

# 19 Money

## 1 Borrow and lend

Complete the sentences with the correct form of **borrow** or **lend**.

- Can I ..... £5 until tomorrow?
- Can you ..... me £5 until tomorrow?
- Why don't you talk to your bank about things? Maybe they could ..... you some money.
- Why don't you talk to your bank? Maybe you could ..... some money from them.
- Can I ..... your calculator? Thanks.
- My dad ..... me his car for the night – but I crashed it! He's going to kill me!
- Whatever you do, don't ..... any money to Nick. He ..... £100 from me last year – and he still hasn't paid me back!

## 2 Spending time and money

Complete the sentences with the words in the box.

a few pounds	looking	trying
a fortune	studying	watching
all day		

- He's so lazy. He spends hours every evening sitting at home, ..... TV.
- She goes shopping every weekend. She spends ..... on clothes and shoes!
- A: Hi, Mark. I'm just phoning to see how you are.  
B: Much better, thanks. I spent ..... yesterday in bed feeling terrible, but I feel OK today.
- I don't know where all my money goes. I took £20 out of the cash machine earlier, I spent ..... on lunch and now I've got £1.60.
- I've spent the last two weeks ..... for a new place to live – and I still haven't found anywhere!
- I spent all last weekend ..... to fix my car, but it still doesn't work properly.
- I've got my exams next week. I've spent the last two months just ..... I can't wait until they're finished.

## 3 Conversation

Complete the conversation with **ONE** word in each space.

- B: Have you got time (1) ..... a coffee?  
T: Yes, OK. Where do you want to go?  
B: How (2) ..... that place on the corner?  
T: Yes, fine. Oh no!  
B: What's the (3) ..... ?  
T: Oh, I've just realised I've (4) ..... my wallet at home.  
B: Don't worry. It's OK. I'll (5) ..... for the coffee.  
T: Yes, thanks, but it's not just that. I'm meeting someone at two and I'll have to go (6) ..... home and get it. I can't spend the (7) ..... day without any money.  
B: Well, do you want me to (8) ..... you some?  
T: Would you (9) ..... ?  
B: No, of course not. How much do you need? Is €30 enough?  
T: That'd be great, if you can.  
B: Yes, sure. No problem. I'll just have to go to the (10) ..... machine, though. Do you want to meet me in the café? I'll be there in a minute.  
T: OK.  
B: There you are.  
T: Great. That's brilliant. I'll (11) ..... you back next week, when I see you.  
B: Yes, fine. There's no (12) ..... Have you ordered?  
T: No, I was waiting for you to get here. I wasn't sure how you like your coffee.

**Can you remember where the pauses and the stressed sounds are in this conversation? Mark the pauses // and underline the stressed syllables. For example:**

- A: Have you got time // for a coffee?  
B: Yes, OK. // Where do you want to go?

**Compare your ideas about the pauses and stressed sounds with the tapescript in the Coursebook.**

## 4 Making offers

Match the problems with the offers.

- |                                      |                          |
|--------------------------------------|--------------------------|
| 1. I can't get the top off this jar. | <input type="checkbox"/> |
| 2. This bag's really heavy.          | <input type="checkbox"/> |
| 3. The cash machine's not working.   | <input type="checkbox"/> |
| 4. I'm really hungry.                | <input type="checkbox"/> |
| 5. I don't know where to go.         | <input type="checkbox"/> |
| 6. I hate walking home in the dark.  | <input type="checkbox"/> |
- 
- |   |
|---|
| a. Do you want me to show you where it is?              |
| b. Do you want me to make you a sandwich?               |
| c. Do you want me to come with you to keep you company? |
| d. Do you want me to lend you some money?               |
| e. Do you want me to take it?                           |
| f. Do you want me to try?                               |

Now write a conversation between YOU and a friend like that in Exercise 3. Use one of the ideas above.

