



## CAN DO OBJECTIVES

- Talk about experiences of generosity
- Talk about spending and saving money
- Talk to people in shops
- Write an update email

# UNIT 3

## Money

A man with dark hair and a beard, wearing an orange turtleneck sweater, is holding up a multi-link bracelet with large, ornate pink and gold floral pendants. A woman wearing a light blue hijab is looking at the bracelet with interest. They appear to be in a jewelry store, with other displays and lights visible in the background.

### GETTING STARTED

**a** Look at the picture and answer the questions.

- 1 What kind of shop are the people in? What products does it sell?
- 2 What is the relationship between the people? What do you think they are saying to each other? What do you think happens next?

**b** Which shops do you like to go into? Are there any kinds of shop you dislike? Do you think men and women shop differently? Why / Why not?

**c** What are your three favourite things to spend money on? Here are some ideas:

• fashion	• beauty
• holidays	• food and drink
• education	• charity
• health	
• home	
• something else?	

Explain your answers to a partner.

# 3A Have you ever helped a stranger?

Learn to talk about experiences of generosity

G Present perfect or past simple

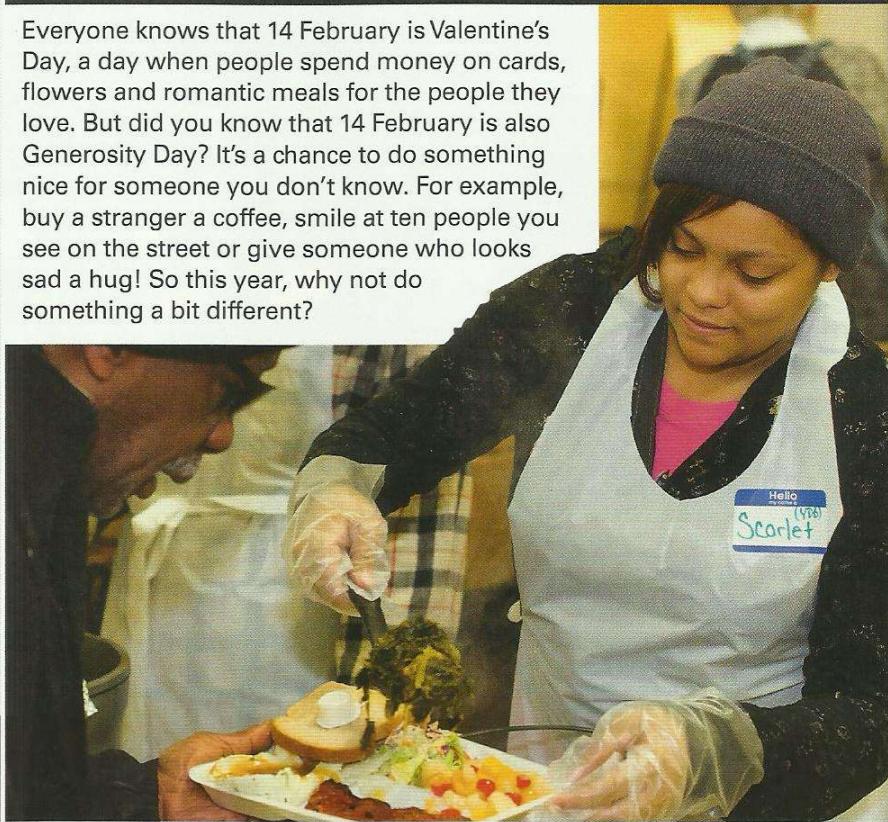
V make / do / give collocations

## 1 READING

- a Look at the picture. What are the people doing? How do you think they're feeling? Why?
- b Read about Generosity Day. Do you think it's a good idea? Would you like to try it? What would you like to do?
- c Read the *Share the LOVE* forum. Which people mention ... ?
  - helping other people
  - receiving help from other peopleWhat kind of help did each person mention?
- d Work in pairs. Read the text again. What do the highlighted words and phrases mean?
- e Which writer in the forum do you think is the most generous? Why?

## GENEROSITY DAY

Everyone knows that 14 February is Valentine's Day, a day when people spend money on cards, flowers and romantic meals for the people they love. But did you know that 14 February is also Generosity Day? It's a chance to do something nice for someone you don't know. For example, buy a stranger a coffee, smile at ten people you see on the street or give someone who looks sad a hug! So this year, why not do something a bit different?



