**UNIT 22 : MONEY AND SHOPPING**

**TOPIC VOCABULARY IN CONTRAST**

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| **WORDS** | **ENGLISH MEANING** | **EXAMPLE** | **VIETNAMESE MEANING** |
| 1. Economic | relating to trade, industry, and money | The government’s economic policy has been successful | (adj) thuộc về kinh tế |
| 2. Economical  /,i:kə'nɒmikl/ | not using a lot of fuel, money, etc. | There's increasing demand for cars that are more economical on fuel. | (adj) tiết kiệm |
| 3. receipt  /ri'si:t/ | something such as a piece of paper or message proving that money, goods, or information have been received | Make sure you are given a receipt for everything you buy. | (n) giấy biên nhận, biên lai |
| 4. bill  /bil/ | an account of money owed for goods etc | Bank-issued bills of exchange in gold are the perfectly elastic currency. | (n) hoá đơn |
| 5. make  /meɪk/ | to produce something, often using a particular substance or material | Do you want me to make some coffee? | (v,n) làm, chế tạo; sự chế tạo |
| 6. brand  /brænd/ | a type of product made by a particular company: | This isn't my usual brand of deodorant. | (n) nhãn hiệu |
| 7. bargain /ˈbɑː.ɡɪn/ | something on sale at a lower price than its true value | This coat was half-price - a real bargain. | (n) sự mặc cả |
| 8. negotiate /nəˈɡəʊ.ʃi.eɪt/ | to have formal discussions with someone in order to reach an agreement with them | The government has refused to negotiate with the strikers. | (v) đàm phán, thương lượng |
| 9. sale  /seɪl/ | an act of exchanging something for money | They'll drop the price rather than lose the sale. | (n) bán |
| 10. discount /ˈdɪs.kaʊnt/ | a reduction in the usual price | They usually give you a discount if you buy multiple copies. | (n) giảm giá, chiết khấu |
| 11. offer  /ˈɑː.fɚ/ | a reduction in the normal price of something, usually for a short period of time | This special offer is valid until the end of the month. | (n) sự giảm giá (trong thời gian ngắn) |
| 12. price  /praɪs/ | the amount of money for which something is sold | The price of oil has risen sharply. | (n) giá cả |
| 13. cost  /kɒst/ | the amount of money needed to buy, do, or make something | When you buy a new computer, you usually get software included at no extra cost | (n) giá, phí tổn, chi phí |
| 14. change /tʃeɪndʒ/ | to get or give money in exchange for money, either because you want it in smaller units, or because you want the same value in foreign money | Could you change a £10 note (for two fives), please? | (v) đổi tiền |
| 15. cash  /kæʃ/ | money in the form of notes and coins, rather than cheques or credit cards | Will you pay by credit card or in cash? | (n) tiền mặt |
| 16. wealth  /welθ/ | a large amount of money or valuable possessions that someone has | His wealth is so great that money doesn’t mean much to him. | (n) sự giàu có |
| 17. fortune /ˈfɔː.tʃuːn/ | a large amount of money, goods, property, etc. | She inherited a fortune from her grandmother. | (n) gia tài |
| 18. till  /tɪl/ | the drawer in a cash register or the cash register itself | Next time you have the till open, could you give me some change? | (n) tủ kéo đựng tiền |
| 19. checkout /ˈtʃek.aʊt/ | the place in a shop, especially a large food shop, where you pay for your goods | Your fruit and vegetables will be weighed at the checkout. | (n) quầy thanh toán |
| 20. product /ˈprɒd.ʌkt/ | something that is made to be sold, usually something that is produced by an industrial process or, less commonly, something that is grown or obtained through farming | They do a range of skin-care products. | (n) sản phẩm |
| 21. goods  /ɡʊdz/ | items for sale, or possessions that can be moved | They sell leather goods such as wallets, purses, and briefcases. | (n) mặt hang, hàng hóa |
| 22. refund /ˈriː.fʌnd/ | an amount of money that is given back to you, especially because you are not happy with a product or service that you have bought | I took the radio back to the shop and asked for given a refund. | (n) tiền trả lại; (v) hoàn lại |
| 23. exchange /ɪksˈtʃeɪndʒ/ | the act of giving something to someone and them giving you something else | They were given food and shelter in exchange for work. | (v, n) trao đổi; sự trao đổi |
| 24. fake  /feɪk/ | an object that is made to look real or valuable in order to deceive people | Experts revealed that the painting was a fake. | (adj) giả |
| 25. plastic /ˈplæs.tɪk/ | an artificial substance that can be shaped when soft into many different forms and has many different uses | He put a sheet of plastic over the broken window. | (N/adj) chất dẻo, làm bằng chất dẻo |

