

B2: Revision U5.

ATTENTION: Il est vivement conseillé de revoir la matière AVANT de faire les révisions !

5. Unit 5: Money, money, money.

5.1. Vocabulary.

1 Read the clues and complete the crossword.



Across

- 2 money you get back if you give a seller too much
- 3 when something is good for the money you pay, it is good ... for money
- 5 a cheap purchase
- 8 a payment you make for borrowing money
- 10 money you pay to the bank for their services
- 12 money you owe
- 13 money given back when you return something

Down

- 1 use more than is necessary
- 4 an amount of money that you borrow from the bank
- 6 a piece of paper you get from the seller when you buy something
- 7 a savings or current ...
- 9 an event in a shop when prices are discounted
- 11 payment for a service

MONEY QUIZ

1 What do people usually carry cash in?

2 Is a 10% discount better than a 20% discount?

3 Where can you go to withdraw money from your account when the banks are closed?

4 Why is it better to put your money in a current account than keep it at home?

5 Who pays interest on the money in a savings account – the customer or the bank?

6 What four things are usually written on a shop receipt?

7 Why do shops have sales?

8 If you buy a chocolate bar for £1.85 and you give the shop assistant a £5 note, how much change will you get?

TIME TAKEN:

2 Do the quiz. Time yourself. Can you answer all the questions in three minutes?

3 Number these events in the order they would usually happen.

- a You receive a bill for £210.
- b You pay the money back with interest.
- c You open a current account. 1
- d You arrange an overdraft.
- e You pay the bill.
- f You put £200 into the account.
- g You withdraw £210.

VOCABULARY EXTENSION

4 Circle the correct alternative. Use a dictionary if necessary.

- 1 I spend most of my money in/on clothes and games.
- 2 My parents paid/paid for my new computer.
- 3 Would you like to pay in/by cash or in/by credit card?
- 4 My brother decided to take up/out a loan to buy a motorbike.
- 5 I'm saving up/up for some new trainers.
- 6 Have you got change for/to a £50 note?
- 7 I bought this jacket in/on a sale. It was good value for money.
- 8 The interest you pay in/on student loans is usually low.

5.2. Reading.

1 Complete the sentences with these words.

environment • evaluate • job

A person might live without money ...

- 1 because they don't have a
- 2 in order to protect the for future generations.
- 3 to the importance of money.

2 Read the article and circle the correct alternative.

- 1 Carolien lived without money because she had to/wanted to.
- 2 She managed/didn't manage to live without it for a year.
- 3 The experiment was a positive/negative experience overall.



In today's society, we have to have money. Or do we? A few brave individuals have tried living without money for a time and the results have been quite surprising. Carolien Hoogland is one of these people.

1 WHY GIVE UP MONEY?

On New Year's Eve 2009, Carolien wrapped her purse in a newspaper and didn't open it again for a year. The 30-something academic researcher from Rotterdam was starting an experiment to see if it was possible to live outside the conventional economic system. She wanted to try living in a more stimulating and fulfilling way. She also believed that we should try to preserve the environment for future generations through sustainable living.

COULD YOU LIVE WITHOUT MONEY?

2 CREATIVE ALTERNATIVES

Carolien made careful plans before starting her experiment. She contacted an energy company and they agreed to supply her gas and electricity for a year in return for research on their green products. She managed to cover her food needs by making bartering agreements with a restaurant, a farm and a shop. In exchange, she worked on various projects, such as creating an education programme about food.

3 THE REACTIONS

Initially, the shop was reluctant to get involved because they said they couldn't afford to. She had to persuade them that they didn't need to pay her but could give her what food they could spare. Meanwhile, the dance studio where Carolien took tango classes allowed her to continue her classes and in return she distributed publicity for them. And instead of going to restaurants, Carolien cooked a meal every week and invited her friends. They would bring drinks or a dessert, and Carolien's home became a meeting place for social gatherings.

4 THE TEST

People have asked Carolien if she ever felt like giving up. She admits that on one occasion she did when she was invited to visit friends in Berlin where she didn't have her usual barter system in place. Although they said she didn't have to pay for anything, she felt dependent on her friends. One afternoon, she went to an ATM and withdrew some money so that she could buy them an ice cream. It was the only time she spent money though, and when she returned to Rotterdam, she carried on as before.

