

7


Money

Vocabulary

A

Spending power

I can talk about different shops and services.

- 1  2.02 Listen and write the numbers. Use the correct symbols: £, €, \$ and ¥.

a €1,000,000

b _____

c _____

d _____

e _____

f _____

g _____

h _____

Spending power

Exercise 1  2.02 page 74

b \$750,000 c £100 d ¥4.6 million e ¥6,900

f £2.5 billion g \$2,500 h €999,000

2 Where can you buy these things? Complete the names of the shops with the correct words.

Exercise 2 page 74

- 1 DIY store 2 baker's 3 greengrocer's 4 butcher's
 5 clothes shop 6 cosmetics store 7 garden centre
 8 post office 9 shoe shop 10 stationer's



1 D _____
 S _____



2 b _____



3 g _____



4 b _____



5 c _____
 s _____



6 c _____
 s _____



7 g _____
 c _____



8 p _____
 o _____



9 s _____
 s _____



10 s _____

3 Where can you do these things? Complete the answers with the words below.


bank charity shop deli (delicatessen) estate agent's
launderette DIY store optician's takeaway

Where can you ...

- 1 buy cold meat, cheese, olives, etc.? _____
- 2 buy a hot meal to eat at home? _____
- 3 keep your money? _____
- 4 get glasses for your eyes? _____
- 5 buy cheap second-hand things? _____
- 6 find houses and flats for sale? _____
- 7 wash your clothes? _____
- 8 buy things to decorate your house? _____

Exercise 3 page 74

- 1 deli (delicatessen) 2 takeaway 3 bank
4 optician's 5 charity shop 6 estate agent's
7 launderette 8 DIY store


4  2.03 Listen to four dialogues. Which shops are the people in?

1 _____

2 _____

3 _____

4 _____

Exercise 4  2.03 page 74

1 newsagent's 2 florist's 3 jeweller's 4 chemist's

5 Complete the dialogues with the words below.

1 bargain discount price tag sale

Emma Are those jeans new?

Kelly Yes, I bought them in a ¹_____.

Emma How much were they?

Kelly Well, I looked at the ²_____ and it said £45. But when I got to the till, the sales assistant gave me a £20 ³_____, so they were only £25.

Emma That was a ⁴_____!

2 coupon receipt refund special offer

Fred I'd like to buy this scarf, please. Can I use this ⁵_____? It says I can have a £5 discount.

Sales assistant No, I'm afraid you can only use it on full-price items. This scarf is already on ⁶_____.

Fred OK. I'll buy it anyway. Actually, it's a present. If my friend doesn't like it, can she bring it back and get a ⁷_____?

Sales assistant Yes, if you give her the ⁸_____.

Exercise 5 page 74

1 sale 2 price tag 3 discount 4 bargain
5 coupon 6 special offer 7 refund 8 receipt

7B

Grammar

Second conditional

I can talk about imaginary situations and their consequences.

- 1 Complete the second conditional sentences with the correct form of the verbs below.

be can feel have help not stay up not take win

- 1 If you had a problem, I _____ you.
- 2 If I _____ more time, I'd see more of my friends.
- 3 I _____ the bus to school if I had a bike.
- 4 If you _____ so late, you wouldn't be so tired in the morning.
- 5 How _____ you _____ if Sam didn't invite you to his party?
- 6 My parents _____ cross if I didn't revise for my exams.
- 7 You _____ afford a new mobile if you didn't waste your money on DVDs and games.
- 8 If I _____ the lottery, I'd buy my mum a new car.

Exercise 1 page 75

- 1 would help 2 had 3 wouldn't take
4 didn't stay up 5 would ... feel 6 would be
7 could 8 won

2 Complete the money-saving tips with the correct form of the verbs in brackets.

READERS' *top tips!*

We asked readers what they would do if they needed to save money. Here are their ideas!

- 1 If we _____ (drive) more slowly, we _____ (not use) so much petrol.
- 2 If we only _____ (buy) the food we needed, we _____ (not throw) so much food away.
- 3 If we _____ (borrow) books and DVDs from libraries, we _____ (not have to) buy them.
- 4 If we _____ (drink) water from the tap rather than bottled water, we _____ (save) a lot of money.
- 5 If everyone _____ (wear) an extra jumper or two in the winter, they _____ (can) turn down their heating and save money.
- 6 If degree courses _____ (be) shorter, students _____ (spend) less on tuition fees and accommodation.
- 7 If we _____ (turn off) the lights every time we left a room, we _____ (not use) so much electricity.

Exercise 2 page 75

- 1 drove, wouldn't use
- 2 bought, wouldn't throw
- 3 borrowed, wouldn't have to
- 4 drank, would save
- 5 wore, could
- 6 were, would spend
- 7 turned off, wouldn't use

- 3 Complete the second conditional questions in the quiz below with the correct form of the verbs in brackets. Then do the quiz.

What would you do if ...

- 1 you _____ (see) a road accident?
 film it on my mobile
 call the police
 help the people in the accident
- 2 your friend _____ (give) you a present that you _____ (not like)?
 throw it away
 ask your friend to change it
 keep it and say nothing
- 3 you _____ (can) speak perfect English?
 move to Britain or the USA
 become an interpreter
 learn more languages
- 4 you _____ (know) that a classmate was cheating in an exam?
 tell the teacher
 talk to the classmate about it
 nothing
- 5 you _____ (break) your friend's mobile?
 give him / her your mobile
 buy a new one
 say that you didn't break it
- 6 you _____ (find) €100 in school?
 keep it
 give it to a teacher
 give it to a charity

Exercise 3 page 75

1 saw 2 gave, didn't like 3 could 4 knew
5 broke 6 found

Students' own answers

4 Now write your answers to the quiz in exercise 3 as conditional sentences.

- 1 If I *saw* a road accident, I'd _____

- 2 _____

- 3 _____

- 4 _____

- 5 _____

- 6 _____

Students' own answers

Honesty pays


I can work out the kind of information I need to complete a listening task.

