

**2**  
**A**

**Ka-ching!**

**1 VOCABULARY** money

a Complete the sentences with the correct verbs.

- 1 I don't have any change; can you lend me two euros? (lend / borrow)
- 2 I \_\_\_\_\_ my money on that book; it was very boring.  
(saved / wasted)
- 3 I can't \_\_\_\_\_ a new car – I'm broke. (afford / pay)
- 4 The restaurant \_\_\_\_\_ us too much for our meal. (cost / charged)
- 5 When can you \_\_\_\_\_ the money I gave you? (owe / pay back)
- 6 She \_\_\_\_\_ a lot of money in her new job. (earns / wins)
- 7 I need to \_\_\_\_\_ some money from the bank to buy a new car.  
(lend / borrow)
- 8 When my aunt died I \_\_\_\_\_ £5,000. (inherited / invested)

b Complete the advertisement with words from the list.

tax save mortgages take-out loans salary cost charge

c Complete the sentences with the correct preposition.

- 1 My sister borrowed £500 \_\_\_\_\_ our parents.
- 2 Would you lend money \_\_\_\_\_ your best friend?
- 3 Whose turn is it to pay \_\_\_\_\_ the drinks?
- 4 I don't spend much money \_\_\_\_\_ clothes.
- 5 You can pay \_\_\_\_\_ cash or \_\_\_\_\_ credit card.

**2 READING**

a Read the website and choose the best word(s) for each space.

- 1 her his their
- 2 asks makes lets
- 3 each other another themselves
- 4 makes does becomes
- 5 coin note cash
- 6 have join earn
- 7 afford pay buy
- 8 fill in fill up fill
- 9 month by month monthly
- 10 wait wait for waiting

b Read the website again and tick (✓) the best summary.

- 1 If you're a member of TradeSWAPs, you can get paid for your skills.
- 2 If you're a member of TradeSWAPs, you don't have to pay as much for jobs as non-members.
- 3 If you're a member of TradeSWAPs, you can cooperate with other members.

Why **you** should bank with

**South & West plc**

**OUR ACCOUNT SERVICES**

**Current account** – open a current account and get a card you can use to 1 take out cash from our many cash machines or when shopping. And if your company pays your 2 \_\_\_\_\_ directly into the account, we don't 3 \_\_\_\_\_ you anything for the account or for the debit card.

**Term Deposit account** – if you want to 4 \_\_\_\_\_ money, why not use our deposit account? The typical interest rate is 5.25% and, if you keep over €2,000 in the account, it won't 5 \_\_\_\_\_ you anything.

**OUR FINANCING SERVICES**

**Personal** 6 \_\_\_\_\_ – we can lend you money for that new car, a holiday, computer ... up to a maximum of €5,000.  
7 \_\_\_\_\_ – do you need to buy or build a house? We can help you finance your new home at one of the lowest interest rates on the market.

**OUR EXTRA SERVICES**

Do you think you pay too much 8 \_\_\_\_\_ to the government every month? Why not talk to our specialists – they can help you pay less.

www.tradeswaps.co.uk



## What is TradeSWAPs?

Imagine two people, Mark and Laura. Mark is a qualified plumber, and needs to find an accountant to do <sup>1</sup> his end-of-year accounts. Laura is a qualified accountant, and wants a new bathroom. The TradeSWAPs website <sup>2</sup> \_\_\_\_\_ them get in touch with <sup>3</sup> \_\_\_\_\_ and exchange their skills.

### How is TradeSWAPs different from just phoning a professional?

Money is valuable, and we all need more of it, for holidays or a new car or house. What <sup>4</sup> \_\_\_\_\_ TradeSWAPs different is that it's a 'money-free' system for the exchange of skills. There's no need for bank loans, credit cards, or <sup>5</sup> \_\_\_\_\_. It's a win-win situation – Mark gets his accounts done, and Laura gets a new bathroom, and no money changes hands!

### Why you should <sup>6</sup> \_\_\_\_\_ TradeSWAPs

We want to make your life easier by giving you access to professional people who want to exchange skills with you. So if you have a job that needs doing, you don't have to wait until you can <sup>7</sup> \_\_\_\_\_ it – you can get it done today!

### How to join

Just click here and <sup>8</sup> \_\_\_\_\_ our online form, which asks for your personal details and a list of your professional skills. You'll need to pay a small <sup>9</sup> \_\_\_\_\_ subscription, and you get access to our complete database of fellow professionals. When you need help with anything from building work to legal advice, enter your request and <sup>10</sup> \_\_\_\_\_ an email – it's as simple as that.

