

2A Spend or save?

1 VOCABULARY money

- a 1 34))) Listen to a song about money.
Complete the gaps with phrases A–G.

- A a material world
- B comes with a fee
- C foot the bill
- D for free
- E paper or plastic
- F shopping sprees
- G with money

- b Listen again and read the lyrics.
Which phrase (A–G) means...?

- 1 _____ rich
- 2 _____ cash or credit cards
- 3 _____ you have to pay for it
- 4 _____ pay the bill
- 5 _____ that you don't have to pay for
- 6 _____ buying a lot of things at one time
- 7 _____ a consumer society

- c What do you think the song is saying?
Do you think it is...?

- very cynical
- sad, but sometimes true
- offensive to women (and men)

- d ➤ p.154 Vocabulary Bank Money.

Girls & Boys

Educated, ¹ _____
He's well-dressed
Not funny
And not much to say in
Most conversations
But he'll ² _____ in
All situations
'Cause he pays for everything



Girls don't like boys, girls like cars and money
Boys will laugh at girls when they're not funny

³ _____
Don't matter
She'll have it
Vacations
And ⁴ _____
These are a few
Of her favourite things
She'll get what she wants
If she's willing to please
His type of girl
Always ⁵ _____
Hey, now, there's nothing ⁶ _____



Girls don't like boys, girls like cars and money
Boys will laugh at girls when they're not funny
And these girls like these boys like these boys like these girls
The girls with the bodies like boys with Ferraris
Girls don't like boys, girls like cars and money




All of these boys, yeah get all of these girls
Losing their souls in ⁷ _____



2 PRONUNCIATION the letter o

- a Can you remember which word rhymes with *money* in the song *Girls & Boys*?
- b Look at some more words with the letter *o*. Put them in the correct column.

clothes cost dollar done honest loan money note
nothing owe shopping some sold won worry

- c 1 38 Listen and check.
- d Look at some words with the letters *or*. How is *or* normally pronounced when it's stressed? Which two are different?

afford order worth organized mortgage store work

- e 1 39 Listen and check.
- f Practise saying these sentences.
Let's go shopping for clothes.
Can I borrow some money?
He won a million dollars.
They can't afford to pay the mortgage.
I work in a store.
I've done nothing wrong.

3 READING & SPEAKING

- a Read the questionnaire and choose your answers.
- b Compare your answers with a partner. Say why.
- c ► **Communication** *Spender or saver?* p.104. Find out if you are a spender or a saver.

4 LISTENING

- a 1 40 Listen to six people answering the question *Are you a spender or a saver?* How many are savers?
- b Listen again and match speakers 1–6 with A–F. Who...?
A ☐ always has money in the bank
B ☐ often ends up with no money
C ☐ thinks he / she is careful with money, but not mean
D ☐ enjoys spending money on his / her hobby
E ☐ can save money if he / she needs to
F ☐ prefers to live now than worry about the future

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 centre 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 haven't got a clue. 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've 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 work 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 instalments.
- c speak to your friend and promise that you'll pay him / her back, but it might take a bit longer than you first thought.

5 You have a friend who often borrows money from you and never pays it 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.

5 GRAMMAR present perfect and past simple

a Read the conversation. What are they arguing about?

b 141)) Read the conversation again and put the verbs in the present perfect or the past simple. Then listen and check.



David I ¹haven't seen (see) those shoes before. Are they new?

Kate Yes. I ²_____ (just buy) them. Do you like them?

D They're OK. How much ³_____ they _____ (cost)?

K Oh, not much. They ⁴_____ (be) a bargain. Under £100.

D You mean £99.99. That isn't cheap for a pair of shoes.

Anyway, we can't afford to buy new clothes at the moment.

K Why not?

D ⁵_____ you _____ (see) this?

K No. What is it?

D The phone bill. It ⁶_____ (arrive) this morning.

And we ⁷_____ (not pay) the electricity bill yet.

K Well, what about the iPad you ⁸_____ (buy) last week?

D What about it?

K You ⁹_____ (not need) a new one. The old one

¹⁰_____ (work) perfectly well.

D But I ¹¹_____ (need) the new model.

K Well, I ¹²_____ (need) some new shoes.

c Do we use the present perfect (PP) or past simple (PS)...?

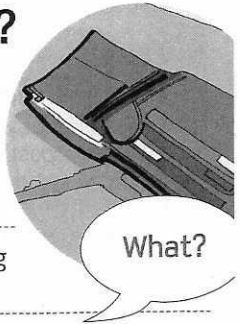
- 1 for a completed action in the past _____
- 2 for recent actions when we don't ask / say exactly when _____
- 3 in sentences with *just*, *yet*, and *already* _____

d ► p.134 Grammar Bank 2A. Learn more about the present perfect and past simple, and practise them.