Revision: Student's Book page 77**1 Circle the correct verbs to complete the sentences.**

- 1 The restaurant **charges** / **costs** \$3 for water.
- 2 We **saved** / **saved up** a lot of money by booking the flights online.
- 3 If you **buy** / **spend** the cinema tickets, I'll **owe** / **pay for** the drinks and popcorn.
- 4 Don't worry – if you can't **afford** / **spend** to buy lunch, I can **borrow** / **lend** you some money.
- 5 He's always short of money because he **loses** / **wastes** about €5 a day on drinks and snacks.
- 6 I **borrow** / **owe** my parents €50 from last summer.
- 7 If I **charge** / **run out of** money, I'll **borrow** / **lend** some from my parents.
- 8 We can **buy** / **charge** three books because they only **cost** / **pay for** €4 each.

Honesty pays**Exercise 1** page 76

- 1 charges 2 saved 3 buy, pay for 4 afford, lend
5 wastes 6 owe 7 run out of, borrow 8 buy, cost

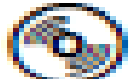
2  2.04 Listen to the true story of a student in Australia.

Which is the best title? Tick a, b or c.

- a An honest student gets a reward
- b Crime doesn't pay
- c How to find a job in TV

Listening Strategy

Before you listen, carefully read the summary and think about what you need to fill each gap. Think about the part of speech (noun, adjective, verb, etc.) and the kind of information (a time or date, number, age, place, an adjective that describes a feeling, etc.) that should go in each gap.

Exercise 2  2.04 **page 76**

A: An honest student gets a reward.

3 Read the Listening Strategy and the summary below. What kind of information do you need for each answer? Choose from the alternatives below.


an adjective to describe a feeling a country a job
a number a period of time a room

Mr Amarsinghe was short of money so he took a part-time job as ¹_____. He was working in ²_____ on the ground floor of a TV company, when he found some money. At first, Mr Amarsinghe, who was born in ³_____, thought it was a trick and decided not to take the money. The police arrived and found more than ⁴_____ dollars. No one claimed the money but the police phoned Amarsinghe after ⁵_____ and told him that most of the money was now his. A judge decided that he deserved the money for his honesty. Amarsinghe was of course ⁶_____ when he heard this, but he wasn't sure how he would spend the money.

- 1 The information needed is _____.
- 2 The information needed is _____.
- 3 The information needed is _____.
- 4 The information needed is _____.
- 5 The information needed is _____.
- 6 The information needed is _____.

Exercise 3 page 76

- 1 a job 2 a room 3 a country 4 a number
5 a period of time 6 an adjective to describe a feeling

4  2.04 Listen again and write the correct words to complete the gaps in the summary in exercise 3. Use between 1 and 3 words for each gap.

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____
- 6 _____

Exercise 4  2.04 page 76

- 1 a cleaner
- 2 a bathroom
- 3 New Zealand
- 4 100,000
- 5 three years
- 6 delighted

5 Read the questions and think about the kind of information you need for the answers to the questions.

1 Where is the apartment that speaker 1 mentions? _____

2 How much did speaker 2 spend on cosmetics? _____

3 How long has speaker 3 had his job? _____

4 What is speaker 4's hobby? _____

Exercise 5 page 76

1 a place 2 a number 3 a period of time 4 a thing


6  2.05 Listen to four different speakers and answer the questions in exercise 5.

- 1 _____


- 2 _____

- 3 _____

- 4 _____

Exercise 6  2.05 page 76

- 1 The apartment is in Spain.
- 2 She spent nearly one hundred pounds.
- 3 He's had his job for three years.
- 4 His hobby is cycling.

7  2.05 Listen again and match speakers 1–4 with sentences A–E. There is one extra sentence.

This speaker:

A asked for a pay rise at work, but did not get it.

B borrowed money for a holiday, but did not go.

C receives gifts of money, but never spends it.

D tried to raise money for charity, but did not get much.

E tried to get a refund in a shop, but failed.

The extra sentence is .

Exercise 7  2.05 page 76

A Speaker 3 B Speaker 1 C Speaker 4

E Speaker 2

The extra sentence is D

7D

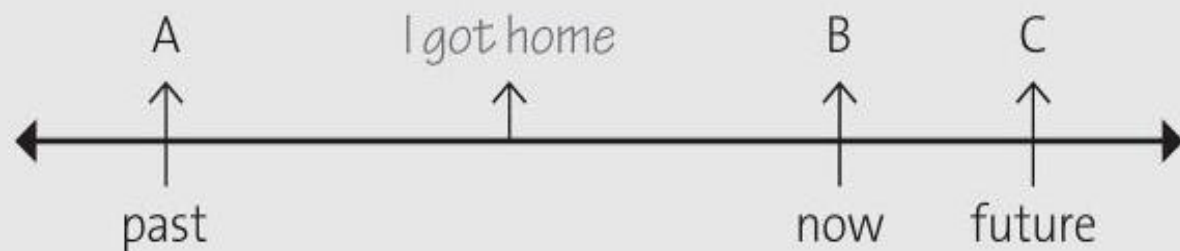
Grammar

Past perfect

I can talk about events happening at different times in the past.

- 1 Read the example of the past perfect. Then look at the timeline and answer the question below.

When I got home, somebody had tidied my room.



