- G present perfect and past simple
- **V** money
- P saying numbers

Ka-ching!

1 VOCABULARY & LISTENING money

a Listen to a song about money and complete it with these words. What is 'Ka-ching'?

afford	blow	broke	credit card	earn
greedy	loan	mall	mortgage	spend

b Now look at words 1-10 in the song and match them with their meanings.

		0
Α	(verb)	to give or pay money for something
В	(noun)	money that a person or a bank lends you
C	(verb)	to have enough money to buy something
D	(noun)	a shopping centre (US)
E	(adj)	having no money (informal)
F	(noun)	a small plastic card you use to buy things
G	(verb)	to get money by working
H	(adj)	wanting more money, etc. than you really need
[(verb)	to spend a lot of money on something (informal)
J	(noun)	the money a bank lends

- c Listen again and read the lyrics. What do you think the song is saying?
 - 1 Money always makes people happy.
 - 2 The world has become obsessed with money.
 - 3 The singer would like to have more money.
- d Op.147 Vocabulary Bank Money.

Ka-ching

We live in a _____ little world
that teaches every little boy and girl
to 2_____ as much as they can possibly,
then turn around and spend it foolishly.
We've created us a 3____ mess,
we 4____ the money that we don't possess.
Our religion is to go and 5____ it all,
so it's shopping every Sunday at the 6_____.

Chorus

All we ever want is more,
a lot more than we had before.
So take me to the nearest store.
Can you hear it ring?
It makes you want to sing.
It's such a beautiful thing — Ka-ching!
Lots of diamond rings,
the happiness it brings,
you'll live like a king,
with lots of money and things.

When you're 7_____ go and get a 8____.

Take out another 9____ on your home, consolidate so you can 10____ to go and spend some more when you get bored.

Chorus

Ka-ching!



2 GRAMMAR present perfect and past simple

a Shelley and Ben are having an argument about money. Read what Shelley says and complete the dialogue with Ben's answers from the box below. Then try to guess his last answer.

We've had it for at least three years. Maybe longer. It's old.

No. What is it?

Why not?

Yes. I've just bought it.

I can't.



1 Yes. I've just bought it.

Shelley What's wrong with our old camera?

Shelley Old? How long have we had it? A year?

Ben

Shelley Three years? I'm sure we bought it last year. Look. We can't afford a

new camera.

Ben

Shelley Have you seen this?

Ben

Shelley The gas bill. It arrived this morning. And we haven't paid the phone bill yet. Take it back to the shop and get your money back.

Ben

Shelley Why not?

Ben Because ...

b 22 Listen and check.

c In pairs, read the dialogue again and underline five examples of the present perfect and two examples of the past simple. Then answer the questions.

Which form of the verb do we use for ...?

- I a completed action in the past
- 2 things which started in the past and are true now
- 3 recent actions when we don't say exactly when
- 4 recent actions when we say exactly when
- d D.132 Grammar Bank 2A. Read the rules and do the exercises.

3 SPEAKING

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

> Have you ever wasted money on something you've never used?

> > Yes, I bought an exercise bike.

Why did you buy it?



Have you ever...?

(waste) money on something you've never used

(sell) anything on the Internet

(lose) a credit card or your wallet

(save) for something for a long time

(win) any money (e.g. in a lottery)

(be) robbed

(lend) money to someone who didn't pay you back

Have you...recently?

(buy) anything on the Internet

(be) to a mall or shopping centre

(buy) anyone a present

(use) a credit card

(take) money out of a cash machine

(borrow) money from someone in your family

4 READING

- a Which of these sentences best describes your attitude to money?
 - 1 All I want is enough money to enjoy life.
 - 2 Money is very important to me. I'd like to earn as much as possible.
 - 3 I would be happy to live with less money and fewer possessions.
- b You're going to read an article about a woman who lives without money. Why do you think she does it? How do you think she survives? Read the article to find out.
- c Read the article and answer the questions.
 - 1 What was Heidemarie's job?
 - 2 What possessions does she have now?
 - 3 How did the experiment start?
 - 4 Where has she lived since the experiment started?
 - 5 Does she still work?
 - 6 What does she do when she needs something?
 - 7 What is she trying to show with her experiment?
 - 8 What did she do with the money she earned from her book?

