

2A Spend or save?

1 VOCABULARY money

a Complete the sentences with the correct verb in brackets.

- 1 My sister wastes a lot of money on clothes she never wears. (wastes / saves)
- 2 I can't _____ to buy a flat of my own. (pay / afford)
- 3 You'll have to _____ a lot of money if you want to travel around the world next year. (cost / save)
- 4 Kevin _____ about €1,000 a month in his new job. (wins / earns)
- 5 That painting _____ a lot of money. (charges / is worth)
- 6 My uncle is doing a bike ride to _____ money for charity. (raise / save)
- 7 We still _____ the bank a lot of money. (owe / earn)
- 8 Mary _____ £5,000 from her grandfather when he died. (inherited / invested)
- 9 The plumber _____ me €100 for mending my shower. (cost / charged)
- 10 Can you _____ me \$200 until I get paid? (borrow / lend)

b Complete the sentences with the correct preposition.

- 1 I'll pay for the meal if you get the drinks.
- 2 They charged us €5 _____ a bottle of water.
- 3 They got _____ debt when they bought their new house.
- 4 We've borrowed some money _____ my parents.
- 5 My grandparents always pay _____ cash.
- 6 I don't mind lending money _____ family.
- 7 They spent a lot of money _____ their son's education.
- 8 Can I pay _____ credit card?
- 9 If I lend you the money, when can you pay me _____?
- 10 Phil invested all his money _____ his own company.

c Complete the advertisement with the words in the box.

bank account bills cash machine loan
mortgage note salary tax



What's so good about CASH Internet Banking plc

OUR ACCOUNT SERVICES

Open a ¹ bank account with us and we'll give you a free gift – you'll get a tablet computer if you earn over €3,000 a month. Consult our online service 24/7 and use your card in the ² _____ of any bank to take out as much or as little money as you want – coins aren't available, but you can take out a €5-³ _____ if you wish. Does your company pay your ⁴ _____ directly into the bank? Then we won't charge you anything for your card. We'll even pay all your ⁵ _____ for you, free of charge.

OUR FINANCING SERVICES

Do you need to borrow money for a car, a holiday, or a new laptop? We'll give you a ⁶ _____ of up to €10,000 for whatever you want to buy.

And how about a new house? We can give you a ⁷ _____ at one of the lowest interest rates on the market.

OUR EXTRA SERVICES

How much ⁸ _____ do you pay? Talk to our specialists to make sure you're paying the right amount – they can help you pay less.

Come to CASH Internet for the best accounts, the best services, and the best savings.

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 sorry 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 _____ his driving test last month. (pass)
- 2 A How much money _____ you _____ from your sister yesterday? (borrow)
B About €100, but I _____ already _____ it all. (spend)
- 3 A _____ you _____ a new flat yet? (find)
B Yes, and the bank _____ to give me a mortgage. (just agree)
- 4 A _____ you ever _____ any money to a friend? (lend)
B Only to my boyfriend when he _____ a new phone. (need)
- 5 A _____ your mother _____ an appointment with the doctor yet? (make)
B Yes, she _____ 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

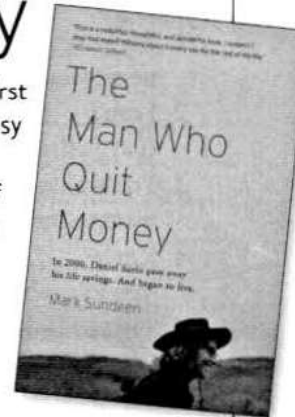
In the first year of the twenty-first century, a man standing by a busy road in the middle of the United States took his life savings out of his pocket – \$30 – laid it inside a phone booth, and walked away. He was 39 years old, came from a good family, and had been to college. He was not mentally ill, 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 **Checker** 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 /tʃeɪks/
- contracts /'kɒntræktz/
- figures /'fɪgəz/
- recession /rɪ'seɪʃn/
- salesman /'seɪlzmən/
- broke /brəʊk/
- a gamble /ə 'gæmbəl/
- a millionaire /ə mɪljə'neə/
- go on sale /gəʊ ɒn 'seɪl/
- set up a business /set ʌp ə 'bɪznəs/

2B Changing lives

1 GRAMMAR present perfect simple + *for* / *since*; present perfect continuous

a Write the words and phrases in the box in the correct column.