When did somebody tidy my room? A B C

7D Grammar

Past perfect

Exercise 1 page 77

A

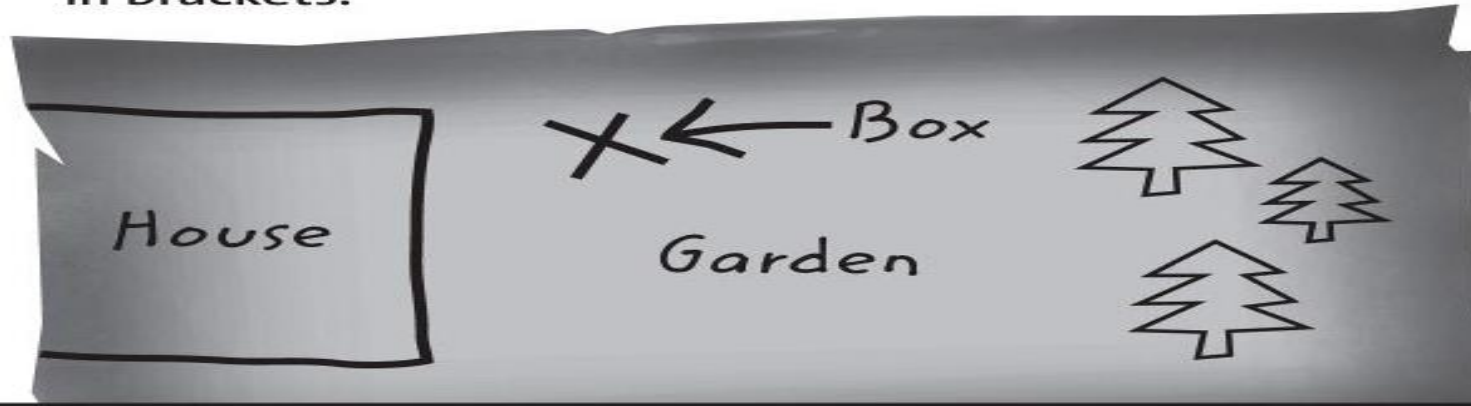
- 2 Complete the sentences with the past perfect form of the verbs in brackets.

- 1 Tom _____ (take) his bike apart and was trying to fix it.
- 2 She took out a letter which she _____ (keep) in a drawer for years.
- 3 When I clicked 'buy', the price _____ (increase).
- 4 I was cross when the computer suddenly switched off, because I _____ (not save) my document.
- 5 He couldn't move back to London because he _____ (sell) his flat there.

Exercise 2 page 77

- 1 had taken 2 had kept 3 had increased
4 hadn't saved 5 had sold

3 Complete the text with the past perfect form of the verbs in brackets.



Exercise 3 page 77

- 1 had died 2 had saved up 3 had buried
4 had written 5 had drawn 6 had done
7 had added 8 hadn't known

A family in Wales has tried, without success, to get their hands on £5,000 which belongs to them. Six months ago, Richard Williams found a note inside a book. It was from his father, Allan Jones, who ¹_____ (die) two years earlier. The note told Richard about a metal box with £5,000 inside – money that his father ²_____ (save up) during his lifetime. Before he died, his father ³_____ (bury) the box in the garden, near the house. Then he ⁴_____ (write) a note for the family. He ⁵_____ (draw) a small map too, showing the exact location of the money.

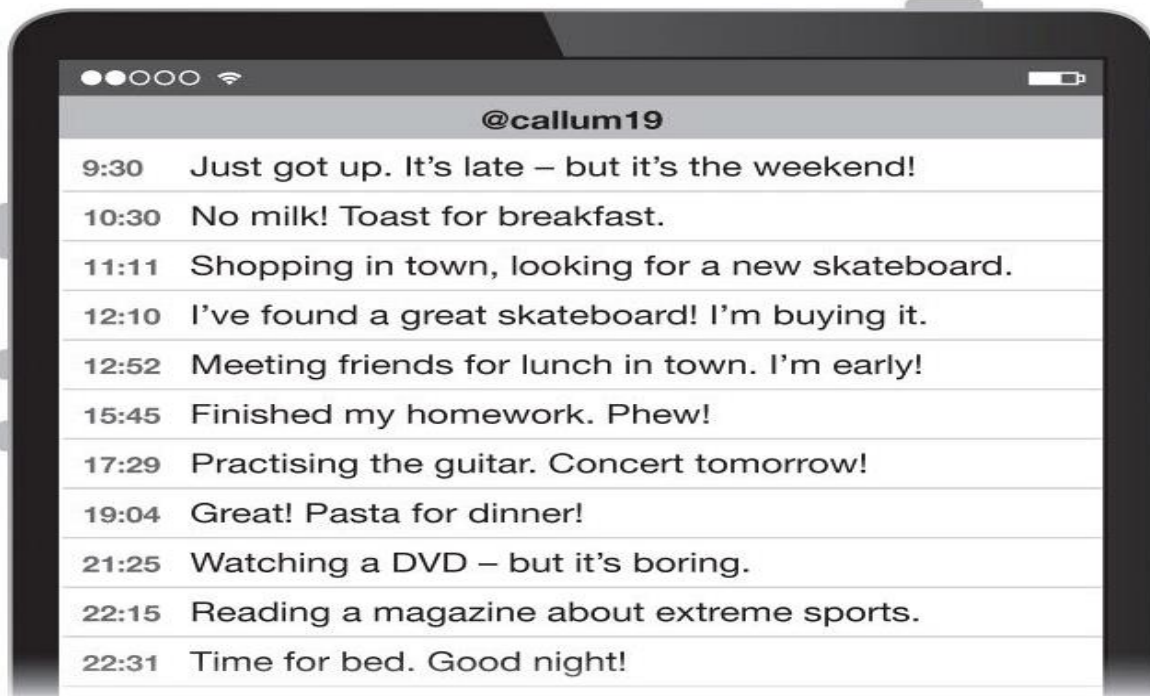
Unfortunately, since Allan's death, the Williams family ⁶_____ (do) some building work. They ⁷_____ (add) two rooms to the back of house – directly on top of the buried money! 'If we tried to get the money now, we'd cause too much damage. It would cost more than £5,000 to repair it,' says Richard, who ⁸_____ (not know) anything about his father's money until he found the note.

4 Rewrite the following sentences using one past perfect verb and one past simple verb.

- 1 I bought a ticket, then I checked the numbers.
After *I'd bought a ticket*, I checked the numbers.
- 2 We bought some chicken, then we made dinner.
When _____
- 3 My parents went out, then I got home.
When _____
- 4 The sun came out, then we arrived at the beach.
After _____
- 5 I took my bike apart, then I cleaned every piece.
After _____
- 6 It got dark, then we arrived at the hotel.
When _____
- 7 I spoke to my dad, then I applied for the job.
After _____
- 8 She read the letter, then she began to laugh.
When _____

- 2 When we'd bought some chicken, we made dinner.
- 3 When I got home, my parents had gone out.
- 4 After the sun had come out, we arrived at the beach.
- 5 After I had taken my bike apart, I cleaned every piece.
- 6 When we arrived at the hotel, it had got dark.
- 7 After I had spoken to my dad, I applied for the job.
- 8 When she had read the letter, she began to laugh.

