

# MONEY \$\$\$\$

4204 UNIT 2 A

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# GET IN GROUPS AND ANSWER THE QUESTIONS

Where do you get your money from?

What do you do with it?

Are you good at making money?



# Vocabulary

a Complete the sentences with a verb from the list.

be worth /bi wɜːθ/ borrow /ˈbɒrəʊ/ can't afford /kænt ə'fɔːd/ charge /tʃɑːdʒ/ cost /kɒst/ earn /ɜːn/  
inherit /ɪn'herət/ invest /ɪn'vest/ lend /lend/ owe /əʊ/ raise /reɪz/ save /seɪv/ waste /weɪst/

- |  |  |
|--|--|
| 1 My uncle died and left me \$2,000.                                   | I'm going to <u>inherit</u> \$2,000.         |
| 2 I put some money aside every week for my next vacation.              | I _____ money every week.                    |
| 3 My brother promised to give me \$50.                                 | He promised to _____ me \$50.                |
| 4 I need to ask my mom to give me \$20.                                | I need to _____ \$20 from my mom.            |
| 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 usually have to pay the mechanic \$400 to fix my car.              | The mechanic _____ me \$400.                 |
| 8 These shoes are very expensive. They are \$200.                      | They _____ \$200.                            |
| 9 Jim gave me \$100. I haven't paid him back yet.                      | I _____ Jim \$100.                           |
| 10 I want to put money in a bank account. They'll give me 5% interest. | I want to _____ some money.                  |
| 11 I work in a supermarket. They pay me \$1,600 a month.               | I _____ \$1,600 a month.                     |
| 12 I could sell my house for about \$200,000.                          | My house _____ about \$200,000.              |
| 13 We need to get people to give money to build a new hospital.        | We want to _____ money for the new hospital. |

# Vocabulary

## 2 PREPOSITIONS

- a Complete the **Preposition** column with a word from the list.

by for (x2) from in (x2) into on to

	Preposition
1 Would you like to pay <input type="checkbox"/> cash or <input type="checkbox"/> credit card?	<i>in, by</i>
2 I paid <input type="checkbox"/> the dinner last night. It was my birthday.	
3 I spent \$50 <input type="checkbox"/> books yesterday.	
4 My uncle invested all his money <input type="checkbox"/> real estate.	
5 I don't like lending money <input type="checkbox"/> friends.	
6 I borrowed a lot of money <input type="checkbox"/> the bank.	
7 They charged me \$120 <input type="checkbox"/> a haircut!	
8 I never get <input type="checkbox"/> debt. I hate owing people money.	



To spend **ON**

To invest **IN**

# Vocabulary

## 3 NOUNS

a Match the nouns and definitions.

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ATM (*BritE* cash machine) /eɪ ti 'em/ bill /bɪl/  
coin /kɔɪn/ loan /ləʊn/ mortgage /'mɔːɡɪdʒ/  
salary /'sæləri/ tax /tæks/

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- 1 coin a piece of money made of metal
- 2 \_\_\_\_\_ a piece of paper that shows how much money you have to pay for something
- 3 \_\_\_\_\_ the money you get for the work you do
- 4 \_\_\_\_\_ money that you pay to the government
- 5 \_\_\_\_\_ money that somebody (or a bank) lends you
- 6 \_\_\_\_\_ money that a bank lends you to buy a house
- 7 \_\_\_\_\_ a machine where you can get money



# VOCABULARY



## Phrasal verbs

*I **took out** \$200 from an ATM. (= took from my bank account)*

*When can you **pay me back** the money I lent you? (= return)*

*I have to **live off** my parents while I'm in college,  
(= depend on financially)*

*It's difficult for me and my wife to **live on** only one salary.  
(= have enough money for basic things you need to live)*