**PHRASAL VERBS**

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| **WORDS** | **ENGLISH MEANING** | **EXAMPLE** | **VIETNAMESE MEANING** |
| **1. bank on** | depend on sth happening | You can bank on my support. | Phụ thuộc |
| **2. come across** | find sth or meet sb by chance, | I come across upon a college friend at the airport | Tình cờ bắt gặp, thấy ai đó, cái gì đó |
| **3. come by** | to obtain something (hard) | I'd like to know how she came by that black eye. | Đạt được, kiếm được |
| **4. come into** | to inherit | She came into a bit of money when her grandfather died. | Thừa kế, thừa hưởng |
| **5. do without** | live without (sth you can't afford), | There's no mayonnaise left, so you'll just have to do without. | Tiếp tục làm mà không có thứ gì |
| **6. get by** | make ends meet, manage to survive (financially) | How can he get by on so little money? | Có đủ tiền để sinh sống |
| **7. get through** | use all of something, finish | She got through her exams without too much trouble. | Vượt qua, hoàn thành thứ gì |
| **8. give away** | give free of charge; reveal sth you are trying to hide | They’re giving away shopping bags. | Cho, tặng thứ gì |
| **9. live on** | use as a source of money | We lived on very little when we first got married. | Sống bằng nguồn tiền ít ỏi |
| **10. look round** | examine (a place) | We arrived late, and didn't have much time to look round before dinner. | Xem xét, kiểm tra |
| **11. make out** | make a document for a purchase | He makes out a cheque | Viết một tờ séc |
| **12. make up for** | provide sth good so that sth bad seems less important | I give her a teddy bear to try to make up for my fault. | Đền bù cho |
| **13. put by** | save an amount of money for the future | When we started the company, we put money by to deal with emergencies. | Tiết kiệm |
| **14. save up for** | save money little by little (for a specific purpose) | It took me months to save up enough money to go travelling. | Để dành tiền cho mục đích cụ thể |

