

# Money

VOCABULARY

LEVEL  
Lower-intermediate

NUMBER  
EN\_BE\_2211V

LANGUAGE  
English

lingoda

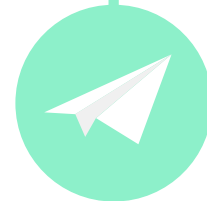




## Goals

- Can correctly use simple vocabulary related to money and what to do with it.
- Can understand a short text about a company spending and saving money.





My company is **spending** a lot of money on new laptops, tablets and desks.

The bosses are **borrowing** money from the bank for this. I think it's good **to invest** money this way.

It's for our company's future!



## Warm-up

In this lesson, you will learn new vocabulary related to **money**. You will also learn how to talk about **buying** and **purchasing** in a work context.



Can we **pay for** the company dinner **in cash** or **by card**?

to spend



Our marketing department **spends** a lot of money on events.

to earn



My boss **earns** more money than me.

to lend

to borrow

When you temporarily **give money** to another person, you **lend** it to them.

When you temporarily **receive money** from someone, you **borrow** it from them.



My colleague always **lends** me 5 euros when I need money.



Janet, can I **borrow** 5 euros from you?





## New words

to invest

My company is **investing** in new technology.



to save up

I'm **saving up** for my next holiday in Spain.



to owe

Our company **owes** the bank a lot of money.







## Take care with the prepositions



- Look closely at the **prepositions** used with money verbs

on	in	for
My manager <b>spends</b> more money <u>on</u> clothes.	The company is <b>investing</b> a lot <u>in</u> new computers.	We're <b>saving up</b> <u>for</u> a new laptop.
Do you <b>spend</b> most of the budget <u>on</u> events?	She always <b>invests</b> her money <u>in</u> start-ups.	What are you currently <b>saving up</b> <u>for</u> ?



## Fill in the gaps

Choose the appropriate verb to complete the sentences below

1. My colleague \_\_\_\_\_ me some money for the drinks.
2. You'll have to \_\_\_\_\_ for that new software, it's very expensive.
3. My boss wants to \_\_\_\_\_ some money in another company.
4. Could you \_\_\_\_\_ me three euros for a coffee, please?
5. I \_\_\_\_\_ a good salary at my current job.
6. We can \_\_\_\_\_ some money from the bank to pay for the new offices.
7. I \_\_\_\_\_ a lot of money on my clothes for work.

spend

earn

save up

borrow

lend

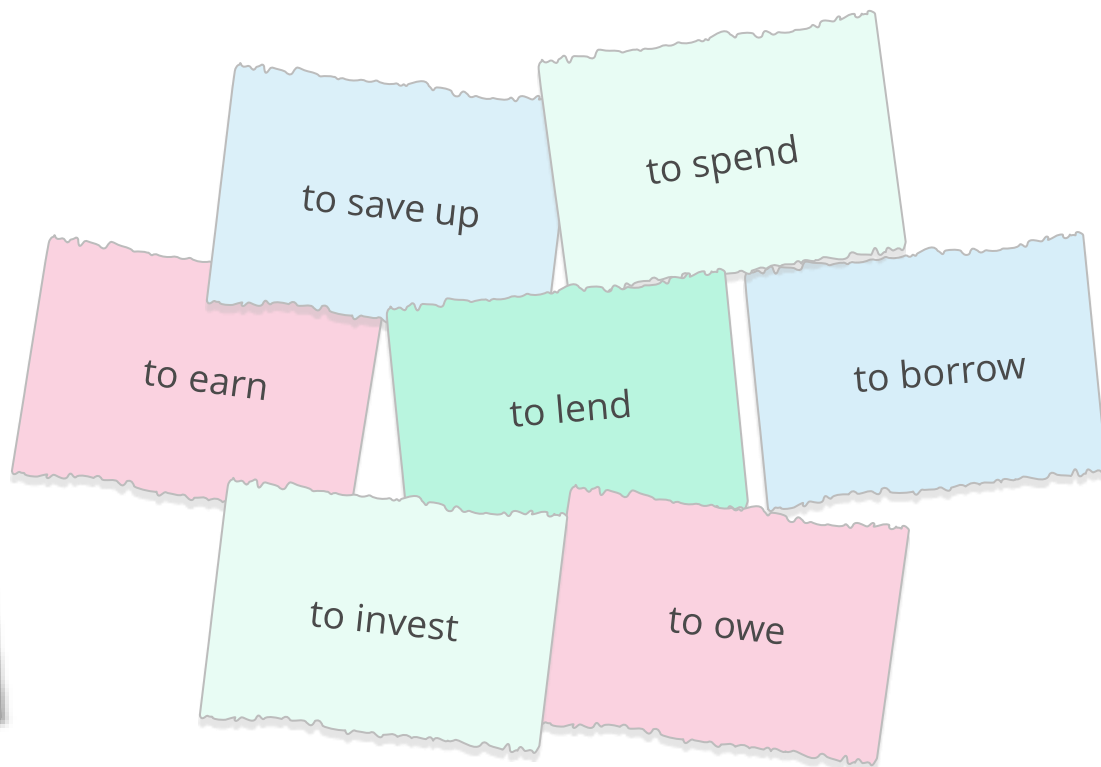
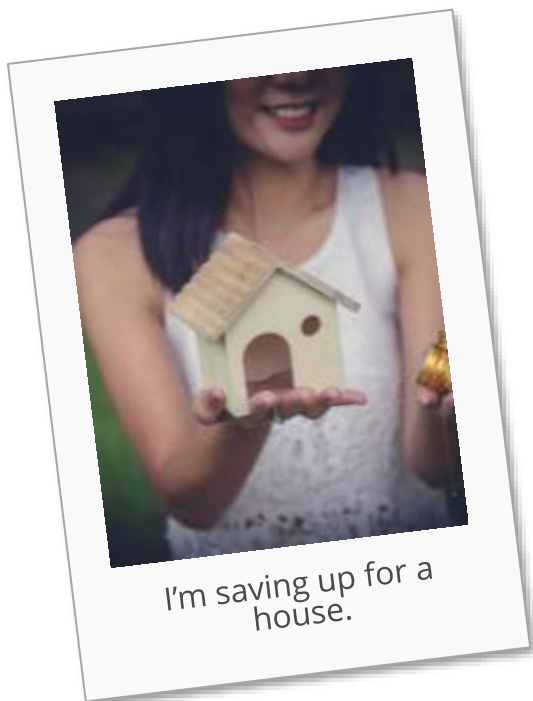
owes