## 3 GRAMMAR present perfect and past simple

a Circle the correct answer.

- 1 My best friend inherited / has inherited a lot of money last month.
- 2 We have used / used the same bank for the last ten years and don't want to change.
- 3 Have you paid / Did you pay back the money yet?
- 4 I took / have taken €100 out of the cash machine this morning.
- 5 Have you ever had / Did you ever have problems with a friend about money?
- 6 I've called / I called the bank yesterday and they are going to give us the loan.
- 7 The company hasn't given / didn't give us a pay rise last year.
- 8 When did she borrow / has she borrowed the money from you?
- 9 We only parked / have parked the car an hour ago but they've charged us for two hours!
- 10 I have never owed / never owed money to the bank.

b Complete the dialogues with the correct form of the verbs in brackets.

1 A How long \_\_\_\_\_ you \_\_\_\_\_ your camera?  
(have)

B Not long. I \_\_\_\_\_ it about  
two months ago. (buy)



2 A I \_\_\_\_\_ shopping at the new mall on Saturday.  
\_\_\_\_\_ you \_\_\_\_\_ there yet? (go, be)

B No, I \_\_\_\_\_ time yet.  
\_\_\_\_\_ you \_\_\_\_\_  
anything? (not have, buy)



3 A My parents \_\_\_\_\_ each other for 55 years –  
since they were eight years  
old! (know)

B Where \_\_\_\_\_ they  
\_\_\_\_\_? (meet)

A At school. They \_\_\_\_\_  
in the same class. (be)



4 A Jim \_\_\_\_\_ a new digital TV. It \_\_\_\_\_ him a fortune. (just / get, cost)



B Really? I \_\_\_\_\_ he \_\_\_\_\_ any money. (think, not have)

A \_\_\_\_\_ you \_\_\_\_\_? He \_\_\_\_\_ €10,000 on the lottery last week. (not hear, win)

5 A \_\_\_\_\_ you \_\_\_\_\_ your homework yet? (do)



B Yes, I \_\_\_\_\_ it this morning, on the bus to school. (do)

**Study Link** Student's Book p.132 Grammar Bank 2A

**4 PRONUNCIATION** numbers

a Circle and say the correct number.

- 1 \$23.99 twenty-three dollars ninety-nine / twenty-three point nine nine dollars
- 2 4<sup>1</sup>/<sub>4</sub> four and a quarter / a fourth
- 3 849 eight hundred forty and nine / eight hundred and forty-nine
- 4 1,500 one thousand five hundred / one thousand and five hundred
- 5 6.73 six point seven three / six point seventy-three
- 6 0.5 oh five / nought point five
- 7 2<sup>1</sup>/<sub>2</sub> two halves / two and a half

b Write the numbers in words.

- 1 €7.50 seven euros fifty
- 2 £999 \_\_\_\_\_
- 3 14.5 \_\_\_\_\_
- 4 <sup>2</sup>/<sub>3</sub> \_\_\_\_\_
- 5 1<sup>1</sup>/<sub>2</sub> \_\_\_\_\_
- 6 3,842 \_\_\_\_\_
- 7 \$2,500,000 \_\_\_\_\_
- 8 0.7 % \_\_\_\_\_

**More Words to Learn**

Write translations and try to remember the words.

Word	Pronunciation	Translation
belongings <i>noun</i>	/bɪ'lɒŋɪŋz/	
toothpaste <i>noun</i>	/'tu:θpeɪst/	
wealthy <i>adjective</i>	/'welθi/	
give away (money, etc.) <i>verb</i>	/gɪv ə'weɪ/	
give up (e.g. smoking) <i>verb</i>	/gɪv ʌp/	
own <i>verb</i>	/əʊn/	
set up (e.g. a business) <i>verb</i>	/set ʌp/	
throw away <i>verb</i>	/θrəʊ ə'weɪ/	
turn up (= appear, arrive) <i>verb</i>	/tɜ:n ʌp/	
apart from	/ə'pɑ:t frəm/	

**LISTENING**

a Listen to a man answering some questions about money. Number the questions in the order that the man answers them.

- A Have you bought anything on the Internet recently? What?
- B Have you ever been robbed? What happened?
- C Have you ever lent anyone money? What happened?
- D Have you saved up for something recently? Why (not)?
- E Have you ever lost your wallet / purse? What happened?
- F Have you ever sold anything on the Internet? Why (not)?

b Listen again. What are his answers?

c Listen again with the transcript on p.75 and try to guess the meaning of any words that you don't know. Then check in your dictionary.

**Study Link** MultiROM