- d Match the highlighted phrasal verbs with their definitions. Write the verbs in the infinitive.
 - 1 throw away put into the rubbish bin e.g. Please ... those sweet papers. stop (doing something) e.g. He wants to ... smoking. arrive, appear e.g. I invited 20 people to my party but only 10 will .. give something to somebody without wanting anything in return e.g. She decided to ... her old clothes to the local hospital. start a new company or organization e.g. My brother is going to ... a software company. be responsible for somebody or something e.g. Nurses ... people in hospital.
- e In pairs, answer the questions.
 - 1 Do you agree with Heidemarie that ...?
 - · all jobs are equally important
 - most people don't like their jobs
 - · people judge you according to how much you earn

2 What do you think of Heidemarie? Would you like to have her as a friend?

My life without money

Heidemarie Schwermer, a 63-year-old German woman, has lived without money for the last ten years, and has written a book about her experiences called My life without money.

t the age of 54 Heidemarie gave up her job as a psychotherapist, gave away all her money and her flat and threw away her credit cards. Today, apart from a few clothes (three sweaters, two skirts, two pairs of shoes, and a coat) and a few personal belongings, she doesn't own anything.

It all began as a one-year experiment. In her home city of Dortmund she set up a 'swapping circle' where people swap services without using money, for example, a haircut for a mathematics class. To prove that this could work she decided to give up using money for a year. But when the year ended she continued and has not used money since then.

At first she house-sat for friends who were on holiday. She stayed in their house in return for watering the plants and looking after their animals. At the moment she is staying in a student residence where she can sleep, have a shower, or use a computer in return for cooking for the young people who live there. She also 'works' as a psychotherapist. 'Before I treated very wealthy people but now I help anyone who turns up. Sometimes they give me something in return, but not always."

Heidemarie says, 'I can live thanks to my contacts. A lot of people who know me understand what I'm doing and want to help me. When I need a bus ticket, for example, or a new tube of toothpaste I think, "Who can I ask? What can I give them in return?" If I want to go to the cinema, I might offer to look after somebody's children for the afternoon.

It is one of the mistakes of our society that most people do something they don't like just to earn money and spend it on things they don't need. Many people judge you according to how much you earn. In my opinion, all jobs are equally important. You may not earn a lot of money but you may be worth a lot as a person. That's my message."

So what did she do with all the money she earned from the sales of My life without money?

'I gave it all away...'

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5 VOCABULARY & PRONUNCIATION saying numbers

a Write the numbers. Then listen and repeat. Practise saying them.

Numbers

- fifteen
 - ____ a hundred
 - seven hundred and fifty
 one thousand five hundred
 - seven thousand five hundred
 - ___ seventy-five thousand
 - _ seven hundred and fifty thousand
 - ___ a million
 - seven and a half million
- b Complete the numbers. Then listen and check.

Money, percentages, decimals and fractions

£2.50	two	fifty
\$8.99	eight	
€3.20	three	
50%	fifty	_ cent
0.5	nought _	five
3.9		
1/2	a	
1/3	a	
1/4	a	
3/4	three	
61/2	six	a half



c In pairs, practise saying these numbers.

30% £90 30% £90 100% 430 $€600^{2,800}9,250$ \$200,000 3,000,000

6 LISTENING & SPEAKING

- a 2.5 Listen to a news bulletin. How many different news items are there?
- b Listen again and answer the questions with a number.
 - 1 How many people were injured in the crash?
 - 2 How fast was the lorry going?
 - 3 How many workers have walked out of the Peugeot factory?
 - 4 What pay rise do they want?
 - 5 How many more unemployed are there this year?
 - 6 How many are there in total?
 - 7 By how much have house prices increased in the last five years?
 - 8 How much does a three-bedroomed house cost in south-east England?
- c Answer the questions with a number, percentage, etc. If you don't know the exact number, use about or approximately.
 - 1 What's the population of...? your country your town / city
 - 2 What proportion of people in your country...? speak good English have more than two children have a dog smoke
 - 3 How much do these things cost?
 - a cup of coffee a laptop computer a small flat in the centre of town a newspaper a DVD a small car





- G present perfect continuous
- V strong adjectives: exhausted, amazed, etc.
- P sentence stress, strong adjectives

Changing your life

1 LISTENING

- a Answer the questions in pairs.
 - 1 If you could spend a year working or studying in another country, which country would you choose? Why?
 - 2 What would you like to do there?
 - 3 What problems do you think you might have?
- b Read about Karen and describe what you can see in the photos.
- c 2.6 Listen to Karen and answer the questions.
 - 1 Why did she choose Beirut?
 - 2 Why did she want to take a year off?
 - 3 Who is Omayma?
 - 4 Why does Karen say Arabic is a difficult language?
 - 5 How long has Karen been teaching belly dancing?
 - 6 How do her students feel about an English woman teaching them belly dancing?
 - 7 What does she like most about living in Lebanon?
- d Compare your answers with a partner. Then listen again to check.

