a verb** / **an adverb** and **a** preposition **an adverb**.
- c We **often** / **don't usually** use phrasal verbs like *take on* in formal writing.
- d One word with the same meaning as *take on* in this context is **refuse** / **accept**.

**TIP**

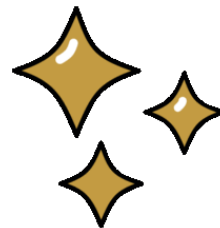
Phrasal verbs sometimes have multiple meanings (for example, *run up*) so always read the context carefully to decide on the appropriate meaning.

- 3** Phrasal verbs can have different grammatical patterns. Look at the examples in each of the three boxes. Then, write the other phrasal verbs from activity 1 in the appropriate boxes and answer the questions.

no object	
<i>get by</i>	
<hr/>	
<div>Put aside</div>	
<hr/>	

with an object	
<i>save up (sth) / save (sth) up</i>	
<hr/>	
<div>Take on</div>	<div>Bail out</div>
<hr/>	
<div>Run up</div>	
<hr/>	

three parts	
<i>shop around for (sth)</i>	
<hr/>	
<div>Follow up on</div>	<div>Cut down on</div>
<hr/>	





**a** Which pattern is most common?

**Phrasal verb+ object**

**b** Where does the object go?

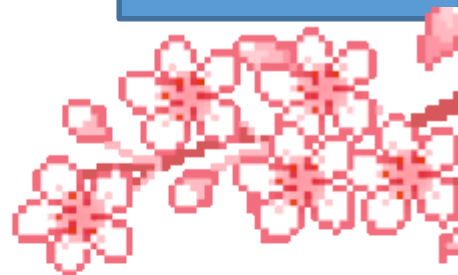
**Phrasal verb+ object/ verb+ object+ preposition**

**TIP**

When the object of a phrasal verb is a pronoun (*me, him, it*, etc.), it goes before the adverb, not after.

She bailed me out. ✓

She bailed out me. ✗





**4 Choose the correct answer.**

**a** We've been \_\_\_\_\_ for years to buy our own home.

**1** putting aside

**3** either 1 or 2

**2** putting aside money

**b** Now that you're only working part-time, how will you \_\_\_\_\_ financially?

**1** get by

**2** get by it

**3** get it by

**c** Chris had planned to \_\_\_\_\_ a new car, but ended up buying the first one he saw.

**1** shop around

**3** shop around for

**2** shop it around

**d** You know that birthday money from Grandma? You should \_\_\_\_\_ for a rainy day.

**1** put it aside

**3** either 1 or 2

**2** put aside it

**e** I wanted to celebrate my birthday, but I have to \_\_\_\_\_ money.

**1** save out

**3** save aside

**2** save up

- 5** Complete the text with the correct forms of the phrasal verbs in parentheses. Use your dictionary to check the meaning of the phrasal verbs you don't know.

When I was younger, I was a disaster when it  
a \_\_\_\_\_ *came to* \_\_\_\_\_ (come to) managing money.  
I used b \_\_\_\_\_ **run up** \_\_\_\_\_ debts (run up) on all  
my credit cards and I'd never c \_\_\_\_\_ **save up** \_\_\_\_\_  
(save up) any money. In the end, even though I  
d \_\_\_\_\_ **got away with** \_\_\_\_\_ (get away with) it for years,  
I e \_\_\_\_\_ **ended up** \_\_\_\_\_ (end up) going bankrupt  
in my late 20s. That was really a wake up call,  
and after that I f \_\_\_\_\_ **turned** \_\_\_\_\_ my life  
\_\_\_\_\_ **around** \_\_\_\_\_ (turn around). I started  
g \_\_\_\_\_ **putting aside** \_\_\_\_\_ (put aside) some of my  
salary every month, and eventually I  
h \_\_\_\_\_ **got out of** \_\_\_\_\_ (get out of) debt. Now, I run  
my own business, and I i \_\_\_\_\_ **give back** \_\_\_\_\_ (give  
back) to the community by giving talks at schools  
about financial responsibility.

- 6 Replace the verbs in bold with the phrasal verbs in the box that have the same meaning.

cut down on   follow up on  
get by   put aside

- a I'm really trying to **save** any bonuses I get so that I can take a trip to Europe.

\_\_\_\_\_ **put aside** \_\_\_\_\_

- b For many people, their salary is barely enough to **survive** on, leaving them with no opportunity to save for retirement.

\_\_\_\_\_ **get by** \_\_\_\_\_

- c We could really **reduce** our electricity bills if we stopped using air conditioning.

\_\_\_\_\_ **cut down on** \_\_\_\_\_

- d I'd like to **resume** what we were discussing yesterday in the meeting.

