

2
A

G present perfect and past simple

V money

P saying numbers

Ka-ching!

I VOCABULARY & LISTENING money

a **2.1** Listen to a song about money and complete it with these words. What is 'Ka-ching'?

afford blow broke credit card earn
greedy loan mall mortgage spend

b Now look at words 1–10 in the song and match them with their meanings.

- A _____ (verb) to give or pay money for something
- B _____ (noun) money that a person or a bank lends you
- C _____ (verb) to have enough money to buy something
- D _____ (noun) a shopping centre (US)
- E _____ (adj) having no money (informal)
- F _____ (noun) a small plastic card you use to buy things
- G _____ (verb) to get money by working
- H _____ (adj) wanting more money, etc. than you really need
- I _____ (verb) to spend a lot of money on something (informal)
- J _____ (noun) the money a bank lends you to buy a house

c Listen again and read the lyrics. What do you think the song is saying?

- 1 Money always makes people happy.
- 2 The world has become obsessed with money.
- 3 The singer would like to have more money.

d  p.147 Vocabulary Bank Money.

Ka-ching

We live in a ¹ _____ little world that teaches every little boy and girl to ² _____ as much as they can possibly, then turn around and spend it foolishly. We've created us a ³ _____ mess, we ⁴ _____ the money that we don't possess. Our religion is to go and ⁵ _____ it all, so it's shopping every Sunday at the ⁶ _____.

Chorus

All we ever want is more, a lot more than we had before. So take me to the nearest store. Can you hear it ring? It makes you want to sing. It's such a beautiful thing – Ka-ching! Lots of diamond rings, the happiness it brings, you'll live like a king, with lots of money and things.

When you're ⁷ _____ go and get a ⁸ _____. Take out another ⁹ _____ on your home, consolidate so you can ¹⁰ _____. to go and spend some more when you get bored.

Chorus

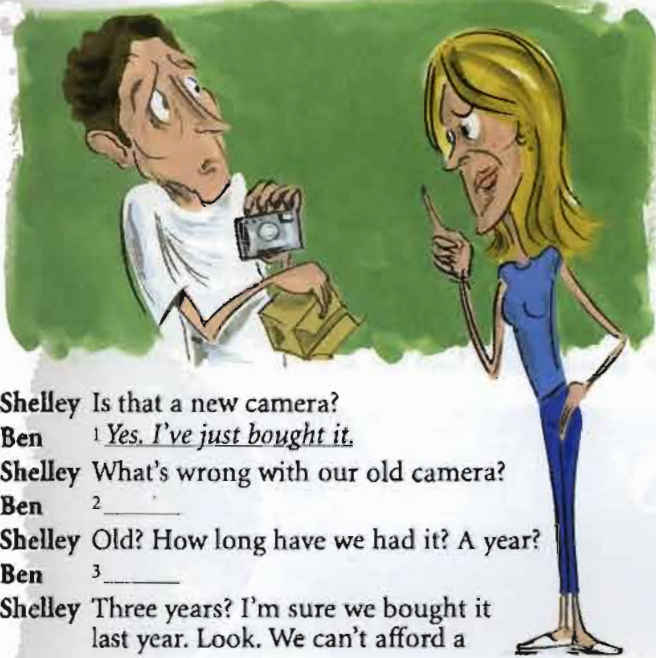
Ka-ching!



2 GRAMMAR present perfect and past simple

- a Shelley and Ben are having an argument about money. Read what Shelley says and complete the dialogue with Ben's answers from the box below. Then try to guess his last answer.

We've had it for at least three years. Maybe longer.
 It's old.
 No. What is it?
 Why not?
 Yes. I've just bought it.
 I can't.



- Shelley Is that a new camera?
 Ben 1 *Yes. I've just bought it.*
 Shelley What's wrong with our old camera?
 Ben 2 _____
 Shelley Old? How long have we had it? A year?
 Ben 3 _____
 Shelley Three years? I'm sure we bought it last year. Look. We can't afford a new camera.
 Ben 4 _____
 Shelley Have you seen this?
 Ben 5 _____
 Shelley The gas bill. It arrived this morning. And we haven't paid the phone bill yet. Take it back to the shop and get your money back.
 Ben 6 _____
 Shelley Why not?
 Ben Because...