5 LOOKING BACK

Carolien's project ended at the beginning of 2011 and she reluctantly started using money again. During the 12 months, she found that her quality of life had actually improved. 'Life became so much simpler in a nice way, it was as if the buzz of a thousand different choices a day disappeared,' she says. She found that she didn't need to buy things to be happy. Instead, she needed people, and as a result her relationships with the people around her became deeper. Carolien continues to live in a sustainable way; she cycles everywhere and doesn't fly, she buys second-hand furniture and wears clothes given to her by friends.

3 Answer the questions.

- 1 What motivated Carolien to do her experiment?
.....
- 2 How did she pay her energy bills?
.....
- 3 What did she do for food?
.....
- 4 How did people respond to the experiment?
.....
- 5 What was a positive outcome of the experiment?
.....

4 CRITICAL THINKING

Decide if the statements are facts (F) or opinions (O)?

- | | |
|--|-----|
| 1 Carolien made plans to live without money. | F/O |
| 2 It's important to earn a good salary. | F/O |
| 3 Money is important in today's society. | F/O |
| 4 We should all live without money for a year. | F/O |

5 Match the underlined words in the article with these definitions.

- 1 using methods that aren't bad for the environment
- 2 have extra that you don't need
- 3 noise, usually made by an insect
- 4 continued
- 5 satisfying, making a person feel good

5.3. Grammar: part 1.

1 Circle the correct alternative.

- 1 They don't accept cards or cheques in that shop: you ought to/have to pay with cash.
- 2 When you have a job, you must/should open a current account.
- 3 Gemma and her brothers take it in turns to cook, and Gemma ought to/has to cook on Mondays.
- 4 Freddie's parents say he doesn't have/isn't allowed to go out this week because he was really late home on Saturday night.
- 5 Cathy works as a waitress on Saturdays and she has to/should wear a black jacket and skirt.
- 6 If you haven't arranged an overdraft with your bank, you 'd better/mustn't spend more than you have in your account.
- 7 When someone takes a photo of you, you shouldn't/needn't close your eyes.

2 Complete the first column with the present form of the modal verbs in the box. Then write the past form in the second column. Some forms are used more than once.

can't • ~~have to~~ • needn't • need to
 not be allowed to • not have to • not need to
 ought not to • ought to • should • should not

Modal verb	Past form	Function of the past form
have to	had to	express obligation and necessity in the past
		say that something happened but was not necessary
		say something didn't happen because it wasn't necessary
		criticise a past action or say that it was a mistake
		say something was prohibited or not possible

3 Complete the second sentence so that it has a similar meaning to the first, using the verb given.

- 1 Ivan tried to open a bank account but couldn't because he didn't take his passport. (should)
 Ivan should have taken his passport.
- 2 Mia felt sick because she ate four cakes and an ice cream. (should not)
 Mia shouldn't have eaten four cakes and an ice cream.
- 3 The wind was so strong that the ferry didn't go to the island for three days. (could not)
 The ferry couldn't have gone so windy.
- 4 'I'm sorry, the swimming pool is full – you can't go in,' the woman said to Ben. (not allowed)
 Ben wasn't allowed to go because it was full.

- 5 The cows escaped from the field because the walkers didn't close the gate. (ought to)
 The walkers ought to have closed the gate.
- 6 'Thanks for handing in your homework today, Jake! It's a day early!' (not need to)
 Jake didn't need to hand in homework.

GRAMMAR CHALLENGE

4 Read the text and then write what Sharon should have done differently yesterday. Use *ought to*, *should* or *shouldn't have done*.



Sharon had a bad morning before school yesterday. Everything went wrong. First of all, she forgot to set her alarm clock so she woke up late. Then she rushed into the kitchen to make some breakfast. She put an egg into a frying pan and it started to cook. Then she went to get her school bag ready. When she came back, the egg was burnt. She threw it away and just had some coffee and toast. Then she went to get her jumper. But she remembered that she washed it the day before and it was still in the washing machine. She looked at her watch. Oh no! It had stopped. It needed a new battery. She looked at the kitchen clock and saw that she had to leave in five minutes. So she switched on the TV and there was a funny programme on. She watched it and then she was late for the bus. She walked as quickly as she could, but she couldn't run because she was wearing flip flops. She missed the bus.

