

Money

1

a What can you (not) do with money? In groups, think of as many examples as you can.

<i>What can you do with money?</i>	<i>What can you not do with money?</i>
<i>You can save it. You can lend it.</i>	<i>You can't eat it.</i>

b And what about you? Add one sentence about yourself in the language box.

MY LANGUAGE BOX

I save some of my money every month.
I never lend money to friends.

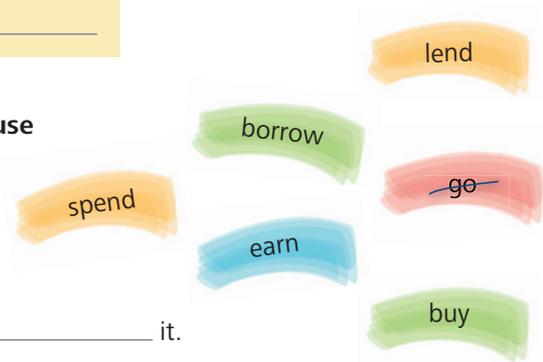
c Complete these sayings about money. You can use each word only once.

Money makes the world (1) go round.

Money can't (2) _____ you love.

Don't (3) _____ your money, before you (4) _____ it.

Don't (5) _____ or (6) _____ for a happy end.



d Do you agree with the sayings? Which one do you agree with most? And which do you like least? Discuss them with your partner.

REMEMBER

to borrow ↔ to lend
→ Language overview, 6.2

2



a Can you say all these numbers? In pairs, read out the numbers and then listen and repeat. Were you right?

1,456 1,500,000 26 3.25 43,000 750,000 8.83

REMEMBER

A **decimal point** is like a full stop. 7.45: seven point four five

Thousands are shown by a **comma**. 2,500: two thousand five hundred

→ Language overview, 3.1



- b** Write down five numbers and dictate them to your partner. Check what your partner writes down. Are the numbers correct?
- c** Choose one of the numbers together (from your list or the list in a). Now imagine you have this amount of money (in Euros). What would you buy with it or do with it? Collect your ideas on the board.

■ I'd buy ... ▼ I'd go ... ■ I'd ...

- d** What do these things cost? Discuss the prices with your partner.



USEFUL EXPRESSIONS

I usually pay ... I don't know what a ... costs. I never buy ...
 How much is ...? A flat in a big city can cost from ... to ...
 I think a ... costs about € ... For the most expensive ... there is no limit.
 The cheapest ... is just under ... It depends. A ... costs between € ... and € ...

3

- a** Where do people keep their money? This question can have a lot of answers. How many can you think of? Write down some answers first and then compare them with the others in the class. What's the favourite place?

REMEMBER

I **always** keep my money in the bank.
 I **sometimes** keep money in a box in the kitchen.

➔ Language overview, 1.1

- b** Read this text. Then work in pairs and write a text like this about your class.



PEOPLE LIKE KEEPING THEIR MONEY COOL

Forget about keeping money under the mattress. A new survey has found that large numbers of British people keep their money in their fridges.

The survey showed that thirty-one percent of the people asked like keeping their money cool. They put it in plastic bags or containers and hide it at the back of

their fridge, behind the food. Only nine percent choose to sleep on their savings. One in ten put their money in a cake tin and about the same number hide the money somewhere else in their home or garden. Twenty-one per cent

put their money in a sock in their wardrobe. Nineteen per cent don't know where to hide money best. The fridge was the favourite place. 2,130 adults from England, Wales and Scotland took part in the survey.

REMEMBER

to **take part** = to do something with others
 to **take place** = to happen

➔ Language overview, 1.16

4

a Match the following words about money and banks with their meanings.

- | | | |
|-------------|---|--|
| 1. loan | } | a. something (i.e. a house or a flat) that you agree to give to the bank if you can't pay the money back |
| 2. security | | b. an office that represents a big company |
| 3. branch | | c. money you borrow from a bank |

b In pairs, read the title of the following article. Then read the statements and guess what the article is about.

1. Bankers drink too much alcohol.
2. Banks are planning to sell expensive wines.
3. Fine wine is a good investment. Banks accept it as security.

c Now read the article and write answers to the questions in your notebook. Make sure you say and write the numbers correctly!

BANKERS LOVE FINE WINE

Banks who lend money will take fine wine as security for the loan.

Banks and companies accept wine, jewels and art in return for lending money. This way, they can make a loan on the same day. Lonemoney, a lending agency with 673 branches, say that not long ago they lent \$120,000 in return for 128 bottles of wine. The bottles are worth about \$250,000.

A case of 1989 Chateau Petrus (12 bottles) is



worth about \$38,000 and can get you a loan of \$24,000 if you don't want to drink it for another six months, which is the time you have to pay back the money. "We lend up to seventy per cent of the value of the wine and the time to pay it back is about seven months. People are using this type of security more and more as it is quick, easy and there is no extra cost!"

1. How many offices does Lonemoney have?
2. How much can you borrow if you have twelve bottles of a Chateau Petrus?
3. When do you have to pay it back?
4. How much of the value of the wine can you borrow?

d What are the advantages and disadvantages of wine as an investment? With a partner, think of three each.

5

- a **Could you live without money? With a partner, discuss what you could get without any money.**
- b **Before you listen to one man, Andrew Woodruffe, talking about how he lives with no money, look at these questions. What do you think the answers are?**
1. How does he get food?
 2. How does he get vegetables and fruit?
 3. How did he get a fridge?
 4. How does he travel?
- c **Now listen to Andrew. Were you right? What other questions would you ask him and his family?**
- d **What do you think about the way he lives? Can you imagine doing this? How long? When? Where? Alone or with somebody else? In two groups, make a list of all the pros and all the cons of living without money.**

REMEMBER

You **could grow** vegetables in your garden.

→ Language overview, 1.10

6

- a **Andrew says *Most people have too many things*. Do you agree? How many old letters, shoes, clothes, DVDs do you have? Is this too many?**
- b **Is there anything else you have too much or too many of? Why? Write two sentences in your notebook.**

*I have too many books.
There aren't enough shelves in my flat.*

REMEMBER

I have **too many** clothes in my wardrobe.
I have **too much** food in my fridge.

→ Language overview, 3.2

Rudi has **more clothes than** Judith.

Rolf thinks three pairs of shoes is **enough** but Rosa needs thirty-two.

- c **What do you do with things you don't want? Think of everything you can do.**
- I sell them.
 - ▼ I often give clothes I don't want to my friends.
- d **Think of something you don't want. Write an advertisement for it and hang it on the wall.**

REMEMBER

It is big / small. (*size*)
It is blue / white. (*colour*)

→ Language overview, 6.2

*I want to sell / give away / exchange ...
It is in good condition. / It is nearly new.
I only used it once.*

- e **Find someone in the class who wants it. Answer their questions about it.**
- I think that it is too expensive.
 - ▼ No, it will work for ten more years.
 - Is it big?
 - ▼ Yes, but I'll bring it to your house.
- f **Who made the best buy? Who's the best seller in class?**