# **ENGLISH**



# ONLINE CONSULTING Session B

Chapters 13,14 and 15





# Motivating strategy

We use phrasal verbs very often in spoken English.

How many of these phrasal verbs did you already know?



### Do you recognize these pictures?

Credit / Debit card

Insurance

Take out a loan

Bankrupt

PIN number

A.



В.



F



С.



# Helicotheory



#### **PHRASAL VERBS**

A **phrasal verb** is a verb that is made up of a **main verb together with an adverb or a preposition, or both**. Typically, their meaning is not obvious from the meanings of the individual words themselves.

My car broke down on the motorway.

(verb + adverb)

Please, look after the children.

(verb + preposition)

I can't **put up with** him, he is always complaining.

(verb + adverb + preposition)

#### PHRASAL VERBS WITH "GIVE"

Give away

Meaning: Make a gift of (something)

E.g. I didn't like that book, so I gave it away.

Give away

Meaning: Unintentionally reveal a secret, or expose

someone

E.q. He gave himself away with a stupid lie.

Give back

Meaning: Return, restore

E.q. Give me back my book!.

Give forth

Meaning: Emit or release something

E.q. The chimney gave forth a cloud of grey smoke.

Give out

Meaning: Issue; to distribute

E.g. Can you help me to give out the new books to the class, please?

#### \* Match the sentences with the correct phrasal verb.

a. Leslie went online \_\_\_\_\_ her bank balance.

b. Mia was \_\_\_\_\_ debts, but she didn't know how to improve her situation.

c. I have \_\_\_\_\_ going to the gym since I can exercise in the park for free.

d. We will \_\_\_\_\_ your complaint as soon as possible to resolve this issue.

e. If you are \_\_\_\_\_ a new computer, remember that many companies offer student discounts

given up

running up

follow up

to find out

shopping around for

#### **Choose the phrasal verb to complete the sentence.**

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a) bail you out

b) up bail you

- c) bail you down
- b. I'm trying to \_\_\_\_\_ where I spent my money, but my online banking isn't working.
  - a) out find

b) find

- c) find out
- c. You really need to \_\_\_\_\_ your shopping obsession to save money.
  - a) deal of

b) deal with

c) deal on

- d. I wish we had \_\_\_\_\_ some money in the last two years.
  - a) put inside

b) put aside

- c) put onside
- e. I recommend you to \_\_\_\_\_ your initial investment by purchasing an additional 500 stocks.
  - a) follow up with

b) follow off with

c) follow up on



#### Match the words with what people say.

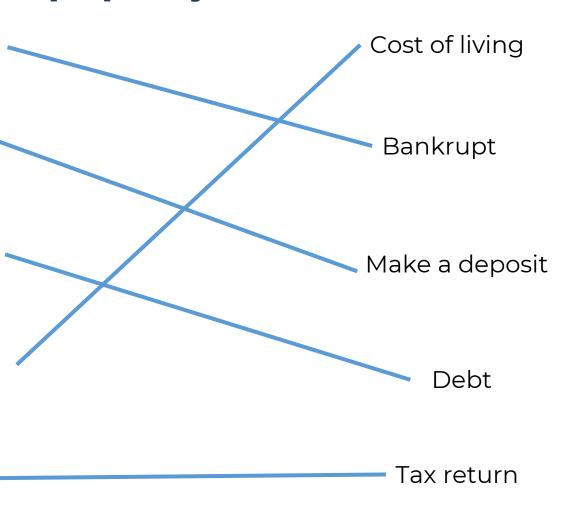
a. 'We've lost everything! What are we going to do now?'

b. 'I just need to stop by for a minute and deposit these checks'.

c. 'Well, I owe \$10,000 on my car still, and \$ 15,000 that I borrowed to pay for college ´. '

d. 'The average salary has gone up, but so has the average rent and price of groceries'.

e. 'With luck, you will find out that the government owes you money '.



# Helicotheory



# **OUSE I WISH/IF ONLY**

### **Expressing a wish**

#### IF ONLY / I WISH + SIMPLE PAST

#### **Usage:**

- To express a wish in the present or in the future.
- The simple past here is an unreal past.
- When you use the verb to be the form is "were".

## **Expressing regret**

#### IF ONLY / I WISH + PAST PERFECT

#### Usage:

- To express regret.
- The action is past.



E.g.: If only I had woken up early. (I didn't wake up early and I missed my bus.)