2 GRAMMAR present perfect continuous with for / since

- a 27 Listen and complete these questions and answers from the interview with Karen.
 - 1 How long have you been ____ here?
 - 2 I've been _____ and ____ since I was little.
 - 3 What have you been _____ bere since you arrived?
 - 4 I've been ____ classes with her since October.
 - 5 I've been _____ belly dancing for about six years.
- b Look at sentences 1–5 and answer the questions.
 - 1 Are the verbs action or non-action verbs?
 - 2 Do they refer to single actions or continuous / repeated actions?
 - 3 Do they refer to a completed action or one which is still happening?
- c p.132 Grammar Bank 2B. Read the rules for present perfect continuous for unfinished actions. Do exercise a only.

'My name's Karen and I'm a primary school teacher.

A few months ago, I decided to change my life. I took
a year off and went to live in Beirut with my husband,
Mike, who's an English teacher.'





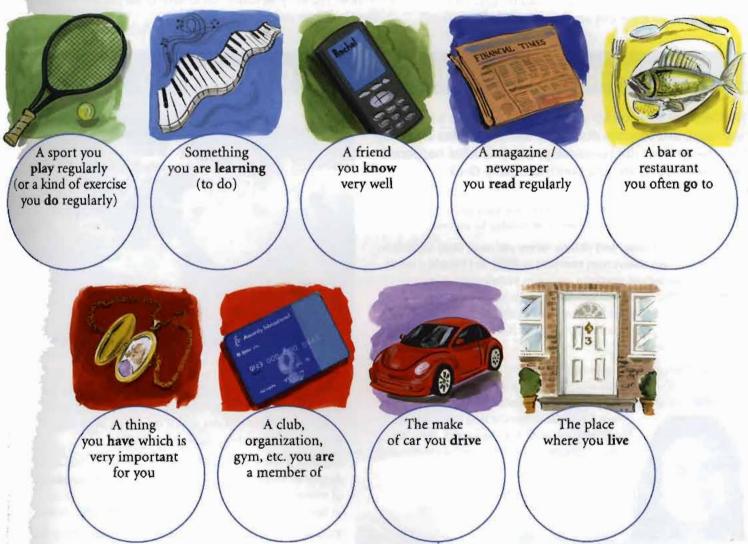


3 PRONUNCIATION sentence stress

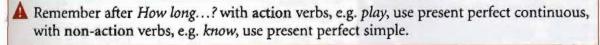
- An important part of clear communication in English is stressing the words in a sentence which carry the information, and not stressing the other ones.
- a Dictation. Listen to five sentences. Try to write down the stressed words. Look at the words and try to remember the whole sentence. Then listen again and write the complete sentences.
- b 29 Listen and copy the rhythm.
 - 1 I've been living here for two years.
 - 2 How long have you been learning English?
 - 3 She's been working in Italy since October.
- 4 How long have you been waiting?
- 5 It's been raining all night.
- 6 We've been looking for a flat for ages.

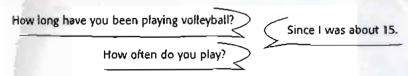
4 SPEAKING

a Look at the circles, and write something in as many as you can.



b Compare circles with a partner. Ask your partner at least three questions about the things they've written. One question must be *How long have you...?*





5 READING

- a Can you think of one way that a holiday could change your life for the better?
- b You're going to read an article about two people whose lives were changed by a holiday. Work in pairs. A read about Victoria, B about Sally.
- In pairs, take turns to tell each other about the two women. Answer these questions.
 What is she doing now?
 What was she doing before?
 What made her change her life?
 How does she feel now?
- d Read the text that you didn't read before. Did your partner leave out any important information?

e In pairs, try to guess the meaning of the highlighted words. Then match them with their definitions below.

