Unit 2: Money

**A ‣ Notes (billet) and coins (=pieces)**

Afbeelding met tekst, munt, valuta, geld

Automatisch gegenereerde beschrijving

In the UK the **currency (=devise)**[type of money used] is **sterling  (=livres)** [pounds]; in America it is **the dollar**; in much of Europe it’s **the euro**.

**Notes**e.g. ten pounds, twenty euros, **a ten-pound note**, **a twenty-euro note**

**A /number/ - pound/euro/dollar note**

**Coins**(in the UK) e.g. fifty pence = (cents) (usually spoken as **fifty p**), a pound, **a fifty-pence piece**, but **a one-pound coin**

**B ‣ Managing your money**

Afbeelding met persoon, tekst, kleding, geldautomaat

Automatisch gegenereerde beschrijving

“I’ve had a **bank account (= compte bancaire)** for a few years now, and I make sure my account is always **in credit**(= alimenter, en positif). I go to the **cashpoint ( =ATM)**once a week, so I always have some **cash**(=liquid) with me, and I **check**(=verifier) my account online once a week to see how much money I’ve got. ”

1 having money in the account  
2 money in the form of notes and coins  
3 look at the details of it

**C ‣ Money problems**

“When I went to university, I had to get a **student(à remplacer par “a car” / “a house”,…) loan**(= prêt étudiant)to pay my **fees**(=charges). That meant I had to be careful and make sure I didn’t **waste money**(=gaspiller), but by the time I finished my degree I **owed**(> to owe: devoir de l’argent/ to own = posséder) a lot. One good thing is that I don’t have to pay it back until I get a job and I’m **earning**(> to earn = gagner de l’argent / to win money = gagner de l’argent via lotterie) a **reasonable amount****(=gros montant / montant consequent)** of money. At the moment I’m **saving up**(=économiser) for a new laptop; the one I have is very slow and keeps going wrong. I’d love to have a car as well, but I **can’t afford**it (= je ne peux pas me le permettre). ”

1money you borrow (= emprunter) to pay for your studies  
2money you pay to use something, or for a service, e.g. a lawyer’s fee  
3use it badly  
4had to **pay back (= rembourser / to refund)** a lot of money to the bank  
5receiving money for the work I do  
6quite a lot; $ 1 million is **a large amount**  
7keeping money to buy something in the future  
8don’t have enough money to buy one

**D ‣ Accommodation (= logement / lieux)\***

“This year I’m **renting (> to rent = louer / to hire = louer pour une petite période de temps; engager)**a flat with three friends of mine. We had to pay one month’s **rent (= loyer)**as a **deposit**(= avance, accompte), but it’s a nice place, quite **good value for money (bon rapport qualité prix)**2, and the landlord (= le proprio / a landlady = une proprio) isn’t **charging (= facturer)**3 us to use his garage. ”

\* places where you live or stay  
1money you pay for something you are going to use, which is then returned to you when you have finished using it  
2good for the amount of money you pay  
3asking someone to pay an amount of money

Language help

We use **rent**when we pay to use something for a long period of time, e.g. *rent a flat*. The noun *rent*is the amount you pay, e.g. *The****rent****is £400 per month*. We use **hire**when we pay to use something for a short period of time, e.g. *I****hired****a bike for the day.*Both verbs are used with cars, e.g. *We****rented****/****hired****a car when we were on holiday.*

**VOCABULARY**

* afford
* amount
* at home
* bank account
* bank loan
* burn v
* can’t afford (it)
* cash
* cashpoint
* charge v
* coin
* currency
* deposit
* dollar
* earn
* euro
* fall over
* fee(s)
* fifty-pence piece
* hire
* in credit
* large number/amount
* note [money]
* one pound coin
* out of order
* owe
* pay back
* properly
* reasonable
* reasonable (amount)
* rent n, v
* save (up)
* spill
* sterling
* student loan
* tear v
* ten pound note
* there’s something wrong with …
* twenty-euro note
* value for money
* waste
* waste of money
* work [function]

**Exercises**

#### 19.1 ‣ Answer the questions as quickly as possible.

1. If you rent something, do you own it?
   *  Yes
   *  No
2. If you waste money, do you use it well?
   *  Yes
   *  No
3. Can you get money from a cashpoint?
   *  Yes
   *  No
4. If you are in credit, do you have money in your account?
   *  Yes
   *  No
5. Do you pay back a bank loan?
   *  Yes
   *  No
6. Is the currency in the United States of America called the euro?
   *  Yes
   *  No
7. Do you normally get back a deposit?
   *  Yes
   *  No
8. If you ‘can afford’ something, do you have enough money for it?
   *  Yes
   *  No

#### 19.2 ‣ Which words are being defined?

1. A flat, usually round piece of metal used as money. 
2. Money you borrow from a bank. 
3. Money you pay to someone for a professional service, e.g. a school. 
4. Money in the form of notes or coins. 
5. Money you pay to live in a building that you don’t own. 
6. A machine where you can get money. 
7. The type of money used in a country. 

#### 19.3 ‣ Rewrite the sentences without using the underlined words and phrases. Keep the same meaning.

1. He’s getting £300 a week in his job.  
   Earning
2. She used the money ~~badly~~.  
   Wasted
3. I don’t have enough money to go.  
   Can’t afford
4. We could rent a car.  
   hire

1. He asked us ~~to pay~~ £25.  
   charged
2. I’ve got to pay ~~back~~ a lot of money.  
   owe
3. I always look at my account carefully.  
   check

#### 19.4 ‣ Complete the text.

“I’m nearly 20 now, and I’ve been 1 for a car for the last two years. I’ve been putting money into my bank 2 , and I try to put in exactly the same 3  every month: £75 from money that I 4  doing a job two evenings a week, and £50 that my parents are lending me each month. That means I now 5  them £1200, but they said I don’t have to 6  them until I’ve got a full-time job. At the moment I’m still living at home, so I don’t have to pay for my 7 , although I will start paying my parents a bit of rent when I finish college and get a job.”

#### 19.5 ‣

### Over to you

**Answer the questions.**

1. Have you got a bank account? If so, how long have you had it?
2. How often do you check your account?
3. How often do you use a cashpoint?
4. Have you ever had a bank loan? What did you have the loan for?
5. Are you saving up for anything at the moment?
6. Do you rent the place where you live? If so, did you have to pay a deposit?