

MONEY – INTERMEDIATE

A Buying things 🎧



1 Complete the sentences.

- If something costs €10 less than usual, it has €10 off.
- 1 If you don't have enough money to buy something, then you **can't** afford it.
- 2 If you ask to pay less than the normal price, you are asking for a discount.

Glossary

afford sth If you **can afford sth** you have enough money to pay for it.

scratch a mark on the surface of sth made by a sharp object (*see picture*).

discount a cut in the usual price of something.
SYN **reduction**.

- 3 If the normal price is €60 and the shop sells it for €50, then it has been reduced by €10.
- 4 The time when shops sell goods more cheaply than normal is called the sales.
- 5 If you buy something which is a good price for the product, you can say it's a bargain.
- 6 If you pay with €50 for something that costs €30, you should get €20 change.
- 7 When you have paid, the shop assistant should give you a receipt.
- 8 If you want your money back on a product, you can ask for a refund.

off If sth has €20 **off**, it costs €20 less than usual.

receipt a piece of paper that shows that sth has been paid for.

refund an amount of money paid back to you when you return sth to a shop.

the sales a time when shops sell things at a lower price.

reduce sth make sth less in size, quantity, or price. **reduction** N.

bargain sth that is a good price or is cheaper than usual.

change If sth costs €2 and you give the assistant €5, you get €3 **change**.

2 Complete the questions in the questionnaire.

- Do you keep the receipt when you've bought something?
- 1 When you go shopping, do you always look for a discount?
- 2 If you saw a product in a shop that had a scratch on it, would you ask the shop assistant to take money back?
- 3 Do you always check your change when you pay?
- 4 Do you often wait and buy things in the sales? If so, what things?
- 5 Do you often take things back and ask for a refund?

ABOUT YOU

I often lose it.

B I'm not very good with money 🎧

LOTTERY WINNER LOSES EVERYTHING!

Maria Costas was an ordinary working mum without much **income** until she won over €3m on the lottery and became a very **wealthy** woman. She immediately bought a house **worth** €1m, a car that **cost a fortune**, and jewellery **valued** at €250,000. Unfortunately, the house was a **waste of money**. She **owned** it for six months, never lived there, then had to sell it for much less than she paid for it. Maria also wasted **huge amounts** of money on designer clothes and foreign holidays, and within eighteen months she was completely **broke**. Now she **owes** the bank over €5,000, and has credit card **debts** as well.

Glossary

income	• the money you earn from work, plus any other money you receive.
wealthy	• rich. SYN well off .
worth	• If a flat is worth €3m, you could sell it for €3m (that is the value).
cost a fortune	• be very expensive.
value sth at sth	• decide what sth is worth, or what you could sell it for.
waste of money	• a bad use of money.
own sth	• If you own sth , it is yours; it belongs to you.
huge	• very large. SYN massive .
amount	• a quantity of sth; a sum of money.
broke	• INF having no money.
owe sb sth	• have to pay money to sb for sth they have done or given.
debt	• an amount of money that you owe sb.

4 Cover the text. Answer the questions.

- How did Maria become wealthy? She won the lottery.
- 1 How much was her new house worth? _____
- 2 What was her jewellery valued at? _____
- 3 How long did she own her new house? _____
- 4 Why was the house a waste of money? _____
- 5 How much does she owe the bank? _____
- 6 Does she have any other debts? _____

5 Rewrite the sentences using the words in capitals.

- My boss has a lot of money. **WEALTHY** My boss is very wealthy.
- 1 It's a very large house. **HUGE** _____
- 2 The house is worth £2,000,000. **VALUE** _____
- 3 Rani hasn't got any money. **BROKE** _____
- 4 The flat doesn't belong to me. **OWN** _____
- 5 Her shoes were very expensive. **FORTUNE** _____
- 6 Gisela has debts of €5,000. **OWE** _____

6 Complete the sentences.

- The watch went wrong after two months; it was a waste of money.
- 1 My uncle won a huge _____ of money, so he's very _____ off now.
- 2 I haven't got any money; I'm completely _____.
- 3 It's a nice flat, but it isn't _____ half a million euros.
- 4 It's an absolutely _____ school: there are about 2,500 students.