raise  
/reɪz/

- money
- children
- your hand

to charge

debt  
/det/

can't afford

loan

ATM

to invest in

fee

coin

salary

to borrow

Money

tax

to waste

to own

to earn

mortgage

installments

to save

cheap

stingy

real estate

to live off sb

to inherit

to be worth

bill

to lend

tightwad

loan

to spend

to borrow

# Homework

1 We can't afford to go on vacation this year, so we're staying at home.

2 That ring can't be \_\_\_\_\_ \$20,000. It looks like plastic!

3 Pete doesn't have any money, and basically he has to \_\_\_\_\_ his parents. They pay for absolutely everything.

4 My brother didn't \_\_\_\_\_ very much \_\_\_\_\_ his car. It was secondhand.

5 How much do you think you'll \_\_\_\_\_ every month in your new job?

6 Sorry, but I can't \_\_\_\_\_ the money I owe you until the end of the month.

7 Do you have any change for the parking meter? I only have a \$10 \_\_\_\_\_.

8 Some people think it's a really bad idea to borrow money \_\_\_\_\_ a close friend.

9 I get really angry with myself when I \_\_\_\_\_ my money on things I don't really need.

10 I used to have a piggy bank when I was young. That's how I learned to \_\_\_\_\_ money.

11 Is it OK to \_\_\_\_\_ credit card?

12 Did the bank \_\_\_\_\_ you the money to buy a new car?



# Homework

- 13 Diana started spending a lot more money than she had in the bank. She got into \_\_\_\_\_ after six months.
- 14 Our gas \_\_\_\_\_ was really high this month because we had the central heating on all the time.
- 15 Our neighbor \_\_\_\_\_ a beautiful house in the country when her aunt Jane died.
- 16 How can the lawyer \_\_\_\_\_ you \$200 for ten minutes' work?
- 17 My grandmother's afraid of using an \_\_\_\_\_ on the street. She prefers to go into the bank to get money.
- 18 I've asked my bank for a \_\_\_\_\_ because I want to buy a house.
- 19 The government is going to put a \_\_\_\_\_ on gasoline and oil.
- 20 If you open an \_\_\_\_\_ with this bank, you get an interest-free credit card for \_\_\_\_\_



# Speaking

## ARE YOU A SPENDER OR A SAVER?

1 You go shopping and you see something very expensive that you really want, but can't afford. You...

- a buy it with your credit card. You can worry about the bill next month.
- b already have some money in the bank and plan to save for a couple of weeks and then buy the thing you want.
- c borrow the money and agree to pay back a small amount every week.

2 You get \$100 for your birthday. You...

- a spend some of it and save some.
- b go **straight** to a shopping mall and spend it all.
- c put all of it in your bank account until you know what you want to spend it on.

3 Do you always know how much money you have, how much money you have spent, and on what?

- a Yes. I'm very organized and know exactly what I have and what I've spent.
- b No. I have no idea. When I have money, I usually just spend it.
- c I usually have a **rough** idea about what I spend my money on.

4 You borrowed some money from a friend, but you don't think that you'll be able to pay it back by the time you promised to. You...

- a don't worry about it. Hopefully your friend will forget about it, too!
- b **figure out** how much money you have and how much you owe. You speak to your friend and explain the situation and offer to pay the money back in small **installments**.
- c talk to your friend and promise that you'll pay him / her back, but it might take a little longer than you first thought.

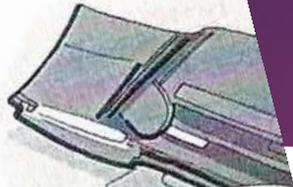
5 You have a friend who often borrows money from you and never pays you back. He / She wants to borrow \$50. You...

- a lend him / her the money. You can afford it, and it doesn't matter if you don't get it back.
- b say no; he / she **owes** you too much already.
- c lend the money, but explain that it is the last time, until he / she has paid back this loan.

# SPEAKING

## HAVE YOU EVER...?

- bought or sold something on eBay or a similar site
- lost a credit card or your wallet
- saved for something for a long time



What?

- wasted money on something you've never used



- won any money (e.g., in a lottery)
- lent money to someone who didn't pay you back

When?

- bought something online and then discovered that it was a scam

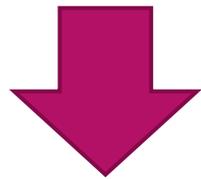
- been charged too much in a restaurant



How much?

What happened?

I have worked in beauchef for 12 years



have/haven't + past participle

has/hasn't (she, he, it)



IRREGULAR VERBS LIST		
INFINITIVE	PAST	PAST PARTICIPLE
Be	was/were	been
Begin	began	begun
Break	Broke	Broken
Bring	brought	brought
Build	built	built
Buy	bought	bought
Can	could	been able (to)
Catch	caught	caught
Choose	chose	chosen
Come	came	come
Cost	cost	cost
Cut	Cut	Cut
Do	did	done
Draw	drew	drawn
Drink	drank	drunk
Drive	drove	driven
Eat	ate	eaten
Fall	fell	fallen
Feed	fed	fed
Find	found	found
Fly	flew	flown
Get	got	got
Give	gave	given
Go	went	gone
Have	had	had
Hear	heard	heard
Hit	hit	hit
Hold	held	held
Keep	kept	kept
Know	knew	known
Learn	learnt	learnt
Leave	left	left
Lose	lost	lost
Make	made	made
Mean	meant	meant
Meet	met	met
Put	put	put
Read	read	read
Run	ran	run
Say	said	said
See	saw	seen
Send	sent	sent

Watch out!  
Be cautious



The Present Perfect is your  
enemy

# Use 1 : Ongoing action from the past

**I HAVE WORKED IN BEAUCHEF FOR 14 YEARS**



**I have worked in beauchef since 2008**

## Use 2: Indefinite past

I have visited La Serena twice



I visited La Serena in 2018 (You know when)



## Use 3: Recent past

I have washed my hair

v/s

I washed my hair



now

# The Present Perfect Tense

**Ever/ never**

**Ever** is used in questions and goes before the verb have and the past participle.

Have you **ever played** ice-hockey?