- b **22** Listen and check.

- c In pairs, read the dialogue again and underline five examples of the present perfect and two examples of the past simple. Then answer the questions.

Which form of the verb do we use for...?

- 1 a completed action in the past
- 2 things which started in the past and are true now
- 3 recent actions when we don't say exactly when
- 4 recent actions when we say exactly when

- d **p.132 Grammar Bank 2A.** Read the rules and do the exercises.

3 SPEAKING

In pairs, interview each other with the questionnaire. Ask for more information.

Have you ever wasted money on something you've never used?

Yes, I bought an exercise bike.

Why did you buy it?

The MONEY Questionnaire



Have you ever...?

- (waste) money on something you've never used
- (sell) anything on the Internet
- (lose) a credit card or your wallet
- (save) for something for a long time
- (win) any money (e.g. in a lottery)
- (be) robbed
- (lend) money to someone who didn't pay you back

Have you...recently?

- (buy) anything on the Internet
- (be) to a mall or shopping centre
- (buy) anyone a present
- (use) a credit card
- (take) money out of a cash machine
- (borrow) money from someone in your family

4 READING

a Which of these sentences best describes your attitude to money?

- 1 All I want is enough money to enjoy life.
- 2 Money is very important to me. I'd like to earn as much as possible.
- 3 I would be happy to live with less money and fewer possessions.

b You're going to read an article about a woman who lives without money. Why do you think she does it? How do you think she survives? Read the article to find out.

c Read the article and answer the questions.

- 1 What was Heidemarie's job?
- 2 What possessions does she have now?
- 3 How did the experiment start?
- 4 Where has she lived since the experiment started?
- 5 Does she still work?
- 6 What does she do when she needs something?
- 7 What is she trying to show with her experiment?
- 8 What did she do with the money she earned from her book?

d Match the **highlighted** phrasal verbs with their definitions. Write the verbs in the infinitive.

- 1 **throw away** put into the rubbish bin
e.g. Please ... those sweet papers.
- 2 _____ stop (doing something)
e.g. He wants to ... smoking.
- 3 _____ arrive, appear
e.g. I invited 20 people to my party but only 10 will ...
- 4 _____ give something to somebody without wanting anything in return
e.g. She decided to ... her old clothes to the local hospital.
- 5 _____ start a new company or organization
e.g. My brother is going to ... a software company.
- 6 _____ be responsible for somebody or something
e.g. Nurses ... people in hospital.

e In pairs, answer the questions.

- 1 Do you agree with Heidemarie that...?
 - all jobs are equally important
 - most people don't like their jobs
 - people judge you according to how much you earn
- 2 What do you think of Heidemarie?
Would you like to have her as a friend?

My life without money

Heidemarie Schwermer, a 63-year-old German woman, has lived without money for the last ten years, and has written a book about her experiences called *My life without money*.



At the age of 54 Heidemarie **gave up** her job as a psychotherapist, **gave away** all her money and her flat and **threw away** her credit cards. Today, apart from a few clothes (three sweaters, two skirts, two pairs of shoes, and a coat) and a few personal belongings, she doesn't own anything.

It all began as a one-year experiment. In her home city of Dortmund she **set up** a 'swapping circle' where people swap services without using money, for example, a haircut for a mathematics class. To prove that this could work she decided to give up using money for a year. But when the year ended she continued and has not used money since then.

At first she house-sat for friends who were on holiday. She stayed in their house in return for watering the plants and **looking after** their animals. At the moment she is staying in a student residence where she can sleep, have a shower, or use a computer in return for cooking for the young people who live there. She also 'works' as a psychotherapist. 'Before I treated very wealthy people but now I help anyone who **turns up**. Sometimes they give me something in return, but not always.'

Heidemarie says, 'I can live thanks to my contacts. A lot of people who know me understand what I'm doing and want to help me. When I need a bus ticket, for example, or a new tube of toothpaste I think, "Who can I ask? What can I give them in return?" If I want to go to the cinema, I might offer to look after somebody's children for the afternoon.'

It is one of the mistakes of our society that most people do something they don't like just to earn money and spend it on things they don't need. Many people judge you according to how much you earn. In my opinion, all jobs are equally important. You may not earn a lot of money but you may be worth a lot as a person. That's my message.'