invest



## What do you do with your money?

Discuss this question with a partner.  
How similar or different are you to them?





## Discuss with a partner

**Respond to the statements below.**  
**Talk to your partner about some of your experiences with money.**



**1** Something you spend too much money on.

**2** What you are saving up for at the moment.

**3** A time you borrowed some money from someone.

**bargain**

**rip-off**

If something is on offer at a very good price it is a **bargain**.  
A **rip-off**, however, is a thing that is **not worth the price**.



Three for ten pounds? That's a **bargain**!  
Two thousand euros for a laptop – what a **rip-off**.

*for sale*

*on sale*

An item that is **for sale** means you **can buy** it.  
If something is **on sale**, it is being sold at a **lower price**.



That house is not **for sale** at the moment.  
The dresses are **on sale**, with 50% off!

discount

refund

A **discount** is a **reduced price**, often for a limited time.  
A **refund** is when you give a product back and **receive money**.



We only buy office equipment with a **discount**. It's cheaper!



My new computer is broken. I will give it back and ask for a **refund**.



## to pay

Elvis is **paying for** the meal.  
He would like to **pay in** euros.  
Would you like to **pay with** cash, Elvis?  
No, I would like to **pay by** card please.



The verb **to pay** is another example of a verb that can be used with a variety of prepositions.



## New words

to select

Could you **select** some new chairs for the office?



to choose

Please **choose** between the red or the blue chairs.



to purchase

The company decided to **purchase** more office space.



to return

We would like to **return** the paint, it's the wrong colour.



to take *something*  
back

You should **take** your new keyboard **back** if it isn't working.





## Match the vocabulary with the definition

A

to select

to purchase

to return

refund

bargain

discount



B

a great price  
for something

a reduced price

to make a choice  
on a particular  
product

to give  
something back

to buy

money given back  
to you when you  
are not happy with  
what you bought



## Writing

Use each of these words in a full sentence

to purchase

rip-off

on sale

refund

to select

to return

A notebook page with horizontal lines and faint circular icons, intended for writing sentences using the provided words.



## Role-play

Imagine you are shopping for an outfit for your first day at a new job.  
Use as many of the words you learnt in the lesson



to pay

on sale



rip-off

discount

currency



Our employees are paid in the local **currency**.

## change

**Change** can refer to changing money into a different **currency**.  
It also refers to coins or leftover money returned to somebody.



We will **change** some money at the airport.  
Don't forget your **change**!





## New words

to cost

The office **costs** over 3,000 EUR to rent every month.

to be able to afford *something*

We don't have enough money, so we aren't **able to afford** three more employees.