#### **\* Choose the best verb in the box to complete each sentence.**

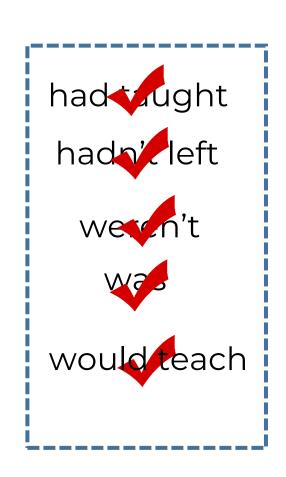
a. I wish someone had taught me how to speak in public without feeling so nervous.

b. If only there <u>was</u> a way to get to school faster.

c. I wish you would teach me how to start my own business.

d. If only Lilie hadn't left so soon! The party had just started.

e. I wish my father weren't so stubborn!



#### \* Match the columns to complete the sentences.

a. I really wish I hadn't lost...

b. If only they knew where...

c. They wish you would tell...

d. If only I hadn't come...

e. I wish I hadn't parked there because...

the parking lot was!

my credit card – I need to call the bank immediately!

my car was just taken away!

to this boring party – there are only four small kids!

them where your son is going for vacation!

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# HELICO PRACTICE

- Write the sentences with wish / if only to talk about each regret. Use first person.
- a. Live with a roommate after graduate to save money (if only)

  If only I had lived with a roommate to save money.
- b. I work Sundays now (wish)I wish I didn't have to work on Sundays now.
- c. Have more money to buy a new laptop (if only)

  If only I had more money to buy a new laptop.
- d. Have a brother to play with (I wish)

  I wish I had a brother to play with.
- e. Have a dog to play with everyday ( I wish)

I wish I had a dog to play with everyday.



#### Choose the best option for each sentence.

a. We would like to make \_\_\_\_\_ in your company because we see a lot of potential in it.

a) an investment

b) investments c) an investments

b. This month there has been one unexpected \_\_\_\_\_ after another – I've had to use some of my savings.

a) expenses

b) an expense

c) expense

c. Everywhere you go, you hear people complaining about \_\_\_

a) a cost of living

b) the cost of living

c) The living of cost

d. You must know there are so many kinds of \_\_\_\_\_ you should get as an adult.

a) insurances

b) insurance

c) ensurances

e. Once you consider all of his debts, he actually has \_\_\_\_\_ of only \$ 5,000.

a) net worth

b) a net worth

c) an net worth

#### \* Read carefully and complete with T (true) or F (false) according to the text.

The idea of the piggy bank, a container for saving up loose coins, has been around for over 600 years. But is this enough to teach kids about financial responsibility? Recently, parents have begun taking the concept of 'financial literacy' increasingly seriously in order to teach their children about spending and saving money. For these parents, it seems that today's young people don't appreciate the value of money, running up bills and expecting their parents to bail them out. As a result, they may run into problems later in life, for example getting into debt or going bankrupt. What's more, it seems, most schools are not doing anything to teach this subject, which is why parents are taking on this responsibility themselves. According to financial literacy experts, there are a few simple practices that can give children an understanding of money from and early age. For one, parents can give their children allowance in exchange for work, like doing chores around the house, so that their kids will associate work with money. Parents can follow up on this first stage but helping kids to create a savings plan – what they are saving for, how much they need, and how long it will take to put aside enough to buy the item. That way, instead of spending their allowance all at once, children will be more likely to get by on less to ultimately reach their goals. In addition, in this digital age of one-click online shopping, parents are encouraged to show children real money transactions, for example by having them pay for things in stores with cash, or by shopping around for items before making a purchase.

Of course, not everyone believes that teaching financial literacy at an early age is appropriate. Critics feel that by forcing children to think about money, they may be losing some of the magic of childhood. What's more, some current research call into doubt the value of financial literacy classes which have not shown to cut down on the number of people going bankrupt. Instead, it is argued, parents and schools should teach their children to use common sense, and this will help them in all aspects of their adult lives, including managing their finances.

- a. The text affirms schools are doing little to teach financial responsibility to students... (  $\mathsf{F}$  ) b. The text affirms that piggy banks are enough to teach kids about financial literacy.... (  $\mathsf{F}$  ) c. Everybody agrees children should learn about financial literacy.......( $\mathsf{F}$  )
- e. The text is mainly about online shopping......( F )

d. Parents are taking the concept of financial literacy very seriously...... $\top$ 



#### **\*** Listen carefully and complete with (true) or F (false).

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

# Thanks for Vour attention!