Sharon ought to have set her alarm clock.

5.4. Vocabulary and listening.

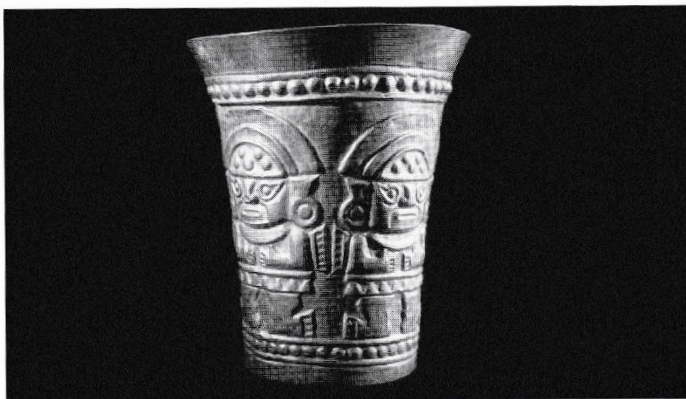
1 Match each sentence (1–6) with the sentence which means the same (a–h). There are two extra sentences that you do not need.


- | | |
|--|-------|
| 1 I'm spending less money than usual. | |
| 2 I'm spending lots of money on these things. | |
| 3 I'm keeping some money each week to use later. | |
| 4 I don't have much money, but I have enough. | |
| 5 I bought these things on the way home. | |
| 6 I gave Jane the money that I borrowed last week. | |
| a I picked up a few things. | |
| b I get by. | |
| c I'm setting some money aside. | |
| d I paid back some money. | |
| e I couldn't get them because they'd sold out. | |
| f I'm cutting back on my spending. | |
| g I bought something which came to £2.50. | |
| h I'm splashing out. | |

2 Choose the correct answer, a or b.

- Janice hasn't got enough money in her account to buy a printer. What shouldn't she do?
 - set some money aside
 - splash out
- Sandi spends a lot more money than she earns. What had she better do?
 - pay it back
 - cut back
- Simon wants to buy three things in a shop, but he only has a little money. What does he need to know?
 - how much the three things come to
 - how much he needs to get by
- Antonio needs some new socks. What must he do?
 - pay some back
 - pick some up
- George needn't have rushed to the camera sale in the photography store. Why not?
 - They'd already sold out.
 - They'd cut back.
- Paul borrowed some money from his dad, but now his dad says he can keep it. What needn't Paul do?
 - put some money aside
 - pay the money back

3 LISTENING  11 Listen to a podcast. What was unusual about the Inca Empire? Why?



4 LISTENING  11 Read the summary of the podcast. Predict the type of word that goes in each gap. Then listen again and complete the text with one word or number in each gap.

The Inca Empire started in the (a) with a small (b) tribe living in (c) It had food, textiles, cocoa and (d), but it didn't have money. The population of about (e) million people lived in cities that were as (f) as European cities but better places to live. These cities were connected by about (g) kilometres of roads. The empire was controlled by the (h) and instead of paying taxes, the people (i) In return, they received food, tools and (j) The empire may have concentrated on growing food because of the complicated (k) in the region. They used the extra food that they grew to take control of local (l) The empire collapsed eventually, but they had built it without spending a cent.

VOCABULARY EXTENSION

5 Match the phrasal verbs in bold in sentences 1–5 with the definitions a–e.

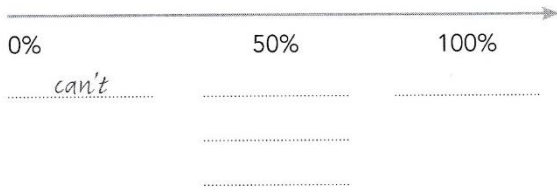
- If you buy online, it's quick and easy to **shop around** on different sites.
 - That shop **ripped** you **off**. I only paid half the price for the same book.
 - Many students **run up** large debts when they are at university.
 - It will take me years to **pay off** my student loan.
 - Both my parents have good jobs so we never have to **do without**.
- not have something you need
 - charge someone too much (informal)
 - let something increase
 - finish paying back a debt completely
 - compare prices in many places for the best buy