First text

- 1 of little importance
- 2 crazy
- 3 a person who looks after animals (e.g. in a zoo)
- 4 animals like large monkeys
- 5 not looked after well

Second text

- 6 the London underground
- 7 very tasty
- 8 asked for (in writing)
- 9 burning brightly
- 10 very small
- f Whose life do you think has changed the most? Which of the two holidays would you choose?

It was just a holiday, but it changed my life

Holidays can be good for your health. You lie on a beach and relax, and tensions disappear. But sometimes a holiday can change your life completely, which is what happened two years ago to Victoria Smith and Sally Gook.

Victoria Smith, six years ago, was working as a manager at Next, a British chain store. Then she went on holiday to Borneo...

'It was a working holiday,' said Victoria, 'where you could study orang-utans in the wild — I have always been interested in apgs, so I thought it would be fun.' The holiday was wonderful, and when Victoria came home she found it very difficult to return to her old life. 'Suddenly the problems in the storejust seemed so trivial.' Although everybody told her she was mad, she decided to go back to university and study biology. Four years later she became a chimpanzee keeper.

For the last two years Victoria has been working at Monkey World, a centre in south-west England which looks after apes which have been ill-treated. Many have been rescued from laboratories and circuses all

over the world. She works long hours, and the pay isn't very good, but she loves it. 'Apes are like a big family, each with their own personality.'

'I'm really happy now. Since I started working here I feel that I've been doing something important, not just wasting my life.'

"I feel I've been doing something important."



'Suddenly I knew there was a different life waiting for me.'

Sally Gook wakes up every morning to a deep blue sky and blazing sun. For the last two years she has been living on the tiny Greek island of Lipsi, which is only 16 square kilometres in size and has a population of just 650.

But until a few years ago she lived in London. 'I was working for American Express and I had a good social life and earned a lot of money. But I had to get up very early every morning, often in horrible weather, and get a train and the tube to work.'

Then one day she and a friend decided they needed a relaxing holiday, and they came to Lipsi. 'I loved it — the people, the mountains, the sun, and the delicious food. Suddenly I knew there was a different life waiting for me here.' A few months later she applied for a job at the travel company which had organized her holiday.

Since then she has been living on Lipsi and working as a tourist guide. Her boyfriend, who is Greek, is a farmer. Sally said, 'I've only been back to London once, and I can't imagine ever living there again.'

Adapted from the British press

6 VOCABULARY & PRONUNCIATION strong adjectives

a Write synonyms for the strong adjectives.

11 That's a great idea! Let's do it.

12 This book's awful. I can't finish it.

Strong adjectives		Normal adjectives
1	The island's tiny - only 16 square kilometres.	= very small
2	The food in Lipsi was delicious.	= very tasty
3	Her father's furious. She crashed his car.	= very
4	I'm terrified of flying. I never travel by plane.	= very
5	I've been working all day. I'm exhausted.	= very
6	It's going to be boiling tomorrow – about 40°!	= very
7	Can I have a sandwich? I'm starving.	= very
8	The flat's enormous. It's got five bedrooms.	= very
9	I'm not going to swim. The water's freezing.	= very
01	Your car's filthy. Why don't you wash it?	= very

b Cover a. Complete the responses with a strong adjective.

J Are you hungry?	Yes, I'm starving.
2 Was your mother angry?	Yes, she was
3 Is her flat small?	Yes, it's
4 Are you tired?	Yes, I'm
5 Is the floor dirty?	Yes, it's
6 Are you afraid of spiders?	Yes, I'm of the

- 2.10 Listen and check. Are the strong adjectives stressed? Listen again and repeat.
- d Communication Are you hungry? Yes, I'm starving! A p.116 B p.119.

7 GRAMMAR present perfect continuous (for recent continuous actions)

a Look at the pictures. How do the people look? What do you think has been happening?





= very

= very



Listen and check. What have they been doing? Complete the sentences.

Sharon and Kenny_ 2 The man

- 3 The man and woman and
- c O p.132 Grammar Bank 2B. Read the rules for present perfect continuous for recent continuous actions. Do exercise b.
- d Look at the adjectives and imagine that you are exhausted, filthy, etc. Think of an explanation for each one. Then in pairs, invent a short dialogue using each adjective.

exhausted filthy furious very stressed very red

Hi. You look exhausted. What have you been doing?

I've been working in the garden.