So what did she do with all the money she earned from the sales of *My life without money*?

'I gave it all away...'

AMERICAN EXPRESS

MasterCard

VISA

5 VOCABULARY & PRONUNCIATION

saying numbers

- a **23** Write the numbers. Then listen and repeat. Practise saying them.

Numbers

- _____ fifteen
- _____ fifty
- _____ a hundred
- _____ seven hundred and fifty
- _____ one thousand five hundred
- _____ seven thousand five hundred
- _____ seventy-five thousand
- _____ seven hundred and fifty thousand
- _____ a million
- _____ seven and a half million

- b **24** Complete the numbers. Then listen and check.

Money, percentages, decimals and fractions

- £2.50 two _____ fifty
- \$8.99 eight _____
- €3.20 three _____
- 50% fifty _____ cent
- 0.5 nought _____ five
- 3.9 _____
- $\frac{1}{2}$ a _____
- $\frac{1}{3}$ a _____
- $\frac{1}{4}$ a _____
- $\frac{3}{4}$ three _____
- $6\frac{1}{2}$ six _____ a half

- c In pairs, practise saying these numbers.

$\frac{2}{3}$ 0.7 $1\frac{3}{4}$ 7.8

30% £90

100%

430

€600

2,800

9,250

\$200,000

3,000,000

6 LISTENING & SPEAKING

- a **25** Listen to a news bulletin. How many different news items are there?

- b Listen again and answer the questions with a number.

- 1 How many people were injured in the crash?
- 2 How fast was the lorry going?
- 3 How many workers have walked out of the Peugeot factory?
- 4 What pay rise do they want?
- 5 How many more unemployed are there this year?
- 6 How many are there in total?
- 7 By how much have house prices increased in the last five years?
- 8 How much does a three-bedroomed house cost in south-east England?



- c Answer the questions with a number, percentage, etc. If you don't know the exact number, use *about* or *approximately*.

- 1 What's the population of...? your country your town / city
- 2 What proportion of people in your country...?
 - _____ speak good English
 - _____ have more than two children
 - _____ have a dog
 - _____ smoke
- 3 How much do these things cost?
 - _____ a cup of coffee
 - _____ a laptop computer
 - _____ a small flat in the centre of town
 - _____ a newspaper
 - _____ a DVD
 - _____ a small car

2A present perfect and past simple

present perfect simple: *have / has + past participle (worked, seen, etc.)*

past experiences	recent past actions	with <i>yet</i> and <i>already</i> (for emphasis)
I've been to London, but I haven't been to Oxford. She's never met his ex-wife. Have you ever lost your credit card?	I've cut my finger! He's just arrived at the airport.	I've already done my homework. Can I watch TV? Have you finished yet ? My brother hasn't found a new job yet .

- We often use *ever* and *never* when we ask or talk about past experiences. They go before the main verb.
- *just* and *already* go before the main verb in (+) sentences, *yet* goes at the end of the phrase in (-) sentences and (?).
- For irregular past participles see Irregular verbs p.156.

unfinished states (non-action verbs) which start in the past and are still true now

- A They've **known** each other **for** 10 years.
B How long **have** they **been** married?
A **Since** 2004.

- Use *How long...?* + present perfect to ask about an unfinished period of time (from the past until now).
- Use *for* + a period of time, e.g. *for two weeks*, or *since* with a point of time, e.g. *since 1990*.

present perfect or past simple?

I've been to Madrid twice. (= in my life up to now) How long have you been married to Alan? (= you are married to Alan now)	I went there in 1998 and 2002. (= on two specific occasions) How long were you married to Jake? (= you are not married to Jake now)
I've (just) bought a new computer. (= I don't say exactly when)	I bought it on Saturday. (= I say when)

- Use the present perfect when there is a connection between the past and the present.
- Use the past simple to ask or talk about **finished** actions in the past, when the time is mentioned or understood. We often use a past time expression, e.g. *January*, *last week*, etc.

2B present perfect continuous

present perfect continuous for unfinished actions

How long **have** you **been learning** English?
He's **been working** here since April.
They've **been going out** together for three years.

