**Иванов И.А.**

**Unit 3**

**File Money and finance**

**Page 1 ex.A:**

**(1)**I dont know exactly how much money I have.

I think i have approximately 300 rubles

Unfortunately I dont know how much money I have.

**(3)**I usually do not give money to beggars bacause I think they will spend money on unnecessary things.

I usually do not give money to charities because I get the feeling that my donation is insignificant and does not mean anything.

I do not give clothes and used items because i have few clothes myself.

**(6)** If I lend a colleague a small amount of money and he forgets to return it, I won't say anything.

If I lend a colleague a small amount of money and he forgets to return it, I will remind him that he owe my money

If I lend a colleague a small amount of money and he forgets to return it, i will arrange to go for a drink with them and say I have forgotten my wallet,

**Page 3 ex.A:**

1- debt, 2- recession, 3 – gross margin, 4 – stock market,5 - investment, 6- shares

**Page 3 ex.B:**

1 - b, 2 - c, 3 - e, 4 - d, 5 - a, 6 – f

**Page 3 ex.C:**

1 – pretax profits, 2 - forecast, 3 - recession, 4 – earnings per share, 5 - dividend, 6 - shares, 7 - investment, 8 – stock market, 9 – gross margin, 10 - debt, 11 - bancruptcy, 12 – revenues

**Page 5 ex.E:**

1 - d, 2 - c, 3 - a, 4 - e, 5 – b

**Page 5 ex.F:**

1 – consumer spending

2 – tax refunds

3 – quarterly earnings

4 – international division

5 – price pressure

**Video 10 things I learned after losing a lot of money**

1)She left a well-paid job to become an entepreneur and started making a lot of money. Some time later she received envelopes from tax services. She lost everything. But she did not surrender and tried again. At the end she succeed.

2) 1 – Money is important, 2 – money equals time, 3 – money equals value, 4 – What people say does not matter, 5 – what people say matters, 6 – it is really simple, 7 – it is not that easy, 8 – being broke sucks, 9 – stay broke, 10 – money is not important

3)I think the most logical of these statements is “money equals value”. After all we buy all goods with money. Statement “it is not easy” is also pretty obvious. Money will not fall from the sky after all. And the last thing is “Being broke sucks”. No one wants to be broke.We all want to eat high quality food, walk in expensive clothes and overall increase quality of life.