5.5. Grammar: part 2.

1 Complete the line with these words.

could • can't • may • must • might

Possibility



2 Complete the sentences with **could**, **can't** or **must**.

- That food has got meat in it. It be for vegetarians.
- I don't know where Peter is. He be in the kitchen or he be in his bedroom.
- I've lost my mobile. It be at home because I used it on the bus on my way to school.
- Greta didn't come to football practice today. She be ill because she wouldn't miss it otherwise.
- I'm not sure which teacher we've got this morning. It be Mr Marks if he's not teaching the other class.
- The match finish soon: they've already played an extra ten minutes.

3 Complete the sentences with **might not** or **can't**.

- I come to the concert – it depends on what time my basketball match finishes.
- Jim definitely be in the race because he's twisted his ankle.
- My mum is going out with her friends tonight so she give us a lift.
- We've only got a few minutes before the train leaves, but if we run, we miss it.
- Mr Taylor be the new School Director – he's too young!
- This tree be an oak tree because its leaves are the wrong shape.

4 Complete the table with the correct past modal forms. Then match each past form with its function 1–4.

Use this form when there is:

- 90–100% certainty that something was true.
- 50% certainty that something was true.
- 50% certainty that something was not true.
- 90–100% certainty that something was not true.

Present modal	Past modal	Use this form when there is ...
must	1
mustn't	–	–
could
couldn't/can't
may
may not
might
might not

5 Write the sentences again with **must**, **may** or **can't**.

- I'm sure that James missed the bus.
James must have missed the bus.
- It's possible that Ann hasn't left yet.
.....
- I'm certain that they didn't see us.
.....
- I'm sure that it was a mistake.
.....
- I think John took your coat.
.....

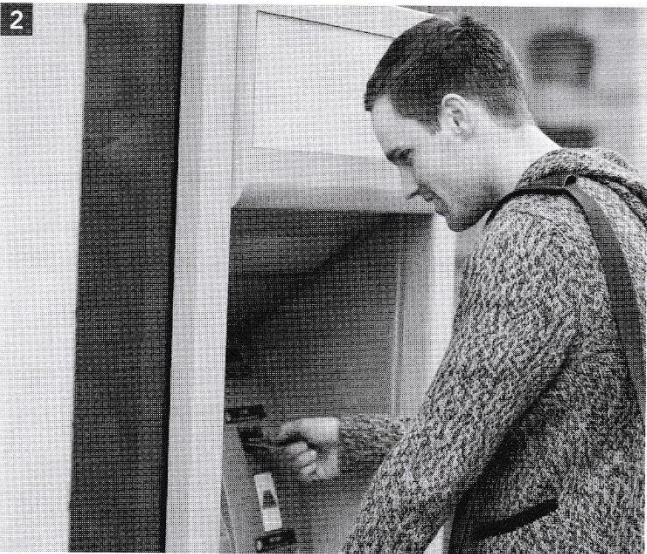
GRAMMAR CHALLENGE

6 Circle the best phrase.

- He can't have forgotten my birthday. He wasn't able to. / I'm sure he didn't.
- You must be tired. That's an order! / You haven't slept.
- Sarah must have picked up my mobile. She had to. / There's no other explanation.
- That may be David on the phone. He often calls in the evening. / He has permission.
- They needn't have brought a cake. So they didn't. / We've already got one.
- Jane can't be at home right now. It isn't allowed. / There aren't any lights on.
- You could have called to say you'd be late. Why didn't you? / Perhaps you called.
- Tim might not have got my message. I know that's what happened. / I suppose it's possible.
- You shouldn't have bought that jacket. It looked great on you. / It was too expensive.

5.6. Speaking.

1 Make notes about the two photos. What is similar and what is different?



Similar:

.....

Different:

.....

2 LISTENING 12 Complete what a student says when comparing the two photos. Then listen and check.

Both photographs (a) people at a bank, but in the (b) photograph, the people are inside the bank (c) in the second photograph, a man is using an ATM outside the bank. In (d) pictures, people are withdrawing money ... But one big (e) is that in the first picture, there are people waiting in a queue ... The man in the (f) picture doesn't have to wait because he's using a machine.