2005 ages a fortnight Christmas
six months I was little the last two days
Tuesday years and years you last called

for	since
	2005

b Complete the sentences with the present perfect simple form of the verb in brackets and *for* or *since*.

- I've had my car for about a month. (have)
- My mum _____ ill _____ last Friday. (be)
- We _____ each other _____ we were at school. (know)
- He _____ for the same company _____ five years. (work)
- They _____ in Scotland _____ they got married. (live)
- My parents _____ away _____ the weekend. (go)
- I _____ to go to Australia _____ a long time. (want)
- She _____ to me _____ last year. (not speak)

c Complete the dialogues with the present perfect continuous form of the verbs.



- A Have you heard Heather's new band?
B No. Have they been playing together for a long time? (they / play)



- A How long was your flight?
B Twelve hours. _____ all day. (we / travel)



- A My brother has a very good job in New York.
B Really? How long _____ there? (he / work)



- A Diana's found a new flat, at last.
B Oh good! _____ one for ages. (she / look for)



- A Why does Liam's teacher want to see you?
B _____ his homework lately. (he / not do)



- A You're late.
B Yes, I know. Sorry. _____ long? (you / wait)



- A You look exhausted.
B _____ the children all day! (I / look after)

d Circle the correct form. If both forms are possible, tick (✓) the sentence.

- How long have you lived | have you been living abroad? ✓
- I've studied | I've been studying Chinese for two years.
- Hannah has had | has been having the same boyfriend since she was at school.
- How long has Mark played | has Mark been playing the bass guitar?
- He's worked | He's been working in this school since he started teaching.
- I've known | I've been knowing you for years.
- We've gone | We've been going to the same dentist since we were children.
- You've worn | You've been wearing that coat for years!

2 PRONUNCIATION sentence stress

a **iChecker** Listen and complete the sentences.

- I've been travelling all day.
- How _____ have they been going _____ together?
- She's been _____ ill since _____.
- They _____ been _____ here for long.
- We've been _____ the house all _____.
- I _____ been _____ well lately.

b Listen again and repeat the sentences. Copy the rhythm.

3 READING

a Read the article once and match the photos 1–3 with the paragraphs A–C.

b Read the article again. Answer the questions with the letters A, B, or C.

Which organization...?

- | | |
|---|----------|
| 1 takes people for a fortnight or a month | <u>B</u> |
| 2 encourages sightseeing | — |
| 3 offers accommodation in tents | — |
| 4 says what volunteers should bring | — |
| 5 gives volunteers free afternoons | — |
| 6 lets volunteers stay with others in a hut | — |
| 7 arranges accommodation with local people | — |
| 8 only needs volunteers in the summer | — |

c Look at the **highlighted** words and phrases. What do you think they mean? Check with your dictionary.

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

- My little niece only wants to play on the _____ swing _____ when we go to the park.
- If you all _____, we'll be able to buy our colleague a nice leaving present.
- I'd rather see animals in _____ than in a zoo.
- The school is organizing an after-school club for _____ children in the area.
- The people waiting for the buses were standing underneath the _____ because it was raining.
- We're moving house at the weekend. Can you come and _____ with the packing?

Do you want to be a volunteer?



A The Book Bus

Do you enjoy reading? Do you like children? Then why not volunteer for our mobile library service in Zambia? We work with **disadvantaged** children in state primary schools, and it's a lot of fun. We read stories, do art projects, and organize activities to help the children learn English. After breakfast at 7 a.m., we head to our first school in time for the beginning of the school day. Every morning we visit at least four schools, and we spend about an hour in each one. We get back to camp at around 2 p.m. for lunch, and after that you have the afternoon free to relax, or prepare activities. The project takes place from May to September, and it's open to everyone. Volunteers have to pay for their own flight and **make a contribution** to the project.