Have you **ever travelled** to the USA?

**Never** is used to make a negative and goes between the verb have and the past participle.

I **have never played** ice-hockey.

I **have never travelled** to the USA.

# PRESENT PERFECT

**JUST**

means a short time ago.

- We have JUST started this presentation.

**YET**

is used to talk about something which is expected to happen. It means 'at any time up to now'. It is used in questions and negatives.

- Have you been to London YET?
- No, I haven't been to London YET.

**ALREADY**

is used to say that something has happened earlier or earlier than it might have happened.

- I have ALREADY been to Brazil.

**STILL**

is used to talk about something that hasn't finished – especially when we expected it to finish earlier.

- The pizza we've ordered still hasn't arrived.



PAY ATTENTION...



He has been **TO** Atacama  
(Twice in my life but not now)

He has been **in** Atacama  
(For 5 years, I'm still there)

He has **gone** to Atacama  
(He is visiting Atacama and is still there)

# Let's practice

- a Complete the mini dialogues with the present perfect form of the verb in parentheses and an adverb from the list. You can use the adverbs more than once.

already ever never yet



- A \_\_\_\_\_ you \_\_\_\_\_ the lottery \_\_\_\_\_? (play)  
B That's why I'm smiling – I won \$50!
- 1 A \_\_\_\_\_ you \_\_\_\_\_ a flight online? (book)  
B Yes, of course. I've done it many times.
- 2 A When are you going to buy a motorcycle?  
B Soon. I \_\_\_\_\_ almost \$1,000. (save)
- 3 A \_\_\_\_\_ you \_\_\_\_\_ the electricity bill \_\_\_\_\_? (pay)  
B No, sorry. I forgot.
- 4 A \_\_\_\_\_ your parents \_\_\_\_\_ you money? (lend)  
B Yes, but I paid it back as soon as I could.
- 5 A How does eBay work?  
B I don't know. I \_\_\_\_\_ it. (use)
- 6 A \_\_\_\_\_ you \_\_\_\_\_ to Thailand? (be)  
B No, I haven't. But I'd like to some day.
- 7 A Why don't you have any money?  
B I \_\_\_\_\_ my salary. I bought a new tablet last week. (spend)
- 8 A Do you like Hugh Jackman?  
B Yes, I \_\_\_\_\_ his new movie twice! (see)

## ANSWER KEY

Example: Have ..... played...yet?

1. Have .....ever booked ....
2. have... already saved
3. Have ..... paid....yet?
4. Have ..... ever lent...
5. have never used
6. Have ..... ever been TO
7. have spent
8. have seen

**b** Right or wrong? Write a check ✓ or an ✗ next to the sentences. Correct the wrong sentences.

I've never been in debt. ✓

How much has your new camera cost? ✗

*How much did your new camera cost?*

- 1 Dean inherited \$5,000 from a relative.
- 2 Did your sister pay you back yet?
- 3 We booked our vacation online a month ago.
- 4 When have you bought that leather jacket?
- 5 They've finished paying back the loan last month.
- 6 We haven't paid the gas bill yet.
- 7 Have you ever wasted a lot of money on something?
- 8 I'm sure I haven't borrowed any money from you last week.
- 9 I spent my salary really quickly last month.
- 10 Have you seen the Batman movie on TV yesterday?

### Answer Key

- 1- WRONG has inherited
- 2- WRONG Has ... paid?
3. RIGHT
4. WRONG When did you buy...
5. WRONG They finished
6. RIGHT
7. RIGHT
8. WRONG I didn't borrow
9. RIGHT
10. Did you see....



# Let's play...

## Never have I ever

The first player starts by saying a simple statement about what they have never done before starting with "Never have I ever".

Anyone who at some point in their life has done the action that the first player says, must drink.

Then the game continues around the circle, and the next person makes a statement.

# Speaking



- 1 Do you usually give money to people who beg in the street?
- 2 Are you good at saving money?
- 3 Is there anyone who you *wouldn't* lend money to?

- 1 When was the last time you borrowed money?
- 2 How much do you spend on lottery tickets, the football pools, etc?
- 3 Do you usually leave tips in bars, restaurants? Why (not)? How much?

- 1 Is there anything you *don't* like spending money on?
- 2 What would you love to buy but you can't afford?
- 3 Do you think credit cards are a good thing?

- 1 How much pocket money did you use to get when you were a child?
- 2 Are you careful with money?
- 3 What the next 'big' thing you are going to buy?

- 1 Do you ever give money to a charity or similar organization?
- 2 Do you know anyone who's very mean?
- 3 Have you ever been robbed (of money)?

# KARAOKE TIME

[https://www.youtube.com/watch?v=TWWc7YnOojU&ab\\_channel=MusisiKarao](https://www.youtube.com/watch?v=TWWc7YnOojU&ab_channel=MusisiKarao)

