

# 12 Money

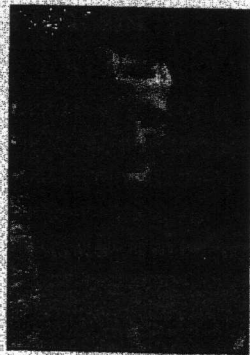
## Reading

**1 a** Read the stories. Then look at the sentences. Write N (Nathan), W (woman), NW (both), or X (neither of them)

- 1 ☒ found a lot of money.
- 2 ☒ travelled on a train.
- 3 ☒ gave some money back.
- 4 ☒ stole some money.
- 5 ☒ ran somewhere.
- 6 ☒ wrote a cheque.
- 7 ☒ spent a lot of money.
- 8 ☒ called the police.
- 9 ☒ did something wrong more than fifty years ago.
- 10 ☒ won some money.

### The most honest boy in Britain

1 Nathan Gittings is the most honest boy in Britain. Nathan was standing at a bus stop when he found over £10,000 in cash in two shopping bags. At first he didn't do anything. He thought that if he waited someone would return for them and he would give them back. But the following day, the bags were still there. Nathan picked them up and ran home. He showed his mother what he had found and called the police. Nathan said, 'I couldn't believe it when I found the money. I'd never seen that much in my life. But it wasn't mine so I knew I had to hand it in.' The Gwent police were happy and surprised at Nathan's honesty. It was discovered later that the money belonged to a 'confused man'. It was his life savings.



### The most honest woman in Britain

20 A woman who didn't pay for her train ticket returned to the station and paid for it ... fifty years later. The woman, now in her sixties, said she was late when she arrived at the station in 1950. She ran into the station and jumped onto the train. If she could have bought a ticket on the train she would have but no one came to sell or check tickets that day. Fifty years later the woman wrote a letter and sent a cheque to First North Western Railway Company. A single ticket is now £69 so she sent a cheque for £70. She had recently become religious and wanted to be honest about her past. The money will be given to charity.

30 **Would you be so honest if these situations happened to you?**

**b** What do these words refer to?

- 1 them (line 4) bags  
a two shopping bags  
b the bus stop  
c the police
- 2 it (line 12)  
a his home  
b the bags  
c the money
- 3 it (line 20)  
a the train  
b the station  
c the ticket

## Vocabulary | money

**2** Match the words and phrases with the definitions.

- |                 |   |
|-----------------|---|
| 1 exchange rate | a the money used in a country               |
| 2 cashpoint     | b a thing for holding coins and paper money |
| 3 purse         | c a reduction in price                      |
| 4 bargain       | d a machine where you can withdraw money    |
| 5 currency      | e the charge for changing money             |
| 6 wallet        | f a thing for holding paper money           |
| 7 discount      | g a good price                              |

**3 a** Mark the underlined words correct (C) or incorrect (I).

- 1 The best thing about living and travelling in Europe is not having to change exchange rate when you go to a different country. I currency
- 2 The shop assistant gave her the change from the cashpoint. I cash till
- 3 She took the coins out of her purse. C
- 4 I got a great bargain on a pair of trousers at that clothes shop yesterday. C
- 5 Do you know what the currency is like for dollars at the moment? I have to change some euros for my trip to New York. I x rate
- 6 She bought her boyfriend a lovely leather wallet as a present. C
- 7 There's a ten percent discount on all electrical goods at the moment. C

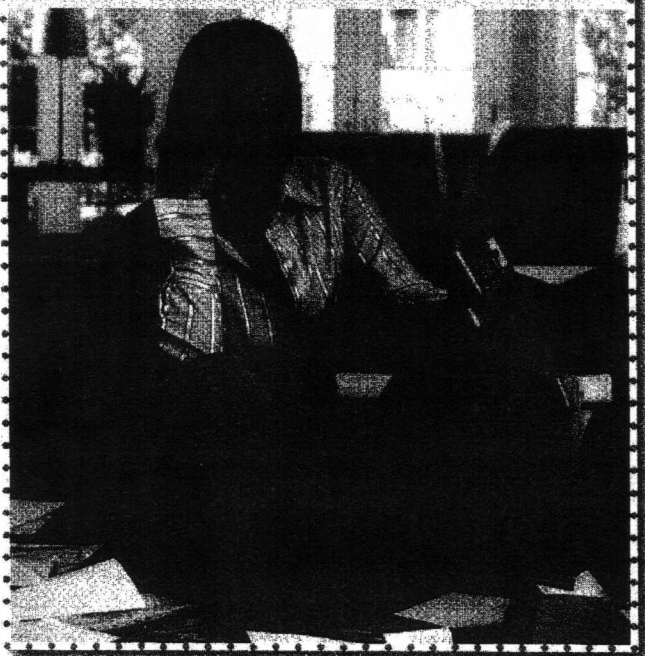
**b** Replace the incorrect words with the correct words.

- 4 a Read the advice from a money expert about ways of controlling spending and saving. Complete the advice with the words from the box.

afford borrow earn lend owe save  
spend winning withdraw

There are lots of people who can't (1) afford luxuries and expensive things but who live well enough. True, they probably don't (2) save very much money for the future but they don't really have money problems. And there are also a lot of people who *do* have money problems who don't need to have these problems. Today I'm going to give some simple advice to help these people.

Well, first, try not to (3) borrow money from friends or from banks. And if you need to, try to make sure that what you pay back is never more than ten percent of what you (4) earn in your job. And if you do (5) owe money to someone, make sure that paying this money back is your number one priority. Whatever the amount is, you should pay this off at the beginning of the month and plan the rest of the month after this. Oh, and just as important, if you don't have much money, don't (6) lend money to anyone! Also, try to go to the cashpoint once a week and (7) withdraw the same amount of money every week. That way you won't (8) spend more than that. And I know some people dream of (9) winning the lottery, but that's not that likely, is it? So don't waste your money on lottery tickets!



- b 34 Now listen and check your answers.

- 5 Complete the sentences with words from the box.

bill change fare interest pension  
salary tax tip

- I left a big tip at the restaurant because the waiters were excellent.
- My electricity bill was really big this month because the weather was so cold.
- I'm applying for a job with a really good salary. If I get it I can think about buying a new house.
- Did you know the tax on petrol has increased? We're going to pay more now to drive the car.
- I didn't check my change in the bar – that waiter charged me too much for the coffee.
- How much is the train fare to Edinburgh?
- I'm paying a lot of interest on the money I borrowed for my new car.
- The government is going to reduce the pension that over 65-year-olds get – I think this is terrible!

## Grammar | Second Conditional

- 6 Put the words in the correct order using the Second Conditional. Match (1–6) to (a–f) to make sentences.

- If I were better at football
- If she were not so busy
- If she knows his number
- If I eat more
- If he eat more
- If I live in Hong Kong

- get/a cat. I would
- not be/hungry all the time. she would
- have to/speak Cantonese. I would
- have/time to see us. she would
- play/in the first team. I would
- call/him. she would

- 7 Correct the mistakes in the sentences.

- If I had more time, I'd to learn a new language.
- What would you do when you lost your wallet?
- If I would have a holiday, I'd go to Mauritius.
- We wouldn't drive to work if we lived nearer the office.
- She'd be here now if it is possible.
- If you left your country, you would miss it?
- I would sleep all morning if I would have the chance.
- If I wasn't be so lazy, I wouldn't enjoy beach holidays.