

Money matters

1

Vocabulary

- 1** Complete the sentences with the correct form of a verb from the box.

withdraw	earn	lend
borrow	save	spend

1. Can you borrow me some money? I left my wallet at home.
2. I lend \$50 on groceries yesterday.
3. Can we stop at the bank? I need to withdraw some money.
4. I earn \$50 an hour at my job.
5. We had to spend money to pay for the car.
6. My sister save money every month. I spend mine immediately!

- 2** Circle the best words to complete the memo.

Memo: Advice for employees going to work in the US

To: All

From: Jan

Work: you will earn a _____ (1.), which is paid every month. You have to pay _____ (2.) which go to the government. When you retire (usually around the age of 65), you get a _____ (3.). You pay _____ (4.) on money that you borrow from banks.

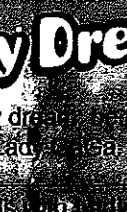
Shopping: Most stores take credit cards, but if you buy something small, you usually pay in _____ (5.). On buses it's best to have the correct _____ (6.).

- | | | |
|--------------|-------------|------------|
| 1. a. cost | b. salary | c. price |
| 2. a. for | b. pension | c. taxes |
| 3. a. bill | b. spending | c. pension |
| 4. a. for | b. interest | c. price |
| 5. a. cash | b. time | c. money |
| 6. a. change | b. cost | c. price |

Grammar

- 3** Complete the sentences using the correct form of the words in parentheses.

My Dreams



1. My dream: be friends with Lady Gaga. If I _____
_____ (be) friends with Lady Gaga, I
_____ (take) her to Burger King. *Mina, 9*

2. My dream: have my own airplane.
I _____ (visit) my grandfather in California
_____ (have) my own plane. *Samantha, 11*

3. My dream: talk to James Franco. I
_____ (have) dinner with James Franco
if I _____ (meet) him. *Luke, 10*

4. My dream: speak different languages. If I
_____ (speak) many languages, I
_____ (talk) to all the people in the world.
Ella, 6

5. My dream: have my own computer. I
_____ (write) emails to my friends if I
_____ (have) a computer. *Reuben, 10*

6. My dream: be a singer. If I _____ (sing)
well, I _____ (start) my own band. *Li, 10*

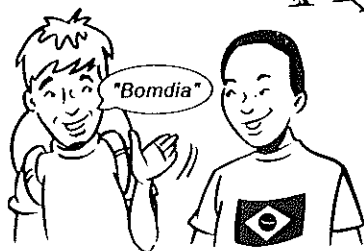
7. My dream: have a big car. I _____ (buy) a
Mercedes if I _____ (be) rich enough. *Tim, 7*

8. My dream: meet my favorite soccer player.
If I _____ (go) to Argentina, I
_____ (play) soccer with Diego Maradona.
Elena, 10

- 4 Write unreal conditional sentences. Make *if* clauses from the words in items 1–6. Then make result clauses from the correct choice (a–f) below.

- e 1. If I/be/better at soccer
I'd play on the best team if I was better at soccer
- d 2. If she/not be/so busy
If she wasn't so busy, she would have time to see us
- f 3. If she/know/his number
If she knew his number, she would call him.
- a 4. If I/not already have/a dog
If I don't already have a dog, I'd get a cat.
- b 5. If he/eat more
If he ate more, he wouldn't be hungry all the time.
- c 6. If I/live/in Brazil
If I learnt to speak Portuguese, I'd live in Brazil.

- a. get/a cat.
b. not be/hungry all the time.
c. learn to/speak Portuguese.
d. have/time to see us.
e. play/on the best team.
f. call/him.



- 5 Correct the mistakes.

1. If I had more time, I'd ~~learn~~ learn a new language.
2. What would you do when you lost your wallet? ~~had~~ would you miss it?
3. If I ~~would have~~ had a vacation, I'd go to Jamaica.
4. We wouldn't drive ~~h~~ to work if we lived closer to the office.
5. ~~She'd be here now if it is possible.~~ → She would be here now if it was possible.
6. If you left your country, ~~you would miss it?~~ would you miss it?
7. I would sleep all morning if I ~~would have~~ had the chance.
8. If I wasn't be so lazy, I wouldn't enjoy hanging out at the beach.

