



ENGLISH

Chapter 15 Session B

5th
SECONDARY

MONEY MATTERS

Phrasal verbs



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Wishes / *If only* ...

- we use structures with *wish* and *if only* to talk about hypothetical events – situations that are unreal, impossible, or very unlikely. These structures express **regret**



- we talk about regrets about the present with *wish / if only* + simple past / past progressive
Leandro wishes (that) he knew about the stock market. (meaning = He doesn't know about the stock market.)
Don't you wish you were living somewhere else right now?
If only I had enough money saved up to buy a car. (meaning = I don't have enough money saved up.)



- we talk about other people's habits that annoy us with *would* + base form after *wish*. Note: the subject with the first verb (*wish*) is not the same as the subject with the second verb
I wish my brother would stop asking me for a loan.



- in spoken English, we often contract the second subject with *would* to *'d*. In the negative form, we often contract *would* and *not* to *wouldn't*
I wish you'd listen to me when I'm explaining something to you.
I wish you wouldn't always **expect** me to pay for dinner.



- we talk about regrets about the past with *wish*
/ *if only* + past perfect
If only we had invested in Apple!
I really **wish I had taken** your advice earlier.



- in spoken English, we often contract the subject and verb in the past perfect
If only we'd invested in Apple!



Personal Finances

1 Read the definitions and write the correct words.

a the amount of money a person or organization has to spend on something:

budget

b something such as money or property that a person or company owns:

assets

c a legal agreement to borrow money from a bank to buy a house:

mortgage

d an arrangement with a bank to let you keep your money there:

bank account

e money that you spend in order to buy or do something:

expenses



Banking

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

banking deposit withdrawal

- a** Hello, I'd like to make a **deposit**, please
– here is the check.
- b** Clara made a **withdrawal** yesterday of her
entire savings. I wonder what she's doing
with that money.
- c** I never go into an actual bank anymore
– I use online **banking** for almost
everything.



Phrasal Verbs

3 Underline the correct option.

- a You should really cut down on / **on down** how often you order food if you want to save money.
- b My parents said I could get the video game if I saved up / **saved it up** my allowance.
- c Look at this bill! We really ran it up / **up it**, didn't we?
- d If we sell our car and take the bus instead, I'm sure we could get by / **get it by** without both of us working all the time.



Wishes / If only ...

- 4** Write sentences using the words provided. Change the forms of the verbs if necessary.

I / wish / I / be rich / and / not / need / work .

I wish I was rich and didn't need to work.

- a** If only / I / can win / lottery .

If only I could win the lottery.

- b** Nikos / wish / he / not / buy / an expensive car .

Nikos wishes he hadn't bought an expensive car.

- c** I / wish / banks / not / charge / so much / exchange currencies .

I wish banks wouldn't charge so much to exchange currencies.



Grammar Buildup 5

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5 Choose the correct answers.



Lily I'm so excited about Julia's birthday party tonight!

Elliot Me too, though I wish she **a** _____ about how great it's going to be.

Lily Don't be like that! If I were she, I **b** _____ the same. Turning 16 is a big deal!

Elliot True. I hear they're hiring a DJ and setting up a dance floor in the backyard. I wish I **c** _____ a few songs too, but I don't think she would let me.

Lily Oh well. I wonder how much her parents had to **d** _____ to afford



everything.

Elliot I imagine they had to **e** _____ quite a lot – food for 200 people isn't cheap. I wish my parents **f** _____ things like that for me!

Lily Don't complain – they paid for that ski trip for you last year. I really wish I **g** _____ you instead of staying home to study.

Elliot Maybe next time!

a 1 would stop talking 2 stopped talking

b 1 will do 2 would do

c 1 played 2 could play

d 1 put off 2 put aside

e 1 save up 2 run up

f 1 had done 2 would do

g 1 had joined 2 would join



LISTENING

Page 183



1

95

Listen to the lecture. Then write T for *true* or F for *false*.

- a ☐ Everyone knows about the history of coins.
- b ☐ India, China, and Greece used different types of coins.
- c ☐ Chinese and Indian coins shared a similar shape.
- d ☐ Modern coins follow the style of ancient Chinese coins.
- e ☐ Early British coins are similar to modern British coins in appearance.