## Share the LOVE

[Home](#) [About](#) [Message board](#) [Search](#)

Have you ever done something nice for a stranger? What did you do?  
Has a stranger ever helped you in any way? Write and let us know.

### 1 SALLY\_TM

Last week while I was running, I fell and hurt my knee quite badly. A few moments later, an older woman stopped in her car. She helped me to stand up and drove me to the corner shop to get some ice. Then she waited until my husband came to get me. It was the nicest thing a stranger has ever done for me.

### 2 @HELPHAITI

I have been to Haiti three times to do volunteer work and I am paying for a young man to finish his high school there. He's doing really well. He just needed someone to give him a chance. I am not rich, but with my credit card anything is possible.

### 3 NEIL50

On my fiftieth birthday, I was in a queue in a café and I noticed that everyone looked really stressed. I decided to buy drinks for everyone in the queue and I gave the waitress a big tip, too. It was great to see everyone's faces – I made them all smile!

### 4 THATGEORGEKID

Strangers have helped me lots of times, and I've helped them too. I've given people directions, I've picked up hitchhikers ... A few weeks ago, I made a new friend when I called 999. I saw this guy lying on the street and I tried to wake him up, but I couldn't. The ambulance came and he's OK now. He thinks I'm a hero, but I just did what was right.

### 5 MAYA\_FLOWER

I've never seen a serious accident, so I've never had the chance to save someone's life, like George. But I often help strangers: for example, I buy meals for homeless people and I give away my old clothes to charity. I try to be generous in small ways that don't cost anything, like listening to people when they are lonely, or making a joke when people look bored.

## 2 GRAMMAR

### Present perfect or past simple

- a Complete the sentences with the verbs in the box. Check your answers in the forum.

saw do decided been done seen

- 1 I have \_\_\_\_ to Haiti three times.
- 2 A few weeks ago, I \_\_\_\_ a man lying in the street ...
- 3 I've never \_\_\_\_ a serious accident.
- 4 On my fiftieth birthday, I \_\_\_\_ to buy drinks for everyone.
- 5 Have you ever \_\_\_\_ something nice for a stranger?
- 6 What did you \_\_\_\_?

- b Which sentences in 2a are present perfect? Which are past simple?

present perfect         past simple

- c Underline the time expressions in the sentences in 2a. Complete the rules with the time expressions from the sentences.

We can use the present perfect to talk about past experiences in our whole lives, not at a particular time. We often use adverbs like \_\_\_\_\_. \_\_\_\_\_

We use the past simple to talk about a particular time in the past. We often use time phrases like \_\_\_\_\_

- d Now go to Grammar Focus 3A on p.146

- e Complete the questions with present perfect and past simple forms of the verbs in brackets.

- 1 \_\_\_\_ you ever \_\_\_\_ anything for a charity? (do)  
What \_\_\_\_ you \_\_\_\_? (do)
- 2 \_\_\_\_ you ever \_\_\_\_ a stranger somewhere? (drive)  
Where \_\_\_\_ you \_\_\_\_ them? (drive)
- 3 \_\_\_\_ you ever \_\_\_\_ food for a homeless person? (buy)  
What \_\_\_\_ you \_\_\_\_ for them? (buy)

- f Listen and check. Ask and answer the questions with a partner.

## 3 VOCABULARY

### make / do / give collocations

- a Complete the phrases with the verbs *make*, *do* or *give*.

- |                           |                       |
|---------------------------|-----------------------|
| 1 ____ a friend           | 3 ____ volunteer work |
| someone smile             | something nice        |
| a joke                    | well (at school/work) |
| 2 ____ someone directions |                       |
| something away            |                       |
| someone a tip             |                       |
| someone a hug             |                       |

- b Check your answers to 3a in the Generosity Day text and forum. Try to guess the meaning of new phrases. Check your ideas in a dictionary.

- c Which of the things in 3a have you done this week?

I haven't given anyone directions.

I gave my sister a hug this morning.

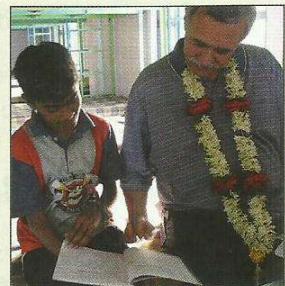
## 4 LISTENING

- a  1.49 Read the information about Philip Wollen and answer the questions.

