






2 PRONUNCIATION the letter o

a Circle the word with a different sound.

1  up	2  clock	3  phone	4  horse	5  bird
money nothing <u>sorry</u> worry	cost shopping dollar clothes	done owe note loan	afford worse store mortgage	work world short worth

b **iChecker** Listen and check. Then listen again and repeat the words.

3 GRAMMAR present perfect and past simple

a Circle the correct answer.

- 1 I have never owed / never owed any money to the bank in my life.
- 2 They have charged / charged us too much for our meal last night.
- 3 Rachel wants to buy a flat, but she hasn't saved / didn't save enough money yet.
- 4 Paul hasn't inherited / didn't inherit anything from his grandmother when she died.
- 5 I can't pay you back. I haven't been / didn't go to the cash machine yet.
- 6 How much has your TV cost / did your TV cost?
- 7 Have you paid / Did you pay your father back yet?
- 8 I haven't had / didn't have any coins, so I couldn't put any money in the parking meter.
- 9 Have you ever invested / Did you ever invest any money in a company?
- 10 My girlfriend has a really well-paid job. She has earned / earned €45,000 last year.

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

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

4 READING

a Read the first chapter of a book about Daniel Suelo once. Where did he decide to live?

- 1 With friends. ☐ 3 In the countryside. ☐
2 With family. ☐ 4 In a city. ☐

The man who quit money

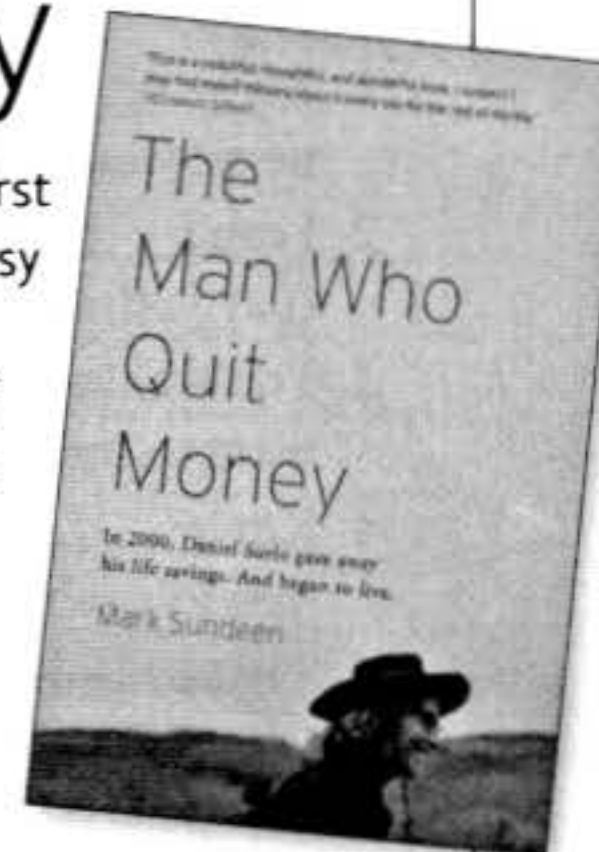
In the first year of the twenty-first century, a man standing by a busy road in the middle of the United States took his life savings out of his pocket – \$30 – laid it inside a phone booth, and walked away. He was 39 years old, came from a good family, and had been to college. He was not mentally ill, nor did he have any problems with drugs or alcohol. The decision was made by a man who knew exactly what he was doing.

In the twelve years since then, as the **stock market** has risen and fallen, Daniel Suelo has not earned, received, or spent a single dollar. In an **era** when anyone who could sign his name could get a mortgage, Suelo did not apply for loans. As public debt rose to eight, ten, and finally thirteen trillion dollars, he did not pay taxes, or accept any type of help from the government.

Instead he went to live in a cave in Utah, where he picks fruit and wild onions, collects animals that have been killed on the roads, takes old food that has gone past its **sell-by date** out of bins, and is often fed by friends and strangers. 'My philosophy is to use only what is freely given or **discarded**,' he writes. While the rest of us try to deal with taxes, mortgages, **retirement plans**, and bank accounts, Suelo no longer even has an identity card.

Daniel is not a typical tramp. He often works – but refuses to be paid. Although he lives in a cave, he is extremely social, remains close to friends and family, and has discussions with strangers on his website which he checks at the local library. He has cycled far, travelled on freight trains, hitch-hiked through nearly every state in the United States, worked on a fishing boat, collected mussels from Pacific beaches, caught salmon in **streams** in Alaska, and spent three months living in a tree after a storm.

'I know it's possible to live with zero money,' Suelo declares. And he says you can live well.





b Read the chapter again and choose the correct answers.

- 1 What do we learn about the man in the first paragraph?
 - a He had just left school.
 - (b) He had thought about his actions carefully.**
 - c He had had a difficult childhood.
- 2 What has Daniel Suelo done since he changed his life?
 - a He has got into debt.
 - b He has bought a house.
 - c He hasn't used any money.
- 3 How does he get enough to eat?
 - a He finds food.
 - b His family cook for him.
 - c He buys food.
- 4 What's Daniel Suelo like?
 - a He's shy.
 - b He's lazy.
 - c He's outgoing.
- 5 How does he get from one place to another?
 - a He cycles everywhere.
 - b He uses different methods of transport.
 - c He always uses trains.

c Look at the **highlighted** words and phrases. What do you think they mean? Use your dictionary to look up their meaning and pronunciation.

d Complete the sentences with one of the **highlighted** words or phrases.

- 1 Clean fresh water often comes from mountain streams.
- 2 It's important to have a _____ for when you get old.
- 3 The giant fish sculptures in Rio were made using _____ plastic bottles.
- 4 The early nineteenth century was an important _____ for opera.
- 5 He has shares in some companies, so he's interested in what happens on the _____.
- 6 You might get ill if you eat food after its _____.

5 LISTENING

a **iChecker** Listen to four speakers talking about how they manage on their incomes. Match the speakers with their situation.

- | | | |
|-----------|----------|---|
| Speaker 1 | <u>d</u> | a a single parent |
| Speaker 2 | — | b a family with children |
| Speaker 3 | — | c a single retired person on a pension |
| Speaker 4 | — | d a young person who lives with his / her parents |

b Listen again and mark the sentences T (true) or F (false).

Speaker 1

- 1 He doesn't earn much money. F
- 2 He saves most of his salary. —

Speaker 2

- 3 She doesn't own the flat where she lives. —
- 4 She thinks money is more important than family. —

Speaker 3

- 5 He can't live on his income. —
- 6 He isn't in debt. —

Speaker 4

- 7 She only works in a shop at weekends. —
- 8 She spends most of her money on her children. —

c Listen again with the audioscript on p.69.

USEFUL WORDS AND PHRASES

Learn these words and phrases.

- cheques /tʃeks/
- contracts /'kɒntrækt/
- figures /'fɪɡəz/
- recession /rɪ'seʃn/
- salesman /'seɪlzmən/
- broke /brəʊk/
- a gamble /ə 'ɡæmbəl/
- a millionaire /ə mɪljə'neə/
- go on sale /ɡəʊ ɒn 'seɪl/
- set up a business /set ʌp ə 'bɪznəs/