3 LISTENING 13 Listen to the second part of the task. What is the student discussing? Tick (✓) the correct option.

- a using credit cards instead of cash
- b customer service in banks
- c machines that provide services

4 Write the phrases in the table. Add one more in each column.

at the top • can't have • could have • in the middle
 I imagine • I mean • I'm not sure, but
 in the foreground • I think • It looks as if
 Let me think • might • more convenient
 on the left/right • Personally, • quicker

Describing	<i>in the middle</i>
Comparing	
Speculating	
Giving opinions	
Fillers	<i>I mean</i>

5 LISTENING 13 Listen to the second part again. Tick (✓) the phrases in 4 that the student uses.

6 LISTENING 12 & 13 Complete the sentences. Listen again if necessary.

- 1 We can see the people standing in a queue of the picture.
- 2 They a bit impatient. I they've been waiting for a long time.
- 3 The man in the second picture all his money and now he needs more.
- 4 It's much to use a machine. But if you need advice or if you have a complicated question, it's to speak to a person.
- 5 Also, machines aren't as people because they can break down.
- 6 So, in, machines are good, but they shouldn't replace people.
- 7, I like using machines, but sometimes I prefer to speak to a real person.

7 Practise doing the task. Compare the two photos and say what you think about machines that provide services.

5.8. More vocabulary and grammar.

Grammar

1 Choose the correct option, a, b or c.

- You travel a bit before you start university.
a should b need c ought
- You to be 17 before you can get your driving licence.
a had better b are allowed c have
- We to the beach yesterday; the weather was much better than today.
a needed to go b should have gone
c could have gone
- They to the station because the train was late.
a weren't allowed to rush b couldn't rush
c needn't have rushed
- Do you think we our neighbours about the party?
a had to tell b could tell
c ought to have told

2 Complete the sentences with **must**, **might**, **may** or **can't**.

- There be a problem with my phone because it won't allow me to make calls.
- That house with all the plants in front of it be Diana's house because I know she hasn't got a garden.
- Henry said he go to the concert, depending on how much it costs.
- Lily have seen the thief because she was away when her bike was stolen.
- Ryan have been the one who sent me the card, but I'm not sure.

3 Complete the second sentence so that it has a similar meaning to the first sentence, using the word given. Do not change the word given. Use between two and five words. Contractions count as two words.

- I think you should see a doctor immediately. **HAD**
I think you doctor immediately.
- It's possible that I left my bag on the bus. **MAY**
I on the bus.
- You mustn't park here. **ALLOWED**
You park here.
- A passport isn't necessary to open an account. **HAVE**
You have a passport to open an account.
- It was a mistake to buy that laptop. **SHOULD**
You that laptop.

4 Circle the correct alternative.

More and more young people (a) open/are opening a bank account these days. There is a growing need, driven by Internet shopping, for under 18s to access (b) an/the account with a plastic payment card.

Helena, aged 16, who (c) has/had had an account since she was 14, summarises the benefits. 'My mum got tired of me (d) ask/asking to use her card', she says. 'I had pocket money, but I (e) mustn't/couldn't use it online to download music and films. (f) To have/Having my own card is a lot (g) better/safe than carrying around cash.' There are other benefits, too. Mark, 15, says, 'I (h) opened/was opening an account with a bank because they (i) were/had been offering free gifts. This (j) can/may seem a rather light-hearted approach to opening an account, but banks know that it's important (k) to catch/catching customers early.

Vocabulary

1 Complete the text with words from the box. There are two extra words you do not need.

bank fees • bill • cashpoint • current account
debt • interest • overdraft • pay • withdraw

When you decide you want to open a (a) at a bank, there are several things to consider. Firstly, find out what the (b) are for the services they provide. Secondly, if you think you may sometimes spend more money than you've got, you will need to arrange an (c) Find out what rate of (d) the bank will charge while you (e) back the money. And if you can't always get to the bank while it is open, you will need to use a (f) so make sure the bank has plenty of them in convenient places so you can (g) money when you need to.

