**Exercise 5 b from SB (page 16):**

1. Haven’t seen
2. Yes. I have just bought them. Do you like them?
3. They’re OK. How much did they cost?
4. Oh, not much. They were a bargain. Under 100 pounds.
5. Have you seen this?
6. It arrived this morning.
7. And we haven’t paid the electricity bill yet.
8. Well, what about the iPad you bought last week?
9. You haven’t needed a new one.
10. The old one worked perfectly well.
11. But I needed the new model.
12. Well, I needed some new shoes.

**Exercise 5 c from SB (page 16):**

1. PS
2. PP
3. PP

**Exercise 5 e from SB (page 16):**

* I bought some things on Alliexpress, but I have never sold anything on such sites.
* I have never lost a credit card or my wallet.
* I saved some money 2 years ago, but I have never thought for what. Then I decided to buy new computer hardware.
* I have never wasted money on something I have never used. However, I can’t remember all things I bought before.
* I have never won any money.
* I have never paid 100 back.
* I have never done a business with scam.
* I have never been charged too much in a restaurant.

**Exercise c (page 11) from WB:**

1. Bank account
2. Cash machine
3. Note
4. Salary
5. Bills
6. Loan
7. Mortgage
8. Tax

**Exercise 4 (page 12) from WB:**

1. Where did he decide to live?
   1. In the countryside
2. Correct answers:
   1. B
   2. C
   3. A
   4. C
   5. B
3. …
4. Complete the sentences:
   1. Streams
   2. Retirement plans
   3. Discarded
   4. Era
   5. Stock market
   6. Sell-by date