Reading

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

An honest boy

Nathan Girdling is an honest boy. Nathan was standing at a bus stop when he found over \$100 in cash and two shopping bags. At first he didn't do anything. He thought that someone would return for them. 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 police later discovered that the money belonged to a confused man. It was his life savings.

An honest woman

A woman who didn't pay for her train ticket returned to the station and paid for it. 50 years later the woman, now in her 80s, said she was late when she arrived at the station in 1950. She ran into the station and jumped onto the train. She wanted to buy a ticket, but no one came to check tickets that day.

Fifty years later the woman wrote a letter and sent a check to First North Western Railway Company. A single ticket now \$102, she sent a check she had recently become religious and wanted to be honest about her past. The money will be given to charity.

- _____ 1. found a lot of money.
_____ 2. traveled on a train.
_____ 3. gave some money back.
_____ 4. stole some money.
_____ 5. ran somewhere.
_____ 6. wrote a check.
_____ 7. spent a lot of money.
_____ 8. called the police.
_____ 9. did something wrong more than 50 years ago.
_____ 10. won some money.

Vocabulary

1 Look at the chart and answer the questions.

	Geography	Math	History
Juan	94%	100%	12%
Becky	100%	92%	90%
Alessandra	6%	100%	76%

- Who took the geography test? _____
- Who passed the math test? _____
- Who failed the math test? _____
- Who got a very bad grade on the history test?

- Who got two very good grades? _____

2 What can you assume about the students in Exercise 1? Write sentences.

Ex: Juan likes math more than history.

- _____
- _____
- _____
- _____

Grammar

3 Mick and Lola are talking. Put the sentences into reported speech. Use the cues and *that*.

Ex: Mick: Lola, I'm hungry! (tell)

Mick told Lola that he was hungry.

- Lola: You can go and buy some bread. (tell)
Lola _____
- Mick: I don't have any money. (say)
Mick _____
- Lola: That's nothing new. (tell)
Lola _____
- Mick: I'll go to the bank. (say)
Mick _____
- Lola: You don't have a bank account. (tell)
Lola _____
- Mick: I'm going to open a bank account. (say)
Mick _____
- Lola: You're going to need a job first. (tell)
Lola _____
- Mick: I'm not hungry anymore. (say)
Mick _____

4 These are the last things these people said before they died. Put their words into reported speech.

Ex: "I have no plans." (Ramsay MacDonald, British prime minister)

He said that he didn't have any plans.

- "That was the best ice-cream soda I ever tasted." (Lou Costello, US comedian)

- "That was a great game of golf." (Bing Crosby, US entertainer)

- "Luisa, you always arrive just as I am leaving." (Massimo Azeglio, Italian politician, to his wife)

- "I'm bored." (Gabriele D'Annunzio, Italian poet)

- "It has all been most interesting." (Lady Mary Montagu, English writer)

- "Last words are for stupid people who haven't said enough." (Karl Marx, German political theorist)

- 5 Read the messages. What exact words did the speakers say?
Ex: John said he couldn't come tonight.
"I can't come tonight."

1. Mike said he would meet John at home at 6:00.

2. Mary told me that her sister wasn't going to China.

3. Rob said that my dinner was in the oven.

4. Luisa said she had been too busy to visit Paola yesterday.

5. Stephanie told me she had a meeting at 10:30.

6. Dad said he had taken the keys.

8. Frank told me the car was ready.

7. Mom said we could buy some milk.

Writing

- 6a Complete the expressions with the words from the box.

about send recently could grateful

- I _____ saw your ...
- I'd be _____ if you could ...
- Could you _____ me ...
- I'd like to know more _____
- _____ you tell me ...

- b Complete the email with the expressions from Exercise 6a.

Hello from Rio de Janeiro, Brazil,

I'm very interested in learning English. _____ (1.)
ad for your website EnglishNow.com, and this morning I
visited the website. It has a lot of good information, and
_____ (2.) the classes you offer. For example,
_____ (3.) how much a conversation class costs?
Also, _____ (4.) let me know what time the class
ends, because I pick up my children from school at 4:00. Anyway,
_____ (5.) an information pack, please?

Thank you,
Teresa Rodriguez

- 7 Put the words in order to answer the questions.