- 5 Look at the updates showing what Callum did yesterday. Then write more sentences like the example. Use the past perfect and the past simple.



- 2 After he'd had breakfast, he went shopping.
- 3 After he'd bought a skateboard, he met friends for lunch.
- 4 After he'd finished his homework, he practised the guitar.
- 5 After he'd had dinner, he watched a DVD.
- 6 After he'd read a magazine, he went to bed.

- 1 get up / have breakfast

After he'd got up, he had breakfast.

- 2 have breakfast / go shopping

- 3 buy a skateboard / meet friends for lunch

- 4 finish his homework / practise the guitar

- 5 have dinner / watch a DVD

- 6 read a magazine / go to bed

Verb + infinitive or -ing form*I can identify and use different verb patterns.*

- 1 Circle the correct verb form in these sentences.
Tick the box if both forms are correct.
- 1 My friends agreed **paying** / **to pay** for my ticket.
 - 2 I don't mind **cycling** / **to cycle** in the rain.
 - 3 I've started **learning** / **to learn** the saxophone.
 - 4 Two men have admitted **stealing** / **to steal** the painting.
 - 5 We ended up **staying** / **to stay** at the hotel for a week instead of two nights.
 - 6 Do you like **going** / **to go** for walks on the beach?
 - 7 I hate **seeing** / **to see** animals in pain.
 - 8 I don't expect **passing** / **to pass** all my exams.
 - 9 She offered **phoning** / **to phone** me later.

Exercise 1 page 78

- 1 to pay 2 cycling 3 ✓ 4 stealing 5 staying
6 ✓ 7 ✓ 8 to pass 9 to phone

- 2 Complete the text with the infinitive or *-ing* form of the verbs in brackets. Sometimes both are correct.



At the end of a long journey, most people prefer ¹ *to get* (get) home and relax as soon as possible. They don't fancy ² _____ (shop), but they don't want ³ _____ (arrive) home with nothing to eat. Now, travellers who pass through Gatwick Airport in London can avoid ⁴ _____ (return) home to an empty fridge by choosing ⁵ _____ (visit) a virtual shop. There are no real products in the shop, only images on ten large screens. When you decide ⁶ _____ (buy) something, you use your smartphone to scan it. You keep ⁷ _____ (scan) items until you've found everything you need, then you pay. After that, you can spend a week or two ⁸ _____ (enjoy) your holiday. The shop promises ⁹ _____ (deliver) your shopping soon after you get home. According to the retailer, the virtual shop is a perfect combination of traditional and online shopping. People enjoy ¹⁰ _____ (look) around shops, but they also love ¹¹ _____ (shop) online because it's so convenient.

Exercise 2 page 79

c Warren Buffet is a billionaire and leads a modest lifestyle.

3 Study the dictionary entries and answer the questions.

- 1 How many meanings are there for each verb?

- 2 Which verb takes an infinitive? _____
- 3 Which verb takes an *-ing* form? _____
- 4 Which entry shows the verb pattern at the start of one meaning? _____
- 5 Which entry only shows the verb pattern in an example?

- 6 Which entry uses ***bold and italic type*** for two words that often go together? _____

Exercise 3

page 79

1 D 2 B 3 G 4 F 5 A

fail / feɪl / verb 1 [I, T] to not be successful in sth: *She failed her driving test • I feel that I've failed – I'm 25 and I still haven't got a job* 2 [I] **fail to do sth** to not do sth *She failed to notice that the front door was open.*

risk / rɪsk / verb [T] 1 to put sth or yourself in a dangerous position: *The man risked his life to save the little boy* 2 to take the chance of sth unpleasant happening: *If you don't work hard now, you risk failing your exams.*

VOCAB BOOST!

When you learn new verbs, it is a good idea to learn the verb pattern at the same time, if there is one. You can write it like this:

suggest doing something

refuse to do something

Writing an example is a good way to learn the pattern. An example that is true for you might make it easier to remember:

My brother always suggests playing video games.

My sister refuses to help me with my homework.

4 Write example sentences to show the verb patterns for these verbs.

1 hope _____

2 fancy _____

3 pretend _____

4 can't stand _____

Billionaire lifestyle?

I can understand an article about an unusual multi-millionaire.

Revision: Student's Book page 80

1 Circle the correct words (a or b) to complete the text.

My uncle is the ¹_____ of a small company that makes mobile phone batteries. His company has ²_____ with one of the biggest mobile phone companies in the world. It generates a lot of ³_____ for my uncle's company.

My sister is ⁴_____. She has started a number of businesses, and taken quite a lot of risks. She is always asking for ⁵_____, but it is difficult to find ⁶_____ who want to lend her money. Although her companies make quite big ⁷_____, she doesn't pay herself a very big ⁸_____.

- | | |
|-----------------|-------------------|
| 1 a CEO | b entrepreneur |
| 2 a a contract | b a funding |
| 3 a salary | b income |
| 4 a an investor | b an entrepreneur |
| 5 a profits | b funding |
| 6 a CEOs | b investors |
| 7 a profits | b investors |
| 8 a funding | b salary |