\_\_\_\_\_ **Follow up on** \_\_\_\_\_



**7** Write true sentences about you or what you think.

I am trying to save up for a new phone  
because my phone / mine is old.

a \_\_\_\_\_ would never shop  
around for \_\_\_\_\_ because  
\_\_\_\_\_.

Personal answer

- b** I think it's a \_\_\_\_\_ idea to cut down expenses once in a while because \_\_\_\_\_.
- c** If \_\_\_\_\_ asked me to bail them out with a loan, I would \_\_\_\_\_.
- d** You should put aside \_\_\_\_\_ every month in order to \_\_\_\_\_.

Personal answer




## LISTENING

### Saving Money for the Future




- 1 Talk to a classmate. What are some reasons that people save money?

Personal answer

- 2**  **47** Listen to a father and daughter having a conversation. Do they mention any of your ideas?

Personal answer

- 3**  **47** Listen again and match the speakers to the descriptions.

a  father    b  daughter    c  both

- 1 interested in new electronic devices
  - 2 interested in the long-term future
  - 3 like(s) the idea of giving to charity
- 



4



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Listen again and complete the sentences.

- a They have saved \$30.65 in coins.
- b The father believes it is important to save money in case of emergency.
- c Last year, they took a vacation to Hawaii.
- d The daughter wants to buy a new phone.
- e The father mentions two charities that they could give the money to.
- f The daughter is going to take the coins to the bank.







## Phrasal Verbs

- 1** Match the sentence beginnings with the endings.
- |   |   |                                      |   |   |
|---|---|--------------------------------------|---|---|
| a | 4 | If we don't start saving             | 1 | up on the resume I submitted last week.                                     |
| b | 1 | Yes, I was calling to follow         | 2 | down on his trips to the movies after he realized how much he was spending. |
| c | 6 | I can't keep bailing you             | 3 | aside her tips until she was able to pay for a cruise for her parents.      |
| d | 2 | Cody decided to cut                  | 4 | up now, we'll never have enough to send Ben to college.                     |
| e | 3 | For years, Jacinta put               | 5 | by, even if it means finding a second job.                                  |
| f | 5 | We'll do whatever's necessary to get | 6 | out of trouble when you spend all your paycheck.                            |

## Homework

**2** Choose where the object in parentheses can go. Circle the correct answer.

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- a** Now that I got a promotion, I can finally get **1**\_\_\_\_ by **2**\_\_\_\_ every month without having to ask my parents for money. (it)

**1**

**2**

**3** no pronoun

- b** My taxes? Hopefully, I can figure **1**\_\_\_\_ out **2**\_\_\_\_ soon. (them)

**1**

**2**

**3** no pronoun

- c** The current strategy isn't working. We need to come **1**\_\_\_\_ up **2**\_\_\_\_ with **3**\_\_\_\_. (a new plan)

**1**

**2**

**3**

- d** Sadly, she wasn't aware that the criminals had run **1**\_\_\_\_ up **2**\_\_\_\_ on her credit card. (huge debts)

**1****2****3** either 1 or 2

- e** The interest rate was so high that he was struggling to keep up **1**\_\_\_\_ with **2**\_\_\_\_ on every month. (the payments)

**1****2****3** either 1 or 2

**3** Order the letters to form appropriate phrasal verbs. Use your dictionary to check the meaning of the phrasal verbs you don't know.

- a When my parents are old, I want to be able to **olko tfare** them financially. **look after**
- b Gina went to the bank to **ings up rof** a new checking account. **sign up for**
- c Young people are finding it very difficult to **dlae ihtw** the rising cost of living in our country. **Deal with**

- d You won't **ifnd tou** if it was a good investment or not until next year. **Find out**
- e I think I'm going to **vgie pu** trying to understand the stock market – I just don't seem to get it. **Give up**
- f Melissa wanted to **egt otu fo** her contract at her company, but she had agreed to stay for a full year. **Get out of**

#### 4 Replace the verbs in bold using phrasal verbs from activities 1 to 3.

Why don't you **quit** eating fast food? It would help your health and your bank balance. \_\_\_\_\_ *give up*

a Fine, fine, I'll **rescue you** this time, but this is the last time I pay your rent. \_\_\_\_\_ **Bail you out**

b I'm trying to **discover** where I spent my money, but my online banking isn't working. \_\_\_\_\_ **Find out**

c It's unfortunate that they haven't **saved** anything all these years. \_\_\_\_\_ **put aside**

d You really need to **manage** your shopping obsession before you go completely broke. \_\_\_\_\_

**Deal with**

e Reilley seriously **reduced** her travelling expenses by taking the bus instead of taxis. \_\_\_\_\_

**Cut down on**

f I recommend you **take further action on** your initial investment by purchasing an additional 500 stocks. \_\_\_\_\_

**Follow up on**

g Let's try to **understand** what happened last year so that we don't make the same mistakes again. \_\_\_\_\_

**Figure out**