## Financial problems

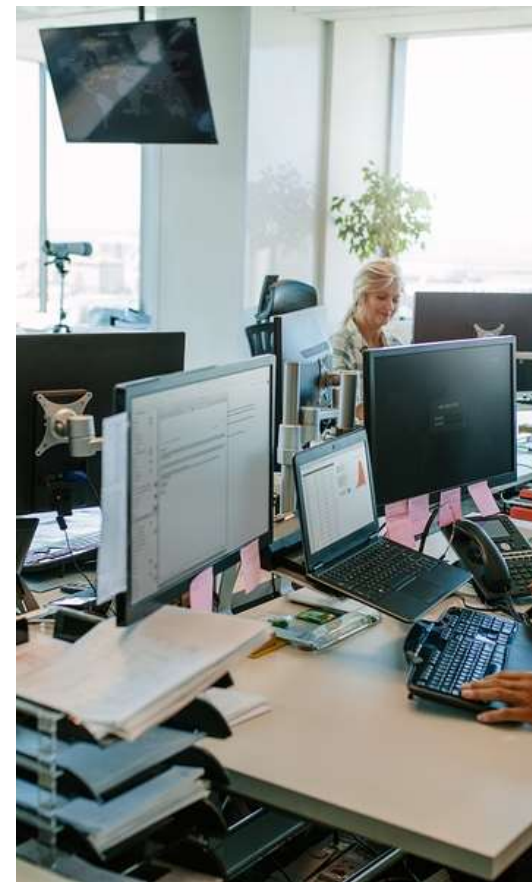
I read the report on the company's money situation and I can see some problems. The managers want to spend a lot of money on new hardware and the cost is too high. The company is not earning enough money for this.

Many staff members are also not getting all of their salaries. We owe them money from last month and the month before that. Some people borrowed money last month to pay their rent. This is terrible, especially because some staff members have families and are saving up to buy a house.

The managers need to find cheaper equipment and organise refunds for the new computers. I know a company that sells discount hardware. I am sure we can find some bargains.

My message to the company is: be good to your staff members! Return the equipment and pay them their salary. Choosing cheaper equipment is how you can then pay your workers.

-- Sarah, Accountant



**Read the text on a company's money problems.  
Scan through again, highlighting the vocabulary items from the lesson.**



## True or false?

	TRUE	FALSE
1. The company is in a good financial position.	<input type="checkbox"/>	<input type="checkbox"/>
2. The company has spent too much money on furniture.	<input type="checkbox"/>	<input type="checkbox"/>
3. The staff members are owed some of their salary.	<input type="checkbox"/>	<input type="checkbox"/>
4. Some employees are saving up for a house.	<input type="checkbox"/>	<input type="checkbox"/>
5. It is possible to get a discount on the hardware.	<input type="checkbox"/>	<input type="checkbox"/>
6. The company can afford to pay their staff and buy the hardware.	<input type="checkbox"/>	<input type="checkbox"/>



## Responding to the text

**Respond to the following questions about the text.**

How many different problems does the accountant mention in the text?

Which is the most important one to address, in your opinion? Why?

How can a company solve their money problems, in your view?

A notebook page with horizontal lines and circular patterns, intended for writing answers.



## Write an e-mail

**Imagine you are the manager at the company. Your e-mail should respond to their concerns, answering each of their points clearly.**

— □ ×

To: Sarah@thebigcorp.com

Subject: Financial problems

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## Bankrupt!

Oh no! You are going bankrupt. That's right – you have no money left.

But how?

Use the verbs below to explain the situation at your company!

Make the story as crazy as you can.



to owe

to lend

to spend

rip-off



## Reflect on the goals

Go back to the second slide of the lesson and check if you have achieved all the goals of the lesson.

yes

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no

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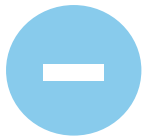
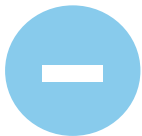






## Reflect on this lesson

Think about everything you have seen in this lesson.  
What were the most difficult activities or words? The easiest?



