

G present perfect and past simple V money P o and or

## 1 VOCABULARY money

## a Complete the sentences with the correct verb in brackets.

- My sister *wastes* \_\_\_\_\_ a lot of money on clothes she never wears. (wastes / saves)
- I can't \_\_\_\_\_ to buy a flat of my own. (pay / afford)
- You'll have to \_\_\_\_\_ a lot of money if you want to travel around the world next year. (save / waste)
- We still \_\_\_\_\_ the bank a lot of money. (owe / earn)
- Kevin \_\_\_\_\_ about €1,000 a month in his new job. (raises / earns)
- That painting \_\_\_\_\_ a lot of money. (charges / is worth)
- My uncle is doing a bike ride to \_\_\_\_\_ money for charity. (afford / raise)
- I don't want to lose these earrings. They \_\_\_\_\_ a fortune! (cost / owed)
- I'll have to \_\_\_\_\_ some money from the bank if I want to buy a new car. (borrow / lend)
- Mary \_\_\_\_\_ £10,000 from her grandfather when he died. (inherited / invested)
- I \_\_\_\_\_ £5,000 pounds in a company, and I made 5% profit. (inherited / invested)
- The plumber \_\_\_\_\_ me €100 for mending my shower. (cost / charged)
- Can you \_\_\_\_\_ me \$200 until I get paid? (borrow / lend)

## b Complete the sentences with the correct preposition.

- I'll pay *for* the meal if you get the drinks.
- They charged us €5 \_\_\_\_\_ a bottle of water.
- My friends got \_\_\_\_\_ debt when they bought their new house.
- We've borrowed some money \_\_\_\_\_ my parents.
- My grandparents always pay \_\_\_\_\_ cash.
- I don't mind lending money \_\_\_\_\_ people in my family.
- Andy and Sue spent a lot of money \_\_\_\_\_ their son's education.
- Can I pay \_\_\_\_\_ credit card?
- If I lend you some money, when can you pay me \_\_\_\_\_?
- Phil invested all his money \_\_\_\_\_ his own company.

## c Complete the advertisement with the words from the list.

\_\_\_\_\_

bills tax contactless payment  
budget loan mortgage salary

\_\_\_\_\_

## What's so good about WIN-WIN Bank?

WIN-WIN Bank provides all the traditional banking services while using the latest technology.

## What's new

Use our **WIN-WIN** phone app to manage your money and pay your <sup>1</sup> *bills* \_\_\_\_\_. For extra convenience, sign up for <sup>2</sup> \_\_\_\_\_ and you'll never have to carry cash with you again.

## What hasn't changed

Need money for a car or a holiday? We'll give you a <sup>3</sup> \_\_\_\_\_ of up to €10,000 for whatever you want to buy. If you're buying a house, we can give you a <sup>4</sup> \_\_\_\_\_ at one of the lowest interest rates on the market.

## Someone to talk to

Finding it hard to get to the end of the month? Our advisors can help you plan a <sup>5</sup> \_\_\_\_\_ to make your money go further. If you're working, they can give you advice on how to manage your <sup>6</sup> \_\_\_\_\_ each month and how much <sup>7</sup> \_\_\_\_\_ you should be paying.

So, if you're looking for a new bank, just remember: **WIN-WIN** has it all!





## 2 PRONUNCIATION o and or

a Circle the word with a different sound.

up	1 money nothing <u>sorry</u> worry
clock	2 cost shopping dollar clothes
phone	3 owe done note loan

b 2.1 Listen and check. Then listen again and repeat the words.

c Look at the pairs of words. Is the pronunciation of or the same (S) or different (D)?

1 afford	organized	<u>S</u>
2 store	worse	<u>D</u>
3 mortgage	fork	___
4 short	work	___
5 world	worth	___
6 order	word	___

d 2.2 Listen and check. Then listen again and repeat the words.

## 3 GRAMMAR present perfect and past simple

a Circle the correct answer.