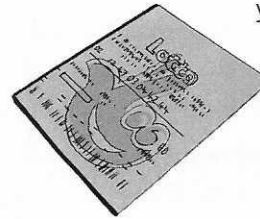
e In pairs, interview each other with the questions. Ask for more information.

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



- 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

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

- been charged too much in a restaurant



Have you ever bought or sold something on eBay?

Yes, I sold my old computer.

Who did you sell it to? How much did you sell it for?

6 READING & SPEAKING

a In pairs, answer the questions. Give as much information as you can.

- 1 Think of two people you know personally or have heard of who are very rich. Did they...?
 - a earn their money (how?)
 - b inherit their money (who from?)
 - c win it (how?)

- 2 If they earned their money, was it because...?
 - a they were very lucky
 - b they worked very hard
 - c they had a special talent

b Now read an article about a millionaire. How did he become so rich? Why is his success surprising? How did he make his daughter proud of him?

c Now read the article again and number the events in the order in which they happened.

- A ☐ He became a millionaire again.
- B ☐ He learnt to read and write.
- C ☐ He lost all his money.
- D ☒ He sold old clothes in the market.
- E ☐ He opened a department store.
- F ☐ He won an important prize.
- G ☐ He opened a small clothes shop.
- H ☐ He became a millionaire.
- I ☐ He sold clothes in the market again.
- J ☐ He wrote his autobiography.
- K ☐ His shop was on the front page of a newspaper.

d What do you think you can learn from Jeff's story?

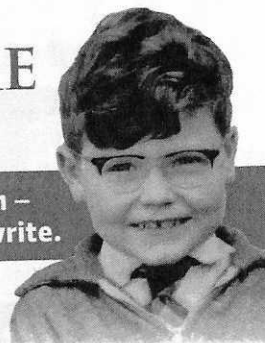
e Look at the highlighted words and phrases related to money and business. With a partner, try to work out the meaning from the context.

f Complete the questions with one of the highlighted words and phrases. Then ask and answer the questions with a partner.

- 1 When was the last *recession* in your country? How long did it last (has it lasted)?
- 2 Do you know anybody who works as a _____? What does he (she) sell? Does he (she) enjoy his (her) job?
- 3 If you were completely _____, who would you ask to lend you some money?
- 4 Have you ever bought something the first day it _____? What?
- 5 Do you know anybody who has _____ on their own? Is it successful?

THE MILLIONAIRE WITH A SECRET

Jeff Pearce was a successful businessman – but he had a secret: he couldn't read or write.



His name is not really Jeff. His mother changed it because he could never spell his real name, James, and she thought Jeff was easier.

Pearce was born in Liverpool in the 1950s, in a very poor family. At school, all the teachers thought he was stupid because he couldn't learn to read or write – at that time, not many people knew about dyslexia. But there was something that he was good at: selling things. Pearce's first experience as a salesman was when he was a boy, and he and his mother used to go door-to-door asking for old clothes that they could sell in the market. He instinctively knew what people wanted, and it soon seemed that he could make money from anything. His mother always believed in him and told him that one day he would be successful and famous.

In 1983, when he already owned a small boutique, he decided to invest £750 in leather trousers, and to sell them very cheaply in his shop. 'It was a bit of a gamble, to tell you the truth,' he says. But Liverpool loved it, and there were photos of shoppers sleeping in the street outside his boutique on the front page of the local newspaper. The first day the trousers went on sale, the shop took £25,000. Jeff became a millionaire, but later he lost most of his money in the recession of the Nineties. He was almost 40, and he was broke again. He even had to go back to selling clothes in the market. But he never gave up, and soon he set up a new business, a department store, called *Jeff's*, which again made him a millionaire.

However, success didn't mean anything to Jeff because he still couldn't read or write. Even his two daughters did not realize that their father couldn't read. When one of them asked him to read her a bedtime story he went downstairs and cried because he felt so ashamed. At work he calculated figures in his head, while his wife Gina wrote all the cheques and read contracts.

In 1992 Pearce was awarded a Businessman of the Year prize for the best clothes store in Liverpool. It was at this moment that he told his friends and colleagues the truth, and decided to write a book about his experience. But first he had to learn to read and write. He went to evening classes, and employed a private teacher, but he found it very difficult because of his dyslexia. Finally, with the help of a ghost-writer*, his autobiography, *A Pocketful of Holes and Dreams*, was published, and became a best-seller. Recently, he was woken in the middle of the night by someone knocking on his front door. It was his daughter to whom he hadn't been able to read a bedtime story all those years earlier. She had come to tell him that she had just read his book. 'Dad, I'm so proud of you,' she said – and burst into tears in his arms.

*A ghost-writer is somebody who writes a book for another person