If you have time, go over  
the most difficult slides again



## Answer key

### Exercise 1, p.10

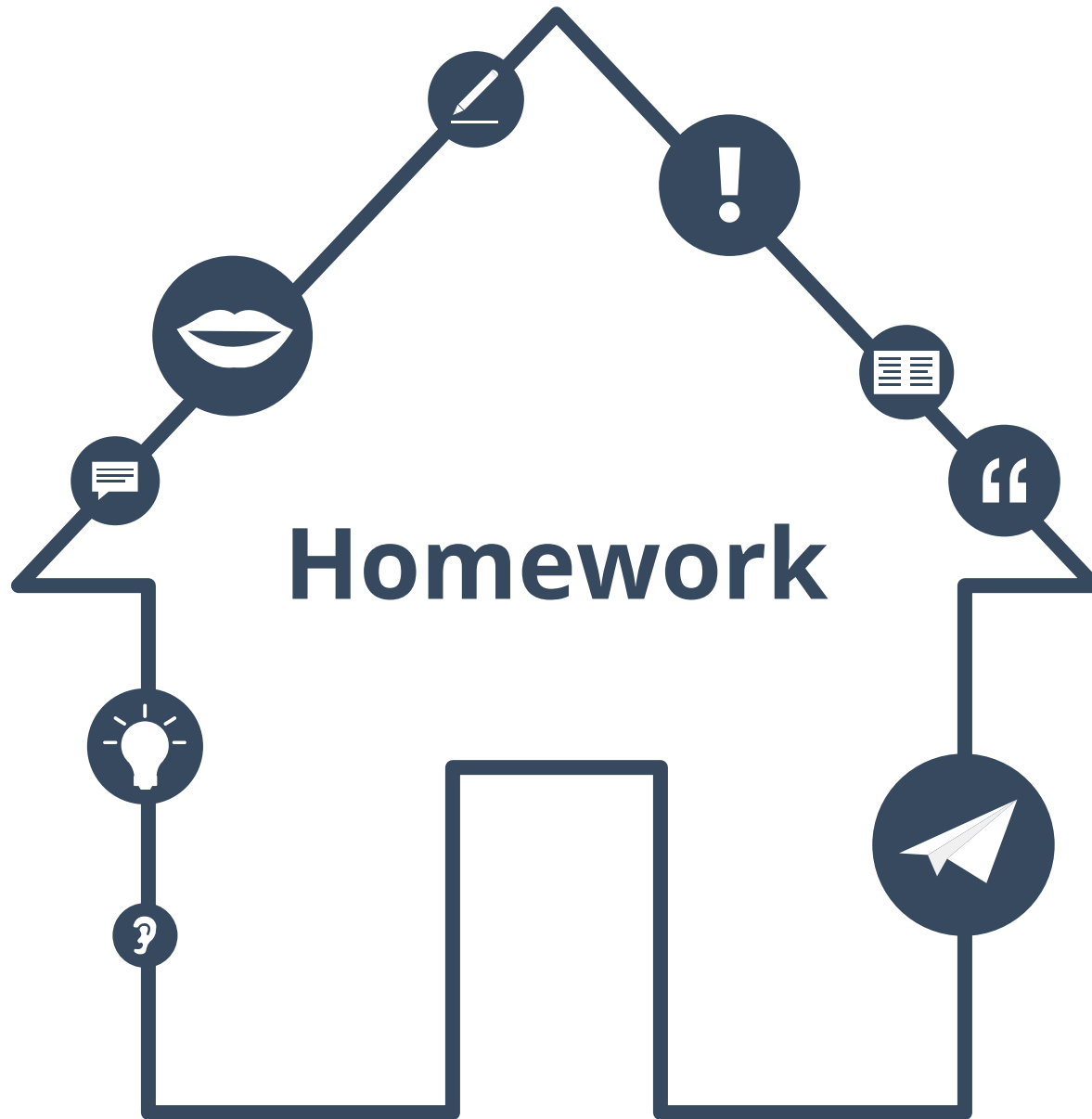
- 1) owes
- 2) save up
- 3) invest
- 4) lend
- 5) earn
- 6) borrow
- 7) spend

### Exercise 2, p.18

- 1) to select – to make a choice on a particular product
- 2) to purchase – to buy
- 3) to return – to give something back
- 4) refund – money given back to you when you are not happy with what you bought
- 5) bargain – a great price for something
- 6) discount – a reduced price

### Exercise 3, p.25

- 1) F
- 2) F
- 3) T
- 4) T
- 5) T
- 6) F





## Multiple choice

1. People \_\_\_\_\_ money into something in the aim of eventually making a profit.

- a. save up                      b. invest                      c. earn                      d. spend

2. John was in a lot of debt. He \_\_\_\_\_ money to the bank.

- a. borrowed                      b. earnt                      c. owed                      d. lent

3. You bought that guitar for such a low price. What a \_\_\_\_\_.

- a. bargain                      b. rip-off                      c. refund                      d. currency

4. The business will have to \_\_\_\_\_ each option, and go with the cheapest.

- a. choose                      b. owe                      c. bargain                      d. cost



Saved up for something.

Owed money to  
someone.

Invested in  
something.

Seen somebody  
get ripped- off.

Found a bargain

Put something  
up for sale.

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## Homework answer key

p. 33 1. b, 2. c, 3. a, 4. d.



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