- *have / has been + verb + -ing*
- Use the present perfect continuous with *for* and *since* with **action verbs** (e.g. *learn*, *go*, etc.).

A With **non-action verbs** (e.g. *know*, *be*, etc.) use the present perfect simple NOT the present perfect continuous with *for* and *since*.

I've known her for ages. NOT *I've been knowing her for ages.*

With *live* and *work* you can use the present perfect simple or continuous with *for* and *since*.

I've been living here for six months.
I've lived here for six months.

present perfect continuous for recent continuous actions

- A Your eyes are red. **Have** you **been crying**?
B No, I've **been cutting** onions.

- Use the present perfect continuous for actions which have been going on very recently. They have usually just stopped.

2C comparatives and superlatives

comparing two things (or actions)

My sister is a bit **taller than** me.
London is **more expensive than** Edinburgh.
This test is **less difficult than** the last one.

Olive oil is **better for you than** butter.
You drive **more slowly than** me.
Liverpool played **worse today than** last week.

Flying isn't as **comfortable as** going by train.
He doesn't smoke as **much as** she does.
Her new car looks the **same as** the old one.

- Regular comparative adjectives / adverbs: *hard*>*harder*, *big*>*bigger*, *easy*>*easier*, *modern*>*more modern*, *difficult*>*more difficult*, *carefully*>*more carefully*
- Irregular comparative adjectives / adverbs: *good / well*>*better*, *bad / badly*>*worse*, *far*>*further*
- After *than* or *as* we can use an object pronoun *me*, *him*, *her*, etc. or a subject pronoun (*I*, *he*, *she*) + auxiliary verb, e.g. *She's taller than me* OR *She's taller than I am* but NOT *She's taller than I*.

superlatives

He's the **tallest** player in the team.
Oslo is the **most expensive** capital city in Europe.
This book is the **least difficult** to understand.
She's the **best** student in the class.

Who drives the **most carefully** in your family?
That's the **worst** they've ever played.

- Form superlatives like comparatives but use *-est* instead or *-er* and *most / least* instead of *more / less*.
- You normally use *the* before superlatives, but you can also use possessive adjectives, e.g. *my best friend*, *their most famous song*.

2A

a Correct the mistakes in the highlighted phrases.

I've never saw *Star Wars*. I've never seen

- 1 He left quite early but he yet hasn't arrived .
- 2 We don't see each other since we left school.
- 3 Have you ever wrote a poem?
- 4 She have never been to Istanbul.
- 5 I've lent him €50 last week, but he hasn't paid me back yet.
- 6 I don't see them often but I've known them since ten years .
- 7 What year have you left school?
- 8 We're lost. We already have been down this road twice.
- 9 I sent her an email last week, but she doesn't reply yet .
- 10 They live in that house since 1980.

b Complete the dialogues with the past simple or present perfect. *I've already seen* that film twice. (already / see)

- 1 A How long _____ at university? (you / be)
B I _____ two years ago. I'm in my third year now. (start)
- A Do you live with your parents?
B I _____ with them for the first two years but then I _____ into a student hostel last September and I _____ there since then. (live, move, live)
- 2 A _____ a job yet? (your brother / find)
B Yes, he _____ work in a hotel. (just / start)
- 3 A _____ to Nobu – that new Japanese restaurant? (you / ever / be)
B Yes, we _____ there for my birthday. (go)
A What was it like?
B The food _____ fantastic but it _____ a fortune! (be, cost)

2B

a Make sentences with the present perfect continuous (and *for / since* if necessary).

she / work there / 2003 [+]
She's been working there since 2003.

- 1 how long / they / go out together [?]
- 2 I / study English / two years [+]
- 3 he / feel very well recently [-]
- 4 you / read that book / months! [+]
- 5 you / wait / a long time [?]
- 6 we / spend much time together [-]
- 7 how long / she / live there [?]
- 8 I / rent this flat / three years. [+]
- 9 the lift / work / 10 o'clock [-]
- 10 she / work here / a long time [?]

b Complete with a verb from the list in the present perfect continuous.

bark cry do eat play shop not sleep watch

- A Your sister's lost a lot of weight!
B Yes. She *'s been eating* a lot less recently.
- 1 A Your eyes are red. _____ you _____?
B Yes. I _____ a sad film.
 - 2 A It's very late. Why aren't you in bed?
B I can't sleep. That dog _____ for the last two hours.
 - 3 A You look tired.
B I know. I _____ well recently.
 - 4 A Wow! You've bought a lot of things!
B Yes, we _____ all day.
 - 5 A You look hot! What _____ you _____?
B I _____ in the garden with the children.