Exercise 1 page 79

1 a 2 a 3 b 4 b 5 b 6 b 7 a 8 b

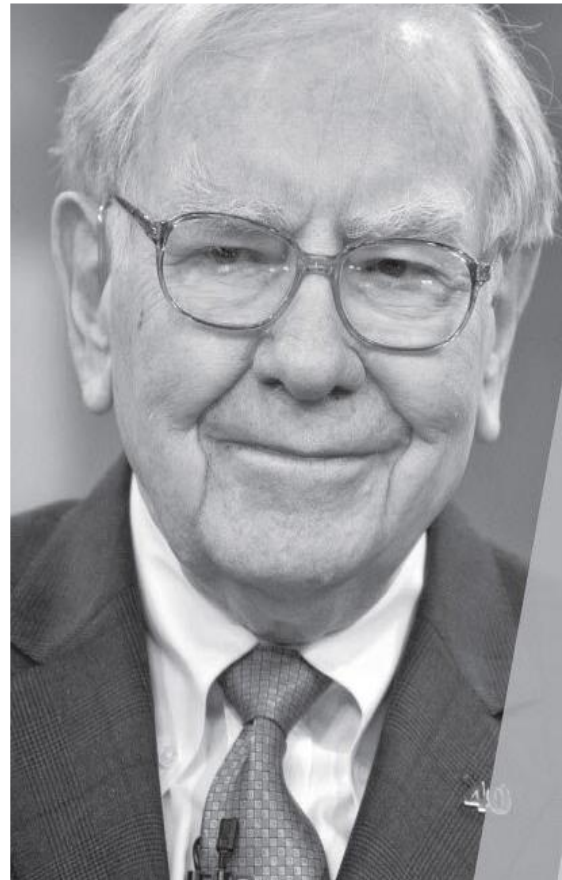
2 Read the text about Warren Buffet, ignoring the gaps.

Which sentence is true: a, b or c?

- a Warren Buffet is a billionaire who enjoys spending money.
- b Warren Buffet made billions, but has given all his money away.
- c Warren Buffet is a billionaire and leads a modest lifestyle.

Exercise 2 page 79

c Warren Buffet is a billionaire and leads a modest lifestyle.



Warren Buffet

Warren Buffet is the most successful investor of the 20th century and one of the richest men in the world. Buffet was born in Omaha, Nebraska in 1930. He first became an investor at the age of eleven. ¹_____ He also bought chewing gum, Coca-Cola and magazines from him and sold them to
5 neighbours. ²_____ By his early thirties, he had become a millionaire, and by 1990 he was a billionaire.

But although he is very rich, his lifestyle isn't particularly extravagant.
³_____ It only cost him \$31,500! He doesn't carry a mobile phone and he doesn't have a computer on his desk. Buffet says he eats the same things he has
10 always eaten: burgers, fries and Coke. ⁴_____ Not only is he very modest, but he is also very generous. He has already given billions of dollars to charities and says that he will eventually give away 99% of his money. ⁵_____ He once said, 'I want to give my kids just enough so that they would feel that they could do anything, but not so much that they would feel like doing nothing.'

Reading Strategy

When you do a task with gapped sentences, study the sentence after each gap and look for any connections with the missing sentence. For example, if it begins with *but*, there is a contrast. Other words suggest other types of connection:

- similarity: *too*
- cause / result: *so*
- a different option: *or*

3 Read the Reading Strategy. Then match sentences A–G with gaps 1–5 in the text. There are two extra sentences.

- A** He doesn't plan to give his children very much money when he dies.
- B** By the age of twenty he had made and saved \$9,800 (about \$100,000 in today's money).
- C** However, he became the richest man in the world.
- D** As a teenager, he worked in his grandfather's shop and delivered newspapers.
- E** Although he is rich, he isn't very happy.
- F** Only his clothes are expensive, but he says they look cheap when he puts them on!
- G** He still lives in Omaha, in the house he bought more than fifty years ago.

Exercise 3

page 79

1 D 2 B 3 G 4 F 5 A

4 Read the text again, including the missing sentences in exercise 3. Are the sentences true (T) or false (F)?

- 1 Buffet is over 80 years old.
- 2 He started earning money when he was a teenager.
- 3 He has recently moved into a very expensive new house.
- 4 The food he eats now is the same as the food he ate when he was young.
- 5 He plans to give a lot of money to his children.

Exercise 4 page 79

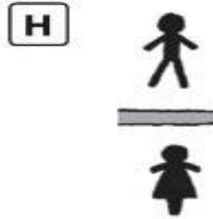
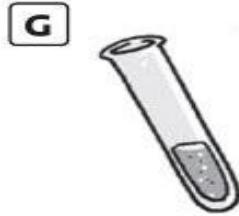
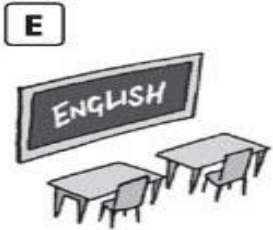
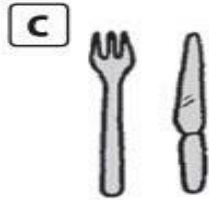
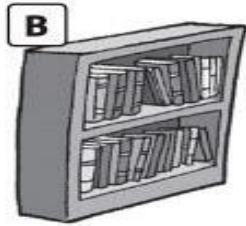
1 T 2 F 3 F 4 T 5 F

Photo comparison and presentation

I can compare ideas for spending money on schools and justify my opinion.

Revision: Student's Book page 82

1 Match the symbols (a–h) with the parts of the school (1–8) below.



1 canteen _____

2 classroom _____

3 gym _____

4 language lab _____

5 library _____

6 playing field _____

7 science lab _____

8 toilets _____

2 Match the phrases below with categories A–D.

- A Structuring your speech
- B Ordering points or opinions
- C Justifying your opinions
- D Summing up your opinion

All in all, ... D

First, ... Second, ... Finally, ...

First of all, we need to decide / examine / look at /
ask ourselves ...

I'd like to start by saying / looking at ...

Just to summarise the main points ...

Now I'd like to move on to ...

Now let's look at / move on to (the question of) ...

The main reason I feel this way is ...

There are a number of reasons why I believe this. First, ...

I'll begin with ...

This leads to my next point.

The reason I say that is ...

I'll tell you why I think that.

To sum up, ... In conclusion, ...

Exercise 2 page 80


B, A, A, D, A, A, C, C, A, A, C, C, D

- 3  2.06 Listen to a student presenting her answer to the task below.

The government does not spend enough money on schools.
Do you agree? Why? / Why not?

Speaking Strategy

When you are giving a short presentation, use set phrases to give opinions and justify them, and to structure your speech.

4  2.06 Read the Speaking Strategy. Then listen again.
Which of the phrases in exercise 2 does the student use?