- 1 What was Philip Wollen's job?
- 2 Why did he leave his job?
- 3 What do you think Philip Wollen has done with his money?

Listen and check your answer to question 3.

**Philip Wollen** was once a very successful banker. However, after he became rich, he had a life-changing experience. On his fortieth birthday, he left his job in banking and decided to give away all his money. It is Philip's ambition to spend all his money before he dies.



- b  1.49 Listen again and answer the questions.

- 1 What size are the charities that Philip helps?
- 2 How many charities has he helped?
- 3 How did the Morning Star orphanage begin?
- 4 How did Philip's money help Morning Star?
- 5 What does the Morning Star's first child do now?
- 6 What kind of animals do Edgar's Mission help?
- 7 What do they try to teach people?

- c  Would you like to give money to the Morning Star or Edgar's Mission? Why / Why not?

## 5 SPEAKING

- a  You are going to find out about the generosity in your class. Walk around the class and find someone who has done each thing in the grid. Ask more questions.

buy something for a stranger

carry a heavy bag for a stranger

send someone a surprise gift

leave a big tip in a restaurant

smile at a stranger  
to make them smile

take a lost object back  
to the owner

do volunteer work

help someone who was hurt

give money to charity

show the way to a lost stranger

pay for all your friends'  
food or drinks

give away something  
you like to a friend

Have you ever  
bought something  
for a stranger?

Yes, I have. Once  
I paid for a man's  
train ticket.

Why did you  
buy him a  
ticket?

He needed  
to get home  
to his family.

- b  What was the most generous thing you heard?

# 3B I've already spent my salary this month

Learn to talk about spending and saving money

G Present perfect with just, already and yet

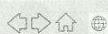
V Money

## 1 VOCABULARY Money

- a Do you think saving money is easy? Why / Why not?
- b Work in pairs. Read the saving tips. What do the highlighted words and phrases mean?
- c Now go to Vocabulary Focus 3B on p.135

## 2 READING AND SPEAKING

- a Read *What kind of spender are you?* and choose the answers (a, b or c) which are true for you.
- b In pairs, compare your answers. Are they similar?
- c Check your results on p.130. Do you agree with the results?



[www.moneythings.co.uk](http://www.moneythings.co.uk)

## SAVING TIPS

**Maureen, Wigan**

Always look for special offers on food in the supermarket and go shopping for clothes during the sales...

**Paul, Brighton**

Don't lend money to people – sometimes they don't pay it back!

**Jane, Manchester**

Open a second bank account and put some money into it every month.

## WHAT KIND OF SPENDER ARE YOU?



### 1 What do you think about credit cards?

- a They're great. I can buy what I want even when I don't have any money.
- b They can be useful if you are careful with them.
- c They're a bad idea. It's better not to have them.

### 2 You want to go on holiday. What's the best idea?

- a Forget about the cost. Holidays are only once a year!
- b Look around for special offers on the Internet.
- c Go just for two or three days and sleep in a tent.

### 3 You've lost your camera. What do you do next?

- a Buy a new one. It was a bit old anyway.
- b Look for a good second-hand one.
- c Use the camera on your mobile phone.

### 4 You're at the supermarket check-out. Which statement is true for you?

- a Your basket is full of expensive food for dinner tonight!
- b You have fifteen packs of coffee. It was on offer!
- c You've chosen the basic things and nothing more.

### 5 Do you know how much money you have in the bank?

- a Not really. If my credit card works, then I'm happy.
- b Not exactly, but I know I have enough for the month.
- c Yes, of course. I checked my balance five minutes ago.

### 6 Are you a saver?

- a What do you mean?
- b I save about 10% of my money every month.
- c I save all my spare money every month.



### 3 LISTENING

- a Look at the pictures of the three people. Who do you think is a ... ?

big spender  
 smart spender

non spender



- b 1.51 Listen to the people being interviewed. Check your ideas in 3a. What has each person bought?

- c 1.51 Listen again and answer the questions about each speaker.

- 1 What is he/she saving for?
- 2 How does he/she feel about borrowing money?

- d Look at the ideas from the listening. Do you agree with the speakers?

- 1 'I don't want to owe money to a bank.'
- 2 'Everyone should save for when they're older.'
- 3 'Life's too short to worry about money!'