- I've never owed / never owed any money to the bank in my life.
- Rachel wants to buy a flat, but she *hasn't saved* / *didn't save* enough money yet.
- They've *charged* / *charged* us too much for our meal last night.
- Paul *hasn't inherited* / *didn't inherit* anything from his grandmother when she died.
- I can't pay you back. I *haven't been* / *didn't go* to the cash machine yet.
- I've *never used* / *never used* contactless payment, but I'd like to try it.
- How much *has your TV cost* / *did your TV cost*?
- I *haven't had* / *didn't have* any coins, so I couldn't put any money in the parking meter.
- I love your house – how long *have you lived* / *did you live* in it?
- My girlfriend has a really well-paid job. She *has earned* / *earned* £45,000 last year.

d Complete the questions with a phrasal verb from the list.

live off live on pay back take out

- How often do you use a cash machine? How much money do you usually take out?
- When was the last time you lent money to somebody? How long did it take them to \_\_\_\_\_ you \_\_\_\_\_?
- Why do young people sometimes \_\_\_\_\_ their parents?
- What's the smallest amount of money you think you could \_\_\_\_\_ for a month? What would you spend it on?

e Answer the questions in d.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## VOCABULARY FROM READING

f Complete the compound nouns in the sentences.

- We use olive oil for all our cooking.
- Max fell off his bike during our cycling tr \_\_\_\_\_, but he didn't hurt himself.
- Becky doesn't use beauty tr \_\_\_\_\_ that are tested on animals.
- Our electricity b \_\_\_\_\_ is going to be very high this month – we've had the heating on every day.
- I usually drink tap w \_\_\_\_\_ with my meals.
- I try to buy environmentally-friendly cleaning pr \_\_\_\_\_ because they don't pollute the water.



**b** Complete the conversations with the correct form of the verbs in brackets.

- 1 **A** When *did* \_\_\_\_\_ your son *buy* \_\_\_\_\_ his car? (buy)  
**B** When he \_\_\_\_\_ his driving test last month. (pass)
- 2 **A** How much money \_\_\_\_\_ you \_\_\_\_\_ from your sister yesterday? (borrow)  
**B** About £100, but I \_\_\_\_\_ already \_\_\_\_\_ it all. (spend)
- 3 **A** \_\_\_\_\_ you \_\_\_\_\_ a new flat yet? (find)  
**B** Yes, and the bank \_\_\_\_\_ just \_\_\_\_\_ to give me a mortgage. (agree)
- 4 **A** \_\_\_\_\_ you ever \_\_\_\_\_ any money to a friend? (lend)  
**B** Only to my boyfriend when he \_\_\_\_\_ a new phone. (need)
- 5 **A** \_\_\_\_\_ your mother \_\_\_\_\_ an appointment with the doctor yet? (make)  
**B** Yes, she \_\_\_\_\_ him yesterday, and she's seeing him tomorrow. (call)

**c** Re-order the words to write present perfect and past simple questions.

- 1 **a** you / buy a house  
*Have you ever bought a house?* \_\_\_\_\_  
**b** when / you / buy it  
*When did you buy it?* \_\_\_\_\_
- 2 **a** you / find any money on the street  
 \_\_\_\_\_?  
**b** how much / you / find  
 \_\_\_\_\_?
- 3 **a** you / use contactless payment  
 \_\_\_\_\_?  
**b** where / use it  
 \_\_\_\_\_?
- 4 **a** you / pay for a meal for a lot of people  
 \_\_\_\_\_?  
**b** why / you / pay for it  
 \_\_\_\_\_?
- 5 **a** you / stay in an expensive hotel  
 \_\_\_\_\_?  
**b** who / you / stay there with  
 \_\_\_\_\_?
- 6 **a** you / raise money for charity  
 \_\_\_\_\_?  
**b** how much / you / raise  
 \_\_\_\_\_?

**d** Answer the questions in **c**.

- 1 **a** \_\_\_\_\_  
**b** \_\_\_\_\_
- 2 **a** \_\_\_\_\_  
**b** \_\_\_\_\_
- 3 **a** \_\_\_\_\_  
**b** \_\_\_\_\_
- 4 **a** \_\_\_\_\_  
**b** \_\_\_\_\_
- 5 **a** \_\_\_\_\_  
**b** \_\_\_\_\_
- 6 **a** \_\_\_\_\_  
**b** \_\_\_\_\_