Exercise 4  2.06 page 80

I'd like to start by looking at ..., There are a number of reasons why I ..., First of all, ..., The main reason I feel this way is ..., In conclusion ...

5 Now prepare to do the task below. Make notes.

- 1 Describe one of the photos.
- 2 Compare it with the other.
- 3 'Only schools with a lot of money have good extra-curricular activities.' Do you agree? Why? / Why not?

Describe one photo _____

Compare it with the other _____

Answer to question _____

6 Now do the task from exercise 5 using your notes.

Writing Strategy

In your writing, avoid starting too many sentences with the same words. Remember that you can:

- use a variety of phrases for introducing opinions (*It seems to me ...*, *In my opinion ...*, etc.) and for making additional points (*Moreover ...*, *Furthermore ...*, etc.).
- start conditional sentences with the *if* clause or the main clause.
- use concession clauses (*although ... / even though ...*) at the beginning or end of a sentence.

An opinion essay

I can write an essay suggesting how to spend €1 million.

Exercise 1 page 81

1 F 2 T 3 T 4 F

Preparation

- 1 Read the task and the essay. Are the sentences true (T) or false (F)?
 - 1 Sarah wants a sound system because she hasn't got anything for listening to music.
 - 2 Her brother loves football.
 - 3 She'd give money to an organisation that helps homeless people.
 - 4 She'd spend most of the money.

If you won €1 million in the lottery, what would you do with it? Write an essay and include your ideas. Give reasons for your choices.

If I won €1 million, there are a lot of things I would like to do with the money. It would be nice to buy myself something, but it would also be good to help others.

First of all, I would buy myself a docking station with fantastic speakers. Although I have got an MP3 player and some speakers, they are not very good.

Secondly, I would buy a new car for my mum. Her car is really old. I would buy my brother a Liverpool kit and a scarf. He is a really big Liverpool fan!

Thirdly, there are a lot of homeless people in my city. I would donate money to the local hostel. If I gave them €5,000, they could buy a lot of meals for homeless people.

Finally, I would save at least half of the money. In my opinion, it would be silly to spend it all now. What is more, if I invested the money, it would grow, and I would have more to spend in the future.

To sum up, I would buy something nice for myself and other members of my family, support local charities, and also save some money for the future.

2 Read the Writing Strategy. Then underline the following in the essay:

- 1 one concession clause (starting with *Even though*, *although*, etc.).
- 2 three second conditional sentences (with an *if* clause and a main clause).
- 3 one phrase for introducing an opinion.
- 4 four phrases for listing four points.
- 5 one phrase for introducing an additional point.

Exercise 2 page 81

- 1 **Although I have got an MP3 player ...**
- 2 **If I won €1 million, there are a lot of things I would like to do with the money.; If I gave them €5,000, they could buy ...; ... if I invested the money, it would grow, ...**
- 3 **In my opinion, ...**
- 4 **First of all; Secondly; Thirdly; Finally**
- 5 **What is more, ...**

3 Read the task in exercise 1 again. Make notes for your answer.

Introduction: _____

First idea: _____

Reasons: _____

Second idea: _____

Reasons: _____

Third idea: _____

Reasons: _____

Fourth idea: _____

Reasons: _____

Conclusion: _____

Writing Guide

- 4 Use your notes from exercise 3 to write an essay. Include an introduction and a conclusion.

CHECK YOUR WORK



Have you ...

- used a variety of different ways to begin sentences?
- checked your spelling and grammar?

Vocabulary

1 Match the places below with items 1–8 on the shopping list.

baker's cosmetics store deli florist's greengrocer's
 newsagent's post office stationer's

- | | |
|------------------------------|-------|
| 1 2 loaves of bread | _____ |
| 2 fresh vegetables for salad | _____ |
| 3 eye make-up & lipstick | _____ |
| 4 bouquet of flowers | _____ |
| 5 stamps | _____ |
| 6 envelopes & writing paper | _____ |
| 7 sliced cheese | _____ |
| 8 magazines | _____ |

Exercise 1 page 82

- 1 baker's 2 greengrocer's 3 cosmetics store
 4 florist's 5 post office 6 stationer's 7 deli
 8 newsagent's

2 Choose the correct words to complete the sentences.

- 1 They're selling jeans with a 50% _____.
a bargain b discount c refund
- 2 I took the shoes back to the shop and got a _____ because they were badly made.
a price tag b sale c refund
- 3 You must have a _____ to get your money back for returned items.
a receipt b coupon c bargain
- 4 'These shoes were only £15.' 'What a _____!'
a bargain b special c price tag
- 5 The _____ said £25, but I only paid £18 for it.
a coupon b price tag c sale
- 6 I know I could save money using _____, but I always forget to take them with me when I go to the shops!
a special offers b receipts c coupons

Mark: / 6

Exercise 2 page 82

1 b 2 c 3 a 4 a 5 b 6 c

3 Complete the second sentence so that it has a similar meaning to the first. Use the verbs in brackets in the correct form.

- 1 Why do they ask so much money for these clothes? (charge)
Why _____ ?
- 2 The bank agreed to temporarily give me some money.
(lend)
The bank _____ .
- 3 Do you really make enough money to buy a new car? (earn)
Do you really _____ ?
- 4 I don't have enough money to buy those shoes. (afford)
I _____ .
- 5 He buys things and never uses them. He's throwing money away! (waste)
He buys things and never uses them. He _____ .
- 6 I'm going to find someone to buy my car. I hardly ever use it. (sell)
I _____ . I hardly ever use it.
- 7 I'm putting money away so I can go on holiday. (save up)
I _____ on holiday.
- 8 I don't know why, but I don't have any more money this month. (run out)
I don't know why, but I _____ this month.