### 4 GRAMMAR

#### Present perfect with just, already and yet

- a Complete the sentences with the past participles of the verbs.

- 1 I've **just** \_\_\_\_ my food for the week. (buy)
- 2 I've **already** \_\_\_\_ my salary this month. (spend)
- 3 I haven't \_\_\_\_ it back **yet**. (pay)

- b 1.52 Listen and check. What tense are all the sentences?

- c Look at the sentences in 4a. Then complete the rules with *just*, *already* and *yet*.

Use \_\_\_\_ to say something is complete, often earlier than we expected.

Use \_\_\_\_ to say something happened a short time ago.

Use *not* + \_\_\_\_ to say something is not complete.

- d Now go to Grammar Focus 3B on p.146

- e 1.54 Pronunciation Listen to how the following words are spelt with *j* and *y* are pronounced. Then listen again and repeat.

/dʒ/	/j/
just	yet
enjoy	you
join	young

- f 1.55 Put the adverbs in brackets in the correct places in the sentences. Then listen and check.

- 1 I've spent a lot of money on a new pair of glasses. (just)
- 2 I bought a new mobile last month, but I've lost it. (already)
- 3 I need some winter clothes, but I haven't had time to go shopping. (yet)
- 4 I've bought a card for Mother's Day. (already)
- 5 I bought some amazing shoes last year, but I haven't worn them. (yet)
- 6 I've seen a special offer on a holiday online, but I haven't decided to buy it. (just, yet)

- g Change four sentences in 4f to make them true for you.

- h Compare your sentences with a partner.

I've just spent a lot of money on my phone bill.

Really? I've just spent a lot of money on my car. It broke down.

### 5 SPEAKING

- Work in small groups. Ask and answer the questions.

- Are you saving up for anything at the moment? What for? How much money do you need?
- What things do you spend a lot of money on? How do you feel about the amount of money you spend on these things?
- Are there any places you'd like to go, but can't afford to? Where? Why are they expensive?
- Do people often ask for discounts in shops in your country? How about in markets? Are you good at getting discounts?
- Does anyone owe you money at the moment? Who? When do you think they'll pay you back?



# 3C Everyday English

## Do you have anything cheaper?

### 1 LISTENING

a Do you enjoy going shopping? Which of these things do you like shopping for? Why?

- food • gifts • clothes • books

I like shopping for clothes.  
It's fun.

I hate it. I think it's  
really boring, but I like  
buying books.

b Look at the pictures of Mark and Rachel shopping. What do you think they are shopping for?

c 1.56 Watch or listen to Part 1 and check your ideas.

d In pairs, look at the products 1–4. Answer the questions.

- 1 What do you think each product is used for?
- 2 Would you buy any of the products for someone you know?
- 3 Would you like to receive any of them as a present?

e 1.57 Watch or listen to Part 2. Which of the products in the pictures do they buy?

f 1.57 Watch or listen again. Answer the questions.

- 1 Why does Mark think 'Football in a tin' is a good present?
- 2 Why does Rachel disagree about the 'Football in a tin'?
- 3 Why doesn't Mark like the weather station?
- 4 Why does Mark decide not to buy the book money bank?

g Work in pairs. What do you think of the present they chose? Do you think Leo will like it?



### 2 USEFUL LANGUAGE

#### Talking to people in shops

a 1.58 Complete the phrases from Part 2 with the words in the box. Then listen and check.

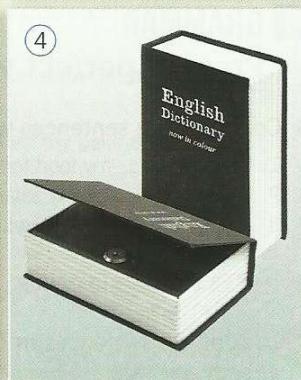
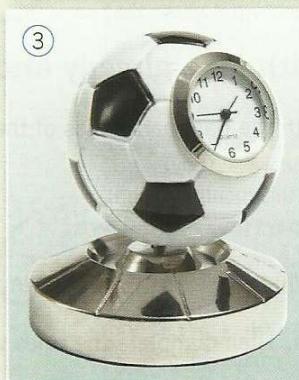
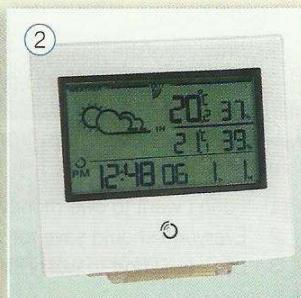
anything sort cheaper looking  
take do help show

- 1 Can I \_\_\_\_ you?
- 2 We're \_\_\_\_ for a present for a friend.
- 3 Are you looking for \_\_\_\_ in particular?
- 4 What \_\_\_\_ of thing does he like?
- 5 What does it \_\_\_\_?
- 6 Do you have anything \_\_\_\_?
- 7 Could you \_\_\_\_ us something else?
- 8 We'll \_\_\_\_ it.