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Listen to the lecture. Then write

T for *true* or F for *false*.

- a ☐ F Everyone knows about the history of coins.
- b ☐ T India, China, and Greece used different types of coins.
- c ☐ T Chinese and Indian coins shared a similar shape.
- d ☐ F Modern coins follow the style of ancient Chinese coins.
- e ☐ F Early British coins are similar to modern British coins in appearance.



2  **95** Listen again and match the numbers to what they refer to.

- a **5** 28
- b **1** 700
- c **3** 200
- d **2** 1,200
- e **4** 1864

- 1** year (BC) when coins started to be used
- 2** age of the British pound
- 3** year (BC) China regularly used gold coins
- 4** year when complete, printed bank notes were used in the UK
- 5** number of billions of coins in the US



EXTENSION

Page 184

Underline the correct words to complete the text.



Living Without Money

Living Without Money

I **a have been living / had been living** without money for almost 10 years now after I had what people often call a mid-life crisis. I wish I **b told / could tell** you there was some dramatic incident which started it all, but I think it was more that for years a feeling **c had grown / had been growing** that something was wrong. I looked around and realized that I **d wasn't / hadn't been** happy with my life for a long time, even though I **e was working / was being worked** as an accountant and was comfortable financially. It just never seemed like I had enough stuff and I was always in danger of **f saving up / running up** bills. So, after some careful consideration, I decided a drastic change had to **g make / be made** – I needed to completely transform my lifestyle and to give up money. If only I **h had made / would make** this change sooner!

People often ask me how this is possible, how I manage to **i get by / get around**. It's true that it wasn't easy at first, but I really don't think that I **j will be returning / will have returned** to my old lifestyle any time soon. I just wish I **k made / had made** this change earlier instead of waiting until I was in my forties. For food, I grow a lot of my own fruit and vegetables in a public garden. I **l had**

never grown / **had never been growing** anything before, but it's amazing the new skills I learned once I needed to. I also eat a lot of free food that I have foraged – in other words, collected – for example, day-old bread which **m throws away** / is thrown away by stores. I wish people **n had realized** / would realize how much food really goes to waste in our country. I also got rid of my house and now live in a tent most of the year, occasionally staying with friends when it's cold – I 'pay' them by cooking, doing house repairs, and other jobs.

This is a good example of the system of bartering that I rely on – trading things and services, instead of using money. Overall, I feel my relationships with other people **o have made** / have been made much stronger by bartering, and essential in fact, as I can't **p save up** / save it any money to **q bail out** / bail me out in case of an emergency. What's more, it's a great way to help the environment. If only more people **r felt** / had felt the same! I don't expect everyone to go moneyless like me, but everyone could definitely **s cut out on** / cut down on their spending and purchasing of material items. If anyone is interested, by next January, I **t will be publishing** / will have published my first book about my experience. And of course, it will be free online!



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96

Label the pictures with the words in the box. Then listen and repeat.

refund bid donate deal
negotiate haggle discount
auction tip rip-off

Sales and Money



auction



bid



deal



discount



donate



haggle



negotiate



refund



rip-off



tip

2 Underline the correct words.

- a I bought these shoes online, but they don't fit, so I'm going to try to get a **deal** / refund / **rip-off**.
- b I love online auctions – sometimes you can offer a really low bid / **deal** / **discount** and still get the item if you're lucky.
- c I always leave a **donate** / **bid** / tip if the service has been good, even if a service charge is included.
- d In some countries, it is common to **donate** / haggle / **bid** when you shop in markets.
- e What a rip-off / **deal** / **auction**! I can't believe they charged us so much – I'm never shopping there again.

3 Read the definitions and write the correct words.

a public occasion when things are sold to the people who offer the most money for them:

auktion

a money that was yours that you get again, like when you return an item to a store: **refund**

b to offer money for something, for example at an auction: **bid**

c a good or lower-than-usual price: **deal**

d a reduction in the price of something: **discount**

- e something that is more expensive than it should be: rip-off
- f to give something such as money or goods to an organization, for example a charity: donate
- g a small sum of money that you give to someone such as waiters in order to thank them for their services: tip
- h to try to reach an agreement by discussing something in a formal way: negotiate
- i to argue in order to agree on the price of something: haggle