Exercise 3 page 82

- 1 do they charge so much for these clothes
- 2 agreed to lend me some money.
- 3 earn enough to buy a new car
- 4 can't afford those shoes
- 5 's wasting money
- 6 am going to sell my car
- 7 'm saving up so I can go
- 8 have run out of money

4 Complete the sentences with the words below.

CEO contract entrepreneur funding
income investors profit salary

- 1 She gets a very good _____ from her investments, so she doesn't need to work.
- 2 The starting _____ for this job is £21,000 per year.
- 3 He is the _____ of the company and is responsible for every decision that is made.
- 4 Our company is going to make a big _____ this year, so we're very pleased.
- 5 When she started her company, she found some very generous _____ who put in a lot of money.
- 6 I am too careful to be an _____. I don't like risk!
- 7 He asks his solicitor to read through every new _____ before he agrees to sign it.
- 8 We got the _____ for our project from a company that helps new businesses get started.

Mark: / 8

Exercise 4 page 82

1 income 2 salary 3 CEO 4 profit 5 investors
6 entrepreneur 7 contract 8 funding

Word Skills

- 5 Complete the sentences with the correct form of the words in brackets.
- 1 I try to avoid _____ on Saturdays because the shops are so crowded. (shop)
 - 2 Do you think he'll agree _____ his company to a bigger firm? (sell)
 - 3 Jon decided _____ a job with another company. (take)
 - 4 He spends a lot of his time _____ clients. (meet)
 - 5 The bank has refused _____ us any money. (lend)
 - 6 I promise _____ you know about any changes. (let)
 - 7 I fancy _____ out tonight. (eat)
 - 8 I told him we're not interested, but that salesperson keeps _____ . (call)

Mark: / 8

Exercise 5 page 82

1 shopping 2 to sell 3 to take 4 meeting
5 to lend 6 to let 7 eating 8 calling

Grammar

6 Combine the two ideas to make second conditional sentences.

1 (Janine / stay in London) (she / find another job there)

2 (I / win the lottery) (I / buy a huge house)

3 (Steve / start his own company) (he / can find investors)

4 (prices / not be so high) (I / buy more things)

5 (you / not spend so much on food) (you / use coupons)

6 (Alison / not so shy) (she / be a better salesperson)

7 (I / not be able to run my business) (I / not have a mobile)

8 (someone / make me a good offer) (I / sell my house)

Mark: / 8

- 1 If Janine stayed in London, she'd find another job there.
- 2 If I won the lottery, I would buy a huge house.
- 3 Steve would start his own company if he could find enough investors.
- 4 If prices were not so high, I would buy more things.
- 5 You wouldn't spend so much on food if you used coupons.
- 6 If Alison wasn't so shy, she would be a better salesperson.
- 7 I wouldn't be able to run my business if I didn't have a mobile.
- 8 If someone made me a good offer, I would sell my house.

7 Complete the article with the past perfect form of the verbs in brackets.

Lisa Lewin ¹ _____ (imagine) opening her own design shop many times before she finally did it. The result of her dream is Designs. The building ² _____ (be) a dance studio before she bought it six months ago. 'They ³ _____ (not do) anything to look after the building,' Lisa says, 'so getting ready for opening day took a long time.' But last Friday, all the hard work she ⁴ _____ (do) finally paid off. Hundreds of people came to the opening, and many said that they ⁵ _____ (not hear) of Lisa before. 'I ⁶ _____ (think) a design shop would look great on the High Street,' one shopper said. 'And then I came in and was very impressed!'

Mark: / 6

Exercise 7 page 83

1 had imagined 2 had been 3 hadn't done
4 had done 5 hadn't heard 6 thought

Use of English

8 Complete the second sentence so that it has a similar meaning to the first sentence. Write between two and five words for each sentence, including the word in brackets.

- 1 My dad doesn't speak French so he can't apply for the job in Paris. (could)
If my dad _____ apply for the job in Paris.
- 2 I bought a new computer game on Saturday and now I think it was a bad idea. (regret)
I _____ a new computer game on Saturday.
- 3 The band started playing before we arrived at the concert. (already)
When we arrived at the concert, the band _____ playing.
- 4 I'd like to come swimming with you, but I haven't got the time. (if)
_____ the time, I would come swimming with you.
- 5 I couldn't give my homework in because I needed to finish it. (yet)
I couldn't give my homework in because I _____ .

Mark: / 5

Total: / 65

Exercise 8 page 83

1 spoke French, he could 2 regret buying 3 had already started 4 If I had 5 hadn't finished it yet

Reading

Strategy

After you have made your choice, check your answer by deciding why the other options are wrong.

- 1 Read the Strategy. Then read the text and the question below. Choose the correct option. Sum up in a sentence why each of the other options is incorrect. Underline the part of the text that tells you this. The first one has been done for you.

It isn't 'A' because the writer is planning to start touring again.

Living cheaply in New Zealand

I've been in New Zealand for six months, and, as far as I'm concerned, it's the adventure capital of the world! Hiking, skydiving, caving, ... the list goes on. And it doesn't have to cost a lot to live here. When I arrived, I stayed in a hostel in Auckland. It was cheap, and I met lots of people. I joined up with a few of them and we started touring the country – buses are the cheapest way to get about. We stayed in affordable campsites in the most amazing places. Right now, I'm back in a hostel in Wellington. I'm taking a city break before I start touring again.

- 1 What does the author say about being in New Zealand?
 - A He's planning to go home now.
 - B He prefers travelling on his own.
 - C He's spent a lot of money.
 - D He has seen both town and country.

Exercise 1 page 84

D

It isn't 'B' because he joined up with some people that he met at a hostel.

'I met lots of people.'

'I joined up with a few of them and we started touring the country ...'

It isn't 'C' because he says 'it doesn't have to cost a lot to live here.'

2 Now read the three texts. Choose the correct answer (A–D).

How to make money travelling

After I left university, I set out on a three-month trip to Asia. The idea was to travel and then go home and find a job. That was two years ago, and I'm still here! But how, you may ask, can you make money and travel at the same time? I teach English. I also write a travel blog, and that makes money too. I don't have a lot of money, but I can pay my bills. I have friends that do other things, such as hairdressing. There are lots of different ways to make money while you're travelling.

- 1 What does the author say about his experience?
- A He spent three months in Asia.
 - B He now knows what job he wants to train for.
 - C He became very rich.
 - D He changed his plans.

So you want to be a billionaire?