Learn to talk to people in shops

P Sentence stress

C Changing your mind



b Answer the questions about the phrases in 2a.

- 1 Which phrases did the shop assistant say?
- 2 Which phrase explains why they are in the shop?
- 3 Which phrases mean they want to see another product?
- 4 Which phrase asks for information about a product?
- 5 Which phrase means 'We want to buy this one'?

### 3 PRONUNCIATION

#### Sentence stress

**a** **1.59** Listen to the sentences.

Notice the stress.

- 1 This looks perfect.
- 2 We're only here for Leo.

**b** **1.59** Listen again. Answer the questions.

- 1 How many syllables does each sentence have?
- 2 How many stressed syllables does each sentence have?
- 3 Do we say the unstressed syllables in sentence 2 quickly or slowly?

**c** **1.60** Listen and complete the sentences. The missing words are all unstressed.

- 1 I'd like \_\_\_\_\_ look \_\_\_\_\_ different one.
- 2 Can you show \_\_\_\_\_ first one again?
- 3 I'm looking \_\_\_\_\_ present \_\_\_\_\_ brother.
- 4 Do you have this \_\_\_\_\_ different size?
- 5 It'll cost \_\_\_\_\_ money \_\_\_\_\_ fix.

### 4 USEFUL LANGUAGE

#### Paying at the till

**a** **1.61** Watch or listen to Part 3. What does Mark change his mind about?

**b** **1.61** Watch or listen again. Complete the questions with the words in the box.

put your receipt enter your  
you like next, please

- 1 Who's \_\_\_\_\_?
- 2 How would \_\_\_\_\_ to pay?
- 3 Can you \_\_\_\_\_ card in, please?
- 4 Can you \_\_\_\_\_ PIN, please?
- 5 Here's your \_\_\_\_\_.

**c** Practise the conversation from Part 3. Take turns to be the shop assistant and the customer (Mark).

### 5 CONVERSATION SKILLS

#### Changing your mind

**a** Look at the underlined phrases in the sentences. Do the two phrases mean the same or are they different?

On second thoughts, I really think we should get something sporty.  
Actually, I think I'll put it on my credit card.

**b** Work in pairs. Take turns to change your mind.

Start with *I'd like*.

- 1 a coffee – a cup of tea
- 2 take the bus – get a taxi
- 3 a sandwich – a salad
- 4 go for a drive – go for a walk
- 5 watch TV – put some music on
- 6 a first-class ticket – a normal ticket

I'd like a coffee.

OK.

On second thoughts, I'd prefer a cup of tea.

Fine.

### 6 SPEAKING

► **Communication 3C** Work in groups of three. Students A and B: you are buying a present – go to p.130. Student C: you are a shop assistant – go to p.127.



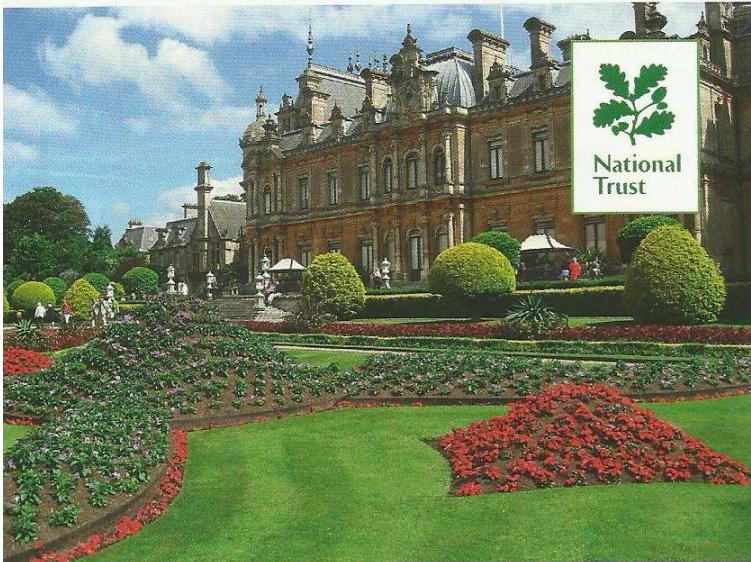
#### Unit Progress Test

##### CHECK YOUR PROGRESS

You can now do the Unit Progress Test.