**PHRASES AND COLLOCATIONS**

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| **WORDS** | **ENGLISH MEANING** | **EXAMPLE** | **VIETNAMESE MEANING** |
| **Amount** | 1. an amount of sth | They didn't deliver the right amount of sand | - một lượng những thứ không đếm được |
| 1. in large/small/etc amounts | The other 2 major membrane proteins were also present in large amount in all insoluble fractions. | - một lượng lớn/ nhỏ những thứ không đếm được |
| 3. amount to | His earnings are said to amount to £300 000 per annum. | - tinh tổng |
| **Charge** | 4. charge sb (an amount of money) | They charge you $20 just to get in the nightclub. | - đòi ai bao nhiêu phí / tiền |
| 5. pay a charge | At the event, we had to pay a small charge for the food. | - trả phí dịch vụ |
| 6. take charge (of sth/doing) | She took charge of the project and made sure it was finished on time. | - chịu trách nhiệm |
| 7. in charge (of sth/doing) | The teacher put me in charge of organizing the project. | - có trách nhiệm trong việc |
| **Debt** | 8. be in debt (to sb) | I'm in the senator's debt for getting my husband a visa. | - đang mắc nợ, đang mang nợ |
| 9. get in/into debt | He got into debt after he lost his job. | - mắc nợ |
| 10. clear a debt | You may want to try to clear all your debts within a certain space of time. | - thanh toán khoản nợ |
| 11. owe sb a debt of gratitude | We owe him a debt of gratitude, him and his family and the other soldiers. | - mang nợ, biết ơn |
| **Demand** | 12. in demand | Our software is in demand all over the world. | - nhu cầu (được nhiều người mong muốn) |
| 13. a demand for sth | The government is unlikely to agree to the rebels' demands for independence. | - yêu cầu thứ gì một cách mạnh mẽ |
| 14. on demand | Children can order movies on demand through their home's cable service provider. | - theo nhu cầu |
| **Enough** | 15. have enough (of sth) | I got so enough of your complain. | - chán ngấy , có đủ |
| 16. have enough sth (to do) | I don't have enough money to buy this skirt. | - có đủ cái gì để làm gì |
| 17. enough is enough | Enough is enough, you have already borrowed 500 dolas | - quá đủ rồi |
| **Expense** | 18. at sb's/your own expense | We were supposed to provide safety equipment at our own expense. | - ai đó phải tự chịu phí tổn |
| 19. go to the expense of | It's silly to go to the expense of buying new clothes when you don't really need them. | - tiêu tiền vào |
| 20. business expenses | It is important to separate business expenses | - chi phí kinh doanh |
| 21. expense account | I can put this lunch on my expense account. | - khoản chi tiêu |
| **Fortune** | 22. make/earn/win/spend a fortune | Jenny spends a small fortune to look charming and cool. | - kiếm / thắng / tiêu 1 khoản tiền lớn |
| 23. cost (you) a fortune | It cost a fortune to get the car fixed. | - tốn cả 1 gia tài |
| 24. make your fortune | He made his fortune importing steel from China. | - kiếm bộn tiền |
| **Increase** | 25. an increase in sth (of a certain amount) | There was a slight increase in unemployment last month. | - sự tăng về cái gì |
| 26. a wage/price increase | The great majority of people in employment have seen wage increases year on year. | - sự tăng lương/ giá |
| **Least** | 27. at least | You'll have to wait at least an hour. | - ít nhất |
| 28. at the very least | It will be £200 at the very least. | - ít nhất là |
| 29. last but not least | Last but not least, dancers can experience the joy of a fit and able body in both real and mythic senses | - cuối cùng nhưng không kém phần quan trọng |
| 30.to say the least | It's going to be awkward, to say the least. | - nói không quá lời |
| **Money** | 31. make/earn/win/save/have money | They made their money in the fashion business. | -kiến/ thắng/ tiết kiệm/ có tiền |
| 32. be short of money | I'm short of money this week. | - còn rất ít tiền |
| 33. do sth for the money | She does this job for money. | - làm gì vì tiền |
| 34. spend money (on sth/doing) | How much spending money are you taking on holiday? | - tiêu tiền vào việc gì |
| **Save** | 35. save money/time | Minh is saving money. He wants to buy a new car | - tiết kiệm tiền/ thời gian |
| 36. save sth for later | They are saving for a deposit on a house. | - tiết kiệm cái gì cho sau này |
| **Profit** | 37. make a profit (from sth) | The company said it had made a profit of about £1.4bn on the deal. | - kiếm tiền, kiếm ra lợi nhuận từ thứ gì |
| **Notice** | 38. take notice of sth | Voters are beginning to take notice of him as a serious candidate. | - chú ý đến, để mắt đến |
| 39. notice sb doing/do | I noticed a man enter the building. | - nhận thấy ai dó làm gì |
| 40. at short notice | I can't cancel my plans at such short notice. | - trong thời gian ngắn |
| 41. give sb notice of | They announced they were shutting the unit and gave all the staff notice. | - nói với ai đó về việc rời đi |
| **Shopping** | 42. do the shopping | We need to do the shopping this morning. | - đi mua sắm |
| 42. hopping center | The Shopping Center is on the second floor. | -Trung tâm mua sắm |
| 43. go shopping | My girlfriend and I will go shopping tomorrow. | - đi mua sắm |
| 44. window shopping | They frequently went to Manchester to go window shopping | - ngắm đồ qua cửa sổ của các cửa hàng |