## 5 Banks

Complete the sentences with the words in the box.

change    make    open    take out    transfer

- I'd like to ..... my PIN number. I keep forgetting the one I have at the moment.
- I'd like to ..... a new account, please.
- I'd like to ..... a loan. I want to start my own business.
- I'd like to ..... £500 from my savings account to my other account, please.
- I'd like to ..... a complaint. Can I speak to the manager, please?

Now complete these sentences with the words in the box.

cancel    change    close    get    pay

- I'd like to ..... my credit card. I spend too much money on it!
- I'd like to ..... banks. The one I'm with at the moment charges too much interest!
- I'd like to ..... a credit card if I can. I'm sometimes a bit short of money at the end of the month.
- I'd like to ..... this money into my account, please.
- I'd like to ..... my account. I'm moving to another bank!

## 6 Money vocabulary

Match the sentence beginnings with the endings.

- |   |                          |
|---|--------------------------|
| 1. Can I borrow £10? I'll pay   | <input type="checkbox"/> |
| 2. He's always buying things for other people. He's really              | <input type="checkbox"/> |
| 3. You should get a different credit card. They're charging you         | <input type="checkbox"/> |
| 4. You can change money in the post office, but they usually charge you | <input type="checkbox"/> |
| 5. Do you know anywhere I can get a cheque                              | <input type="checkbox"/> |
| 6. He never buys anything for anyone. He's really                       | <input type="checkbox"/> |
| 7. If you'd like a credit card, you need to fill in                     | <input type="checkbox"/> |
| 8. Have you seen Marcus today? I owe                                    | <input type="checkbox"/> |
- 
- |                                  |  |
|----------------------------------|--|
| a. mean!                         | f. cashed?   |
| b. £1.50 commission.             | g. generous.   |
| c. him £30.                      | h. this form first and bring in two proofs of address. |
| d. 25 per cent interest!         |  |
| e. you back tomorrow, I promise. |  |

## 7 Charge and cost

Things cost money and people or companies charge you. For example:

- A: It cost £40 to have a check-up at the dentist.  
 B: You're lucky! My dentist charges £70 for a check-up.

Complete the sentences with cost or charge.

- A: How much did your flight ..... ?  
 B: £150 with British Airways.
- A: How much do you ..... for private lessons?  
 B: £30 an hour.
- Be careful with that. It ..... me a fortune – and I can't afford to replace it.
- A: How much interest does your bank ..... you on your credit card?  
 B: About 20 per cent, I think. Why?
- Our car broke down and it ..... us £300 to get it repaired.
- The bank will change your dollars for you, but they ..... four per cent commission.
- A: Do you ..... to have it delivered?  
 B: If you live within 25 miles of the shop, then we'll deliver it free of ..... . If you're outside that area, it will ..... £40.
- It ..... us £220 to rent a car for the week. We drove all round the country.

**Language note:**  
**overcharge, undercharge**

If people or companies ask for more money than they should, they *overcharge* you. When people overcharge you, you often complain and ask for your money back. The opposite is when they *undercharge* you. Most people don't complain when this happens!

**8 Comparing prices**

Complete the sentences with the words in the box.

bar	can	packet	pint
bottle	loaf	pair	tube

- Bread is much cheaper in my country than it is here. A ..... only costs 50p back home.
- Wine is much cheaper in my country than it is here. A ..... only costs two or three pounds back home.
- Cigarettes are much cheaper in my country than they are here. A ..... only costs 80p back home.
- Coke is much cheaper in my country than it is here. A ..... only costs about 30p back home.
- Toothpaste is much cheaper in my country than it is here. A ..... only costs 20p back home.
- Chocolate is much cheaper in my country than it is here. A ..... only costs 10p back home.
- Jeans are much cheaper in my country than they are here. A ..... only costs £15 back home.
- Beer is much cheaper in my country than it is here. A ..... only costs about £1 back home.

**Language note: a can of Coke**

In shops, we buy *cans of Coke* and *bottles of wine*. When we have finished drinking the Coke or the wine, we throw away the empty *Coke cans* and *wine bottles* – or you could recycle them!