2C

a Complete with one word.

She's much more intelligent than her brother.

- 1 He's not as clever _____ he thinks he is.
- 2 It's _____ best book I've read for a long time.
- 3 The journey took longer _____ we expected.
- 4 I think it was the saddest film I've _____ seen.
- 5 Is Texas the biggest state _____ the USA?
- 6 He's the _____ selfish person I've ever met.
- 7 Your watch is the same _____ mine.
- 8 My father speaks _____ quickly than I do.
- 9 We don't go swimming _____ often as we did before.
- 10 Her brother's about 10 and she's a year younger than _____.

b Complete with the comparative or superlative of the bold word.

Mexican food is much spicier than American food. **spicy**

- 1 It's _____ than it was this time last year. **hot**
- 2 Jan's _____ of all my sisters. **competitive**
- 3 He's _____ person in the office. **lazy**
- 4 He looks much _____ with shorter hair. **good**
- 5 I sat next to _____ person at the party! **boring**
- 6 Could we meet a bit _____ tomorrow? **early**
- 7 It was _____ film I've seen this year. **bad**
- 8 Sue is _____ member of my family. **ambitious**
- 9 The _____ way to travel is by train. **safe**
- 10 The beach was _____ from the hotel than we expected. **far**

1 Verbs

Complete with a verb in the correct tense.

be worth /wɜːθ/ borrow can't afford /ə'fɔːd/ charge cost earn
inherit invest lend owe /əʊ/ save take out waste /weɪst/

- | | |
|--|-------------------------------------|
| 1 My uncle died and left me £2000. | I _____ £2000 from my uncle. |
| 2 I put some money aside every week for my next holiday. | I _____ money every week. |
| 3 I asked my brother to give me €10 until next week. | I _____ €10 from him. |
| 4 My brother gave me €10 until next week. | He _____ me €10. |
| 5 I often spend money on stupid things. | I often _____ money. |
| 6 I don't have enough money to buy that car. | I _____ to buy that car. |
| 7 I had to pay the mechanic £100 to repair my car. | The mechanic _____ me £100. |
| 8 I went to the cash machine and got €200. | I _____ €200 from the cash machine. |
| 9 I bought a book. It was \$25. | The book _____ (me) \$25. |
| 10 Jim gave me £100. I haven't paid it back yet. | I _____ Jim £100. |
| 11 I bought some shares in British Telecom. | I _____ some money. |
| 12 I work in a supermarket. They pay me €2000 a month. | I _____ €2000 a month. |
| 13 I could sell my house for about €200,000. | My house _____ about €200,000. |

2 Prepositions

Complete the Preposition column.

- | | |
|--|--------------|
| 1 I paid _____ the dinner last night. | Preposition |
| 2 When can you pay me _____ the money I lent you? | _____ |
| 3 Would you like to pay _____ cash or _____ credit card? | _____, _____ |
| 4 I spent €50 _____ books yesterday. | _____ |
| 5 I don't like lending money _____ friends. | _____ |
| 6 I borrowed a lot of money _____ the bank. | _____ |
| 7 They charged us €60 _____ a bottle of wine. | _____ |

3 Nouns

Match the words and definitions.

cash machine /'kæʃ məʃiːn/ coin loan
mortgage /'mɔːɡɪdʒ/ note salary tax

- | | |
|---------|---|
| 1 _____ | A piece of paper money. |
| 2 _____ | A piece of money made of metal. |
| 3 _____ | Money a person gets for the work he / she does. |
| 4 _____ | Money that you pay to the government. |
| 5 _____ | Money that somebody (or a bank) lends you. |
| 6 _____ | Money that you borrow from a bank to buy a house. |
| 7 _____ | A machine inside or outside a bank where you can get money. |

**Can you remember the words on this page?
Test yourself or a partner.**

↩ p.21