**WORD PATTERNS**

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| **WORDS** | **EXAMPLE** | **VIETNAMESE M EANING** |
| 1. afford to do | She can’t afford to buy this car due to her insufficient savings. | - đủ tiền, đủ sức, đủ khả năng làm gì |
| 2. argue with sb | I had an argument with my sister. | - tranh cãi với ai |
| 3. argue about sth/doing | The kids are always arguing about something. | - cãi nhau về vấn đề gì |
| 4. argue that | The speaker argued that more immigrants should be admitted to the country. | - cho rằng, nhận định rằng |
| 5. beg sb for sth | She tearfully begged her mom for forgiveness. | - cầu xin ai về điều gì |
| 6. beg sb to do | He begged her to stay, but she wouldn't listen. | - cầu xin ai làm gì |
| 7. belong to sb/sth | You shouldn't take what doesn't belong to you. | - thuộc về ai |
| 8. borrow sth (from sb) | He borrowed some money from a friend. | - mượn thứ gì từ ai |
| 9. demand sth (from sb) | I demand full attention from my students, so if you plan to nap or socialize in here, then you might as well drop this class right now. | - yêu cầu |
| 10. demand that | She demands that they let her see the manager | - yêu cầu điều gì |
| 11. forget to do | I forgot to tell you I was at home yesterday | - quên làm gì |
| 12. forget doing | I forget sending that letter for you. | - quên làm gì cho ai |
| 13. forget about sth/doing | This traffic jam is awful! I forgot about the work they were doing to the road. | - không nghĩ tới, quên mất |
| 14. forget if/whether | We forget whether or not we fed the dog | - quên mất rằng |
| 15. lend sth to sb | We will continue to lend support to our allies. | - cho ai mượn, hỗ trợ ai thứ gì |
| 16. pay sth (to sb) | We'll need to pay a builder to take this wall down. | - trả tiền ai để họ làm gì |
| 17. profit from sth/doing | Many companies will profit from the fall in interest rates. | - tạo ra, kiếm lợi nhuận từ |
| 18. save sb from sth/doing | He fell in the river but his friend saved him from drowning. | - cứu ai thoát khỏi |
| 19. save (for sth/sb) | We need to start saving for a new car. | - tiết kiệm để làm gì |
| 20. spend sth (on sth/sb/doing) | She spent $1 Million dollar on the new car. | - tiêu hết, dùng hết vào việc gì |

