

G present perfect and past simple **V** money **P** o and or

1 VOCABULARY money

a Complete the sentences with the correct verb in brackets.

- My sister wastes a lot of money on clothes she never wears. (wastes / saves)
- I can't afford to buy a flat of my own. (pay / afford)
- You'll have to save a lot of money if you want to travel around the world next year. (save / waste)
- We still owe the bank a lot of money. (owe / earn)
- Kevin earns about €1,000 a month in his new job. (raises / earns)
- That painting is worth a lot of money. (charges / is worth)
- My uncle is doing a bike ride to raise money for charity. (afford / raise)
- I don't want to lose these earrings. They cost a fortune! (cost / owed)
- I'll have to borrow some money from the bank if I want to buy a new car. (borrow / lend)
- Mary inherited £10,000 from her grandfather when he died. (inherited / invested)
- I invested £5,000 pounds in a company, and I made 5% profit. (inherited / invested)
- The plumber charged me €100 for mending my shower. (cost / charged)
- Can you lend me \$200 until I get paid? (borrow / lend)

b Complete the sentences with the correct preposition.

- I'll pay for the meal if you get the drinks.
- They charged us €5 for a bottle of water.
- My friends got into debt when they bought their new house.
- We've borrowed some money from my parents.
- My grandparents always pay in cash.
- I don't mind lending money to people in my family.
- Andy and Sue spent a lot of money on their son's education.
- Can I pay by credit card?
- If I lend you some money, when can you pay me back?
- Phil invested all his money in his own company.

c Complete the advertisement with the words from the list.

bills tax contactless payment
budget loan mortgage salary

What's so good about WIN-WIN Bank?

WIN-WIN Bank provides all the traditional banking services while using the latest technology.

What's new

Use our WIN-WIN phone app to manage your money and pay your ¹ bills. For extra convenience, sign up for ² contactless payment and you'll never have to carry cash with you again.

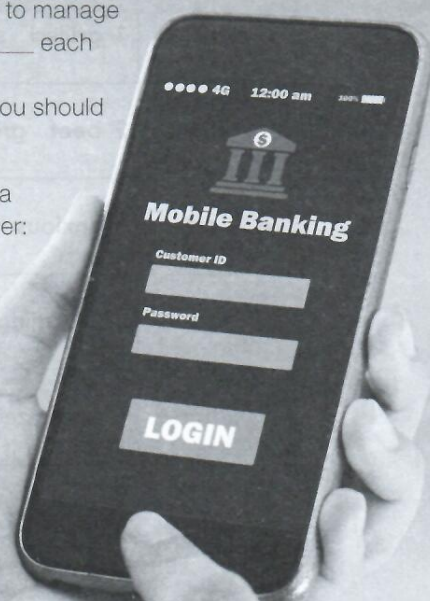
What hasn't changed

Need money for a car or a holiday? We'll give you a ³ loan of up to €10,000 for whatever you want to buy. If you're buying a house, we can give you a ⁴ mortgage at one of the lowest interest rates on the market.

Someone to talk to

Finding it hard to get to the end of the month? Our advisors can help you plan a ⁵ budget to make your money go further. If you're working, they can give you advice on how to manage your ⁶ salary each month and how much ⁷ tax you should be paying.

So, if you're looking for a new bank, just remember: WIN-WIN has it all!





2 PRONUNCIATION o and or

a Circle the word with a different sound.

up	1 money nothing <u>sorry</u> worry
clock	2 cost shopping dollar clothes
phone	3 owe done note loan

b 2.1 Listen and check. Then listen again and repeat the words.

c Look at the pairs of words. Is the pronunciation of or the same (S) or different (D)?

1 afford	organized	<u>S</u>
2 store	worse	<u>D</u>
3 mortgage	fork	___
4 short	work	___
5 world	worth	___
6 order	word	___

d 2.2 Listen and check. Then listen again and repeat the words.

3 GRAMMAR present perfect and past simple

a Circle the correct answer.

- I've never owed / never owed any money to the bank in my life.
- Rachel wants to buy a flat, but she hasn't saved / didn't save enough money yet.
- They've charged / charged us too much for our meal last night.
- Paul hasn't inherited / didn't inherit anything from his grandmother when she died.
- I can't pay you back. I haven't been / didn't go to the cash machine yet.
- I've never used / never used contactless payment, but I'd like to try it.
- How much has your TV cost / did your TV cost?
- I haven't had / didn't have any coins, so I couldn't put any money in the parking meter.
- I love your house – how long have you lived / did you live in it?
- My girlfriend has a really well-paid job. She has earned / earned £45,000 last year.

d Complete the questions with a phrasal verb from the list.

live off live on pay back take out

- How often do you use a cash machine? How much money do you usually take out?
- When was the last time you lent money to somebody? How long did it take them to _____ you _____?
- Why do young people sometimes _____ their parents?
- What's the smallest amount of money you think you could _____ for a month? What would you spend it on?

e Answer the questions in d.

- _____
- _____
- _____
- _____

VOCABULARY FROM READING

f Complete the compound nouns in the sentences.

- We use olive oil for all our cooking.
- Max fell off his bike during our cycling trip, but he didn't hurt himself.
- Becky doesn't use beauty treatments that are tested on animals.
- Our electricity bill is going to be very high this month – we've had the heating on every day.
- I usually drink tap water with my meals.
- I try to buy environmentally-friendly cleaning products because they don't pollute the water.



b Complete the conversations with the correct form of the verbs in brackets.

- 1 A When did your son buy his car? (buy)
B When he passed his driving test last month. (pass)
- 2 A How much money did you borrow from your sister yesterday? (borrow)
B About £100, but I have already spent it all. (spend)
- 3 A Have you found a new flat yet? (find)
B Yes, and the bank has just agreed to give me a mortgage. (agree)
- 4 A Have you ever lent any money to a friend? (lend)
B Only to my boyfriend when he needed a new phone. (need)
- 5 A Has your mother made an appointment with the doctor yet? (make)
B Yes, she called him yesterday, and she's seeing him tomorrow. (call)

c Re-order the words to write present perfect and past simple questions.

- 1 a you / buy a house
Have you ever bought a house?
b when / you / buy it
When did you buy it?
- 2 a you / find any money on the street
have you ever found any money on the street?
b how much / you / find
How much did you find?
- 3 a you / use contactless payment
Have you ever used contactless payment?
b where / use it
Where did you use it?
- 4 a you / pay for a meal for a lot of people
Have you ever paid for a meal for a lot of people?
b why / you / pay for it
Why did you pay for it?
- 5 a you / stay in an expensive hotel
Have you ever stayed in an expensive hotel?
b who / you / stay there with
Who did you stay there with?
- 6 a you / raise money for charity
Have you ever raised money for charity?
b how much / you / raise
How much did you raise?

d Answer the questions in c.

- 1 a No, I haven't
b -
- 2 a Yes, I have
b I found 500 rubles
- 3 a Yes, I have
b I used it in a flower shop
- 4 a No, I haven't
b -
- 5 a Yes, I have
b I stayed in an expensive hotel with my girlfriend
- 6 a No, I haven't
b -