**9 Key word: pay**

Complete the conversations with the words in the box.

back	by	for	how	phone
bill	cash	get	into	

- A: How shall we pay the ..... ?  
B: Don't worry about it. I'll get this. It's my treat.  
A: Oh really? Thanks. That's very generous of you.
- A: Can you lend me some money? I left my wallet at home.  
B: Sorry, but I'm a bit short of money. I've got to pay the ..... bill this week.  
A: Oh well, never mind.
- A: Can you lend me some money? I'll pay you ..... tomorrow.  
B: Sorry, but I don't ..... paid until the end of the month.
- A: How much is that?  
B: £85, please. .... are you paying?  
A: I'm not sure. Do I get a discount if I pay ..... ?  
B: No, I'm afraid not.  
A: Oh OK. Well, I'll pay ..... card, then.
- I'd like to pay this ..... my account, please.
- A: Wow, I like that hat. How much did you pay ..... it?  
B: It was only £12. I got it in the sales.

Complete each sentence from the conversations with **ONE** word.

- It's my .....
- Sorry, but I'm a bit ..... of money.
- I don't get paid ..... the end of the month.
- Do I ..... a discount?
- No, I'm ..... not.
- I got it in the .....

**10 Key words for writing:**  
***however, but and although***

**However, but and although are very similar in meaning, but their grammar is different. But and although connect two parts of the same sentence. Although sometimes comes at the start of the sentence. However usually starts a new sentence and is followed by a comma. For example:**

- You can phone the bank 24 hours a day, *but* it takes them a long time to answer.
- *Although* you can phone the bank 24 hours a day, it takes them a long time to answer.
- You can phone the bank 24 hours a day. *However*, it takes them a long time to answer.

**However is more common in written English. We don't usually use it when speaking or when writing e-mails to friends.**

**Join the ideas using the words in brackets.**

1. I have written several times to complain. You have still not replied. (however)  
.....
2. I ordered a DVD from your website. I have still not received it. (but)  
.....
3. The DVD player I ordered was finally delivered yesterday. One part is missing. (although)  
.....
4. According to your brochure, the teachers are very experienced. Some of them have never taught before. (however)  
.....
5. I phoned yesterday. You weren't in the office. (but)  
.....



**11 Writing**

**Complete the letter of complaint with the words in the box.**

according	complain	enough	ordered
claimed	earliest	help-line	received

Dear Sir / Madam

I am writing to (1) ..... about the service I (2) ..... from your website [www.books4u.co.ge](http://www.books4u.co.ge). Over four months ago, I (3) ..... a book called *The Joy of Text* (order number xxx3528WAL). You (4) ..... that books would be delivered within ten working days, but my order has only just arrived – and it is the wrong book! My book was supposed to be about literature, but the one you sent me is more about biology!

I rang your (5) ..... yesterday but I had to wait for over 20 minutes before anyone answered. (6) ..... to your website, your staff are friendly and good at their jobs, but the person I spoke to told me that there was nothing she could do. When I told her it was not good (7) ....., she hung up.

To make things worse, I see from my bank statement that you have already taken the money out of my account.

I would like you to either send me the book I originally ordered or return my money at the (8) ..... opportunity.

Yours faithfully  
Bernard Walker

**Language note: According to**

We often introduce written complaints with the pattern *According to ... , but ...*. For example: *According to your website, you provide a quick delivery service, but I've been waiting over a month for my order to be delivered.*

We can use *However* in a similar way. For example: *According to the brochure, the hotel was supposed to be modern. However, it didn't even have air-conditioning.*

You can also write *According to your newspaper / your publicity / your advert / your assistant / you*. We **don't** say *According to me*. Instead we write *I told you / informed you that ... , but ...*. If we are giving an opinion, we write *As far as I am concerned, ...*.

**Now write your own e-mail complaining about something you bought or a service you received.**