**WORD FORMS**

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| 1. accept | /ək'sept/ | (v) nhận, chấp nhận |
| 2. acceptance | /ək'septəns/ | (n) sự chấp nhận |
| 3. accepting | /ək'septiη/ | (v) chấp nhận |
| 4. unacceptable | /,ʌnək'septəbl/ | (adj) không thể chấp nhận |
| 5. unacceptably | /,ʌnək'septəbli/ | (adv)một cách không thể chấp nhận được |
| 6. acceptable | /ək'septəbl/ | (adj) có thể chấp nhận được |
| 7. acceptably | /ək'septəbli/ | (adv) một cách chấp nhận được |
| 8. assist | /ə'sist/ | (v) giúp, giúp đỡ |
| 9. assistance | /ə'sistəns/ | (n) sự giúp đỡ |
| 10. assistant | /ə'sistənt/ | (n) phụ tá; trợ lý |
| 11. day | /dei/ | ( n) ngày, ban ngày |
| 12. daily | /'deili/ | (adj) hàng ngày |
| 13. everyday | /'evridei/ | (adj) hằng ngày |
| 14. economy | /ɪˈkɒnəmi/ | (n) nền kinh tế |
| 15. economic | /i'kɒnəmik/ | (adj) thuộc về kinh tế |
| 16. economical | /,i:kə'nɒmikl/ | (adj) tiết kiệm |
| 17. uneconomically | /,ʌn,i:kə'nɒmikli/ | (adv) không tiết kiệm, lãng phí |
| 18. economically | /,i:kə'nɒmikli/ | (adv)1 cách tiết kiệm |
| 19. economics | /,i:kə'nɒmiks/ | (n) kinh tế học |
| 20. economist | /i'kɒnəmist/ | (n) nhà kinh tế học |
| 21. end | /end/ | (n) điểm cuối |
| 22. endless | /'endlis/ | (adj) vô tận |
| 23. endlessly | /'endlisli/ | (adv) một cách vô tận |
| 24. ending | /'endiη/ | (n) cách kết thúc |
| 25. unending | /ʌn'endiŋ/ | (adj) không dứt; không ngừng |
| 26. expensive | /ik'spensiv/ | (adj) đắt tiền |
| 27. inexpensive | /,inik'spensiv/ | (adj) không đắt, rẻ |
| 28. inexpensively | /,inik'spensivli/ | (adv) một cách không đắt, rẻ |
| 29. expenses | /ik'spens/ | (n) sự tiêu tốn; dịp tiêu tốn |
| 20. finance | /'fainæns/ | (adj) tài chính |
| 31. financial | /fai'næn∫l/ | (adj) thuộc tài chính |
| 32.financially | /fi'næn∫əli/ | (adv) về mặt tài chính |
| 33. finances | /'fainæns/ | (n) nguồn tài chính |
| 34. invest | /in'vest/ | (v) đầu tư |
| 35. investment | /in'vestmənt/ | (n) sự đầu tư, vốn đầu tư |
| 36.investor | /ɪnˈvestər/ | (n) người đầu tư |
| 37. luxury | /'lʌk∫əri/ | (n) sự sang trọng, sự xa hoa |
| 38. luxurious | /lʌg'ʒʊəriəs/ | (adj) sang trọng, xa hoa |
| 39. luxuriously | /lʌg'ʒʊəriəsli/ | (adv) một cách sang trọng, xa hoa |
| 40. pay | /pei/ | (v, n) trả, thanh toán, nộp; tiền lương |
| 41. paid | /peid/ | (v) đã trả, đã thanh toán |
| 42. payment | /'peimənt/ | (n) sự trả tiền |
| 43. payable | /'peiəbl/ | (adj) có thể trả, phải trả |
| 44. poor | /pɔ:[r]/ | (adj) nghèo, tồi, kém |
| 45. poorly | /'pɒ:li/ | (adv) một cách xoàng, tồi, kém |
| 46. poverty | /'pɒvəti/ | (n) sự nghèo, cảnh nghèo khổ |
| 47. real | /riəl/ | (adj)thực, thực tế, có thật |
| 48. unreal | /,ʌn'riəl/ | (adj) dường như không thực; hão huyền |
| 49. really | /'riəli/ | (adv) thực, thật, thực sự, thật ra |
| 50. reality | /ri'æləti/ | (n) sự thật, thực tế, thực tại |
| 51. realise | /'riəlaiz/ | (v) nhận thức rõ, thấy rõ |
| 52. realisation | /riəlai'zei∫n/ | (n) sự nhận thức rõ, sự thấy rõ |
| 53. realistic | /riə'listik/ | (adj) hiện thực |
| 54. realistically | /riə'listikli/ | (adv)một cách hiện thực |
| 55. wealth | /welθ/ | ( n)sự giàu có, sự giàu sang |
| 56. wealthy | /'welθi/ | (adj) giàu có |
| 57. value | /'vælju:/ | (n) giá, giá cả, giá trị |
| 58. invaluable | /in'væljəʊəbl/ | (adj) có giá trị cao, quý báu, vô giá |
| 59. valuable | /'væljʊəbl/ | (adj) có giá trị lớn, quý báu |
| 60. valuably | /'væljʊəbli/ | (adv) một cách có giá trị |
| 61. invaluably | /in'væljʊəbli/ | (adv) không có giá trị cao |
| 62. valueless | /'vælju:lis/ | (adj) không có giá trị, vô giá trị |
| 63. valuation | /,væljʊ'ei∫n | (n) sự định giá; sự đánh giá |