1. A: Do you earn a lot of money?
B: telling!/I'm/not

2. A: Are you into camping?
B: mean?/what/do/you/sorry,

3. A: Where will you be next year?
B: question/a/that's/good

4. A: What would you do if this happened to you?
B: that/think/me/let/about

Vocabulary

1 Circle the correct words.

1. After shopping, we ended up/ended going home instead of to a movie.
2. Our neighbor is taking/bringing us to court because our dog bit him.
3. John and Samantha went to dinner and split/cut the bill.
4. Because tickets were so expensive, there weren't many fans in the stands/the stand.
5. I wanted to catch the ball, but someone else picked/grabbed it first.
6. The officials/officers decided to postpone the tennis match, due to rain.

Grammar

2 Look at the photos of two American presidents. Are these sentences true (T) or false (F)?

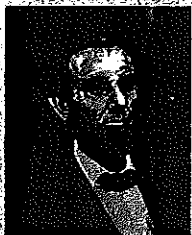


- _____ 1. Both of them are with their wives.
- _____ 2. Neither of them is wearing a tie.
- _____ 3. Neither of them is with his children.
- _____ 4. Neither of them has a beard.
- _____ 5. Both their wives are wearing hats.
- _____ 6. Neither of them looks happy.
- _____ 7. Both of them have short hair.
- _____ 8. Neither of the men is wearing a suit.

- 3 Complete the sentences with *both*, *neither* or *either*.

The Strange Story of Two Presidents

1. Abraham Lincoln worked on a boat. John F. Kennedy also worked on a boat.
_____ of them worked on boats.
2. Lincoln was killed while he was president. Kennedy was also killed while he was president.
_____ Lincoln nor Kennedy finished their presidency.
3. Lincoln was elected president in 1860. Kennedy was elected president in 1960.
They _____ became presidents in the 60s.
4. Many white people in the south didn't like Lincoln. Many white people in the south didn't like Kennedy.
Many white southerners didn't like _____ of them.
5. After Lincoln died, Andrew Johnson (born 1808) became president. After Kennedy died, Lyndon Johnson (born 1908) became president.
Men named Johnson followed _____ of them.
6. Lincoln was killed in Ford's Theater. Kennedy was killed in a Lincoln, a car made by Ford.
_____ of them died in Fords.
7. Kennedy saw a ghost of Lincoln in the White House (but this might not be true).
_____ there is a ghost of Lincoln in the White House, or someone invented the story.



Communication

- 4a Read the conversation. Zoey and Rob have finished a Spanish course. Number the ideas in the order they talk about them.

Rob: Zoey, are you going to continue with your Spanish?

Zoey: Oh yes, definitely.

Rob: How? What are you going to do?

Zoey: That's a good question. I have lots of ideas. I have a Guatemalan friend, and we write emails to each other. We always wrote in English, but now we can write in Spanish.

Rob: That's great.

Zoey: And I'm hoping to visit her in Guatemala, too, so I can practice my Spanish. What about you?

Rob: I want to find someone to do a conversation exchange.

Zoey: What's that?

Rob: Conversation exchange? It's when you find, for example, a Spanish-speaking person who wants to improve their English. You speak together for half an hour in English and half an hour in Spanish.

Zoey: That's a good idea.

Rob: Yeah. I hope I can find someone online.

Zoey: I also want to try reading books in Spanish.

Rob: What type?

Zoey: I'm going to try short novels or children's books. Maybe newspapers, too.

Rob: Good idea. And there's always the Internet. There are lots of websites for language learners.

Zoey: That's true. And MP3s, too, to improve your listening.

- _____ Do exercises on the Internet.
- _____ Read Spanish books and newspapers.
- _____ Listen to MP3s.
- _____ Write emails to a Spanish-speaking friend.
- _____ Do a conversation exchange.
- _____ Travel to a Spanish-speaking country.

- b Mark the sentences true (T) or false (F).

- _____ 1. Zoey wants to write emails to a friend in English.
- _____ 2. Zoey wants to visit her friend in Guatemala.
- _____ 3. Rob wants to do a conversation exchange with a Spanish speaker.
- _____ 4. Zoey doesn't like reading.
- _____ 5. Zoey wants to read poetry in Spanish.
- _____ 6. There are listening to MP3s online.