# 3D Skills for Writing

We've successfully raised £500



Learn to write an update email

W Paragraphing

## 1 LISTENING AND SPEAKING

- a Look at the names of the charities. What do you know about the charities? What do they do?

Match the charities with the sentences.

This charity ...

- 1 protects animals and the environment.
- 2 protects historic buildings, gardens and the countryside.
- 3 helps people in poorer countries.

What other large charities do you know? What do they do?

- b Work in pairs. How do people raise money for charity? Add ideas to the list.

- collect money in the street
- sponsor someone to do a sports event, for example, run a marathon
- make and sell food, e.g. cakes at work or school

- c 1.62 Listen to four people talking about giving money to charity. Do they support a charity? Which one?

- 1 Shona    2 Jack    3 Jessica    4 William

- d 1.62 Listen again. Why do/don't the people in 1c support a charity? How do they help? Listen and make notes.

- e Work on your own. Make notes on these questions.

- 1 What charity do you prefer to give money to? Why?
- 2 Have you ever raised money for charity? What did you do? Who gave you money?

- f Work in small groups. Talk about your answers to 1e.

## 2 READING

a Anita and her team at work support the National Trust. Read Anita's email. Why is she sending the email? Tick the correct reasons.

- 1  to say thank you
- 2  to apologise
- 3  to tell people how much money they have raised
- 4  to tell people about how the team raised money
- 5  to tell people about what the National Trust do
- 6  to ask people for money

Hello everyone,

- (a) We'd like to thank everyone for their help over the past few months raising money for the National Trust. We've successfully raised £500.
- (b) Most of you know one of the ways we raised money, because you bought our cakes every Wednesday! But we'd just like to let you know about the different things we did. We also sold our old books, DVDs and clothes online. And, every Friday, we each paid £1 to wear casual clothes to work.
- (c) The National Trust will use the money to repair historic buildings and keep them open for the public to visit. It's interesting to see how people lived in the past – some of the rooms and furniture in these buildings are beautiful. Visiting a historic building is a really enjoyable thing for a family to do at weekends, and another way to help the National Trust continue their excellent work.
- (d) Thanks again for all your help. Please look out for our next event.

Anita Webb (and team)

Resources Manager



- b Read the email again and answer the questions.

- 1 How did the team raise £500?
- 2 How will the National Trust spend the money?
- 3 What is another way Anita's colleagues can help the National Trust?

## 3 WRITING SKILLS Paragraphing

a Match the descriptions with paragraphs a–d in Anita's email.

- 1  closing the email
- 2  the introduction
- 3  how the team raised money
- 4  information about the National Trust

b What information does Anita include in the introduction? What does she mention in the closing paragraph?

c Put the paragraphs below in the correct order to make an email.

Oxfam will use the money on projects around the world to help people have happier and healthier lives. Last year, they helped 13.5 million people. A small amount of money can make a big change. For example, just £15 can give free health care to a mother and her baby.

Many of you have bought tickets to our 'Quiz and Pizza' nights. Others gave their unwanted clothes to the very successful 'Clothes Market' in March. We really hope you enjoyed these events. Your money and time will help Oxfam to continue their important work.

Would you like to help us raise more money for Oxfam? Just email me and I'll tell you what we're planning next. Thanks again for all your help.

This email is to say a big 'Thank you!' to everyone who has helped us to raise money for Oxfam over the last few months. We have now raised £750.

## 4 WRITING

a Choose one of these emails to write.

- 1 Write about a real experience of raising money for charity. Write to the people who gave you money to thank them. Tell them about how much money you raised, how you raised the money and about the charity.
- 2 You and some friends have raised £1,000 for a charity at work/school. Write to everyone who helped you to say thank you. Tell them about how much money you raised, how you raised the money and about the charity.

b Plan the email. Use four paragraphs. What information will you put in each paragraph?

c Write the email.

d Swap emails with a partner. Read your partner's email. Are there four paragraphs in the email? What information is in each paragraph?