Self-made billionaires have one thing in common: they're good at making money. Most of them will also tell you that this talent is only part of the story. So what else do you need to be a success in the business world? *So you want to be a billionaire?* helps you understand. The book looks at the careers and methods of the world's most famous self-made billionaires. Each chapter examines how these billionaires made their fortune – and how you can do the same. Read *So you want to be a billionaire* and open the door to a great future!

1 C

2 The author of the text wants to ...

- A sell people a book.
- B explain the life of a billionaire.
- C encourage readers to write a book about their lives.
- D describe how he became successful.

2 A 3 A

The cost of art

Paul Cézanne's painting *The Card Players* sold for 250 million dollars. Before that, Francis Bacon's work *Three Studies of Lucian Freud* sold for 142.4 million. The question is: Why would you spend so much on a piece of art? Is it because you want to own something no one else can buy? Here's another story ... Banksy is a street artist whose work can sell for a million dollars. But one day he sold his paintings in Central Park for sixty dollars. The people that bought them didn't know the paintings were by Banksy. Now they have some very valuable works!

3 The text gives readers ...


- A reasons for the high price of some art.
- B information about the cost of art.
- C ideas on how to make money from art.
- D advice on the best artists to see.

Listening

Strategy

Before you listen, look at the statements carefully and underline the key words. Sometimes the information in the statement is true for one of the speakers, but it is incorrect for the speaker in the statement. Listen carefully to hear which speaker gives the information.

3 Read the Strategy. Then look at the task below and underline the key words in the questions. The first one has been done for you.

4  2.07 Listen to the conversation twice. Decide if the statements are true or false.

	True	False
1 Lucy has a <u>relative living in Spain</u> .		
2 Ben prefers the town to the country.		
3 Ben prefers to relax when he is on holiday.		
4 Ben's uncle can teach Lucy Spanish cooking.		
5 Lucy tells Ben about a good hotel to stay at.		
6 Lucy gives Ben some advice about a job.		
7 Lucy is planning to return to Spain in September.		

Exercise 3 page 84

2 prefers, town, country

3 relax, holiday

4 teach, Spanish cooking

5 good hotel, stay

6 advice, job

7 planning, return to Spain, September

Exercise 4 2.07 page 84

1 False 2 True 3 True 4 False 5 False 6 True

7 False

Exam Skills Trainer

Exercise 5 page 85

- 1 their 2 when 3 up 4 had 5 could 6 to
7 time 8 the 9 of 10 If

Use of English

Strategy

Look carefully at the words before and after each gap. Try to think about what sort of word you are looking for – whether it's a preposition, an article, part of a verb, or something else. When you have finished, read the complete text through again to make sure it makes sense.

5 Read the Strategy. Then complete the text with one word in each gap.

There are quite a lot of stories about young entrepreneurs these days – people who have started ¹_____ own businesses while they are still at school and have gone on to make large amounts of money. My career also started early. I think I was about five years old ²_____. I decided to try to make some money. I was saving ³_____ for a big doll. I ⁴_____ seen it in a toy shop the month before, but my parents ⁵_____ not afford to buy it for me it because it was very expensive. So I decided ⁶_____ save all of my pocket money until I had enough to buy it myself. However, it was taking a very long ⁷_____. So, to get the doll more quickly, I came up with an idea. My friend came round and while we were in ⁸_____ garden we picked a lot of my mum's pretty flowers. We took the flowers onto the street and we held them out and said, 'Fifty pence a bunch,' to the people who passed us. One lady stopped and gave us fifty pence. I think she felt sorry for us. After half an hour we ran out ⁹_____ flowers but we had lots of money. I was really proud. ¹⁰_____ I had the same courage now, maybe I would be rich!

Speaking

Strategy

When you have to talk on your own about a topic, use your preparation time to think of some ideas for each of the points and decide on the best order to present your ideas.

6 Read the Strategy. Prepare to speak on your own about online shopping. Make a plan about what you are going to say. The following ideas may help you.

- choice
- cost
- convenience
- delivery
- security

7 Now do the exam task.

Talk about the advantages and disadvantages of online shopping, comparing it to conventional shopping.

Include these points:

- choice
- cost
- convenience
- delivery
- security
- *your own ideas.*

Writing

Strategy

When writing an essay you need to make sure you structure your work carefully and divide it into paragraphs. Guide the reader through your points by starting your paragraphs with words such as, *First of all*, *Secondly*, and *Finally*.

- 8 Read the Strategy. Then read the exam task in exercise 9 and the model answer below. Complete the table using the information in the model answer.

Most important improvement:	
Reason:	
Result:	
Second improvement:	
Reason:	
Result:	
Third improvement:	
Reason:	
Result:	

My town is very historic and we get a lot of visitors. There are several things I would improve to attract even more tourists. Here are three of the most important.

First of all, I would improve the parking. In my opinion, this is the most important thing because the town is always full of cars. If there was a car park on the edge of town, tourists could leave their cars there and get a bus into the centre. It would be easier for them and they could enjoy less crowded streets.

Secondly, I would cut the entrance price to museums and art galleries. The tickets can be very expensive, especially for families. If prices were cheaper, more tourists would visit these attractions.

Finally, I would arrange some interesting things for children to do in the park. If there were more activities for children, more families would come to the town.

To conclude, I would improve parking, reduce prices and provide things for children to do. All these things would attract more tourists to our town.

Exercise 8 page 85

Most important improvement: the parking

Reason: the town is always full of traffic

Result: tourists could leave their cars in the car park and get a bus into the centre

Second improvement: cut the entrance price to museums and art galleries

Reason: tickets can be very expensive, especially for families

Result: more tourists would visit these attractions

Third improvement: interesting things for children to do in the park

Reason: -

Result: If there were more attractions for children, more families would come to the town

9 Write your essay.

Your town or a town near you is a tourist destination.

What improvements would you make to attract even more tourists? Write an essay and include three ideas. Give reasons for your choices and say what effect the improvements would have on tourist numbers.

Include these points:

- say what the most important improvement would be
- choose two more improvements to make
- explain how these things would affect tourists.