B The Great Orang-utan Project

Are you an animal lover? If you are, then you should come to Kubah National Park in Borneo. We need people to help us look after our orang-utans. Unfortunately, you won't be able to touch the animals, as they are being prepared to be released into **the wild**, but you'll work very near them. You'll spend your time in the Wildlife Centre repairing the **shelters** where the orang-utans live, or building new ones. You might have to make a **swing**, or install some ropes where the animals can play. You'll have your own room in a wooden hut which looks out onto the rainforest. The programme lasts for two or four weeks and it costs £1,280 or £1,865 respectively, excluding flights.

C Construction in Peru

Are you good at making things? If you are, and you'd like to take part in a construction project, how about coming to Peru to **lend a hand**? You'll be based in Cuzco in south-eastern Peru, and you'll be involved in the construction of a small school, and a community centre or an orphanage. You may have to paint and do repairs to existing buildings, or build new ones in and around the city. You'll live with a Peruvian family, and you'll eat all your meals together in their house. All of the houses have electricity and running water, but you'll have to go to an internet café in Cuzco if you want to go online. You are expected to work from Monday to Friday, and at the weekend you can explore some of the fantastic sights in the region. Please bring your own work clothes.

4 VOCABULARY strong adjectives

a Complete the adjective for each picture.



1 She's absolutely freezing.



2 It's delicious!



3 They're really delicious.



4 He's happy.



5 It's absolutely enormous.



6 They're friendly.

b Complete the sentences with a strong adjective.

- A Are you **sure** the meeting is today?
 B Yes, I'm absolutely positive.
- A Is your boyfriend's flat **small**?
 B Yes, it's really small.
- A Were your parents **angry** about your exam results?
 B Yes, they were angry.
- A Is your sister **frightened** of insects?
 B Yes, she's absolutely frightened of them.
- A Were you **surprised** when you passed your driving test?
 B Yes, I was really surprised.
- A Were the children **hungry** when they arrived?
 B Yes, they were absolutely hungry.

5 LISTENING

a **iChecker** Listen to a news story about an American family who are travelling around the world doing voluntary work. Tick (✓) the places they have already visited.

- | | | | |
|--------------|-------------------------------------|-------------|--------------------------|
| 1 Australia | <input checked="" type="checkbox"/> | 7 Paraguay | <input type="checkbox"/> |
| 2 Antarctica | <input type="checkbox"/> | 8 Peru | <input type="checkbox"/> |
| 3 China | <input type="checkbox"/> | 9 Russia | <input type="checkbox"/> |
| 4 Haiti | <input type="checkbox"/> | 10 Rwanda | <input type="checkbox"/> |
| 5 India | <input type="checkbox"/> | 11 Thailand | <input type="checkbox"/> |
| 6 Kenya | <input type="checkbox"/> | 12 Zanzibar | <input type="checkbox"/> |

b Listen again and answer the questions.

- What did J.D. Lewis use to do?
He used to be an actor.
- How old are the children?

- How much is the trip going to cost?

- What's the name of his organization?

- What did they do in Thailand?

- How did they help the children in Rwanda?

- Who did they help in Kenya?

- What does J. D. Lewis hope his organization will do in the future?

c Listen again with the audioscript on p.70.

USEFUL WORDS AND PHRASES

Learn these words and phrases.

- blisters /'blɪstəz/
- charity /'tʃærəti/
- kayak /'kaɪæk/
- lorry /'lɒri/
- target /'tɑːɡɪt/
- melt /melt/
- paddle /'pædl/
- risky /'rɪski/
- go forward(s) /gəʊ 'fɔːwəd/
- sponsor projects /spon'sɔː 'prɒdʒekts/