# UNIT 3

## Review and extension

### 1 GRAMMAR

a Put the words in the correct order to make questions.

- 1 you / bought / ever / have / something you didn't need ?
- 2 given / you / a stranger / have / money / to ?
- 3 ever / to / a very expensive restaurant / have / you / been ?
- 4 ever / driven / you / an expensive car / have ?
- 5 lost / ever / you / money / have / on the street ?

b Ask and answer the questions in 1a.

c Complete the text with the present perfect forms of the verbs in the box.

do go have help raise run spend

My colleague Andrea is really generous. She <sup>1</sup>\_\_\_\_\_ a lot of work for charity. She <sup>2</sup>\_\_\_\_\_ two marathons and from that she <sup>3</sup>\_\_\_\_\_ lots of money for different charities. She <sup>4</sup>\_\_\_\_\_ some time in foreign countries – she <sup>5</sup>\_\_\_\_\_ to India to help build a school. At work, she <sup>6</sup>\_\_\_\_\_ me a lot when I <sup>7</sup>\_\_\_\_\_ problems.

d Put the adverb in brackets in the correct place.

- A Have you spoken to John? (yet)  
B Yes, he's called me. (just)  
A Did you ask him about the party?  
B Yes, he's bought the food. (already)  
A Great. I haven't been to the shops. (yet)  
B Have you decided what music to play? (already)  
A Yes, I've made a list. (just)

e Practise the exchange in 1d.

### 2 VOCABULARY

a Complete the sentences with the words in the box.

directions hug joke something volunteer

- 1 My mum was very upset, so I gave her a \_\_\_\_\_.  
2 I gave the woman \_\_\_\_\_ to the tourist office.  
3 I want to do some \_\_\_\_\_ work for a charity this summer.  
4 He made a \_\_\_\_\_ and everyone laughed.  
5 I always try to do \_\_\_\_\_ nice at weekends.

b Match questions (1–5) with answers (a–e).

- 1  Can you lend me ten euros?
- 2  How did you afford your new car?
- 3  What are you saving up for?
- 4  Did you get a discount on your new bike?
- 5  Have you got the money you owe me?  
  
a A new laptop. I want to buy one in the sales.  
b Sorry, no. I just spent it on my electricity bill.  
c I got a loan!  
d No, you won't pay me back!  
e Yes, it was on special offer.

### 3 WORDPOWER just

a Look at the different meanings of **just** (in 1–4). Read the example sentences. Match the meanings of **just** in sentences a–d with meanings 1–4.

1  = *a short time ago*

I've **just** got home from work. I need a rest!

2  = *only*

He doesn't understand money. He's **just** a child.

3  = *almost not*

I ran to the station and I **just** caught my train.

4  = *soon*

Hang on! I'm **just** coming.

a The tickets cost **just** a few dollars.

b I'm **just** finishing this email – I'll be ready in one minute.

c Sorry, he's **just** left – he was here a minute ago.

d You can **just** see the sea from my window, but it's very far away.

b Match sentences (1–5) with replies (a–e).

1  She looks **just like** her sister.

2  I think the books cost **just under** £10.

3  The flight is three hours long.

4  I've **just about** finished my work.

5  Look at that rain.

a Yes, they're £9.80. I checked.

b Yes – we got home **just in time**!

c That's good. We need to leave in five minutes.

d Really? It was **just over** two hours when I went.

e Of course – they're twins!

c Complete the sentences with expressions from 3b.

- 1 Michele leaves home at 8 am and arrives at work at 8.25. It takes him \_\_\_\_\_ half an hour to get there.
- 2 Steven looks \_\_\_\_\_ his brother – they're both tall and they've both got black hair.
- 3 I normally arrive \_\_\_\_\_ when I get a train or plane. I never arrive early!
- 4 My electricity bill is always \_\_\_\_\_ €50. This time it's €51.20.
- 5 The new university building is \_\_\_\_\_ ready – we'll have our lessons there next month.

d Work in pairs. Make sentences about your life with the expressions in 3b.

### REVIEW YOUR PROGRESS

How well did you do in this unit? Write 3, 2 or 1 for each objective.

3 = very well 2 = well 1 = not so well

#### I CAN ...

Talk about experiences of generosity

Talk about spending and saving money

Talk to people in shops

Write an update email