2 Complete the words.

- Clothes shops often have s at the end of a season. You can usually get a b g then.
- Remember to keep the r in case you need to take the item back.
- When you want to save money, you need to c b on your spending.
- The things I bought c t £25.00.
- Can you p u some bread at the shop?

3 Circle the correct alternative.

- The money you get back when you return something you've bought is a discount/refund.
- When you go from one place to another, you go on a journey/travel.
- Something that is difficult to understand is unbelievable/illlogical.
- If you deal with the public, you need to be shy/tactful.
- You don't do many exams if your university has continuous assessment/assignments.

Answers.

1. Vocabulary.

1
Across: 2 change 3 value 5 bargain
 8 interest 10 charges 12 debt
 13 refund
Down: 1 waste 4 loan 6 receipt
 7 account 9 sale 11 fee
2
 1 a purse, a wallet, a pocket 2 No,

it isn't. 3 an ATM/cashpoint 4 it's
 safer, you could earn interest 5 the
 bank 6 the date and time when a
 purchase was made, the item purchased,
 the price, the name and location of the
 shop (also the method of payment) 7 so
 people buy more things, to move excess
 stock 8 £3.15

3
 a 3 b 7 d 4 e 6 f 2 g 5

VOCABULARY EXTENSION p40

4
 1 on 2 paid for 3 in, by 4 out
 5 up for 6 for 7 in 8 on

2. Reading.

1
 1 job 2 environment 3 evaluate
2
 1 wanted to 2 didn't manage
 3 positive
3
 1 She wanted to work in a more
 stimulating and fulfilling way and to

preserve the environment. 2 An
 energy company supplied free gas and
 electricity in return for research on their
 green products. 3 She made bartering
 agreements with a restaurant, a farm and
 a shop. 4 The shop was reluctant to
 get involved, but finally agreed; others
 were inspired and supportive. 5 Her

relationships with the people around her
 became deeper.

4
 1 F 2 O 3 O 4 O

5
 1 sustainable 2 spare 3 buzz
 4 carried on 5 fulfilling

3. Grammar: part 1.

1
 1 have to 2 should 3 has to
 4 isn't allowed 5 has to
 6 mustn't 7 shouldn't

2

Modal verb	Past form	Function of the past form
have to need to	had to needed to	express obligation and necessity in the past
needn't not have to not need to	needn't have didn't have to didn't need to	say that something happened but was not necessary
not have to not need to	didn't have to didn't need to	say something didn't happen because it wasn't necessary

ought to	ought to have	criticise a past action or say that it was a mistake
ought not to	oughtn't to have	
should	should have	
should not	shouldn't have	

not be allowed to	wasn't/weren't allowed to	say something was prohibited or not possible
can't	couldn't	

3
 2 shouldn't have eaten 3 couldn't go to the island (for three days) because it was 4 wasn't allowed to go in (the swimming pool) 5 ought to have closed 6 didn't need to hand in his / needn't have handed in his

GRAMMAR CHALLENGE p42

4
 She shouldn't have/oughtn't to have gone to get her school bag ready. She should have/ought to have dried her jumper. She should have/ought to have put a new battery in her watch. She shouldn't/oughtn't to have watched the TV programme. She shouldn't/oughtn't to have worn flip-flops.

4. Vocabulary and listening.

1
 1 f 2 h 3 c 4 b 5 a 6 d
2
 1 b 2 b 3 a 4 b 5 a 6 b
3
 It operated without money, possibly

because the Inca people dedicated their efforts to agriculture rather than economics.

4
 a 1300s b indigenous c Peru d gold
 e 12 f large g 40,000 h government

i worked j clothes k climate l states

VOCABULARY EXTENSION p43

5
 1 e 2 b 3 c 4 d 5 a

5. Grammar: part 2.

1 Possibility

0%	50%	100%
can't	could	must
	may	
	might	

2
1 can't 2 could, could 3 can't
4 must 5 could 6 must

3
1 might not 2 can't 3 can't 4 might not
5 can't 6 can't

4

Present modal	Past modal	Use this form when there is ...
must	must have (been)	1
mustn't	-	-
could	could have (been)	2
couldn't/ can't	couldn't/ can't have (been)	4
may	may have (been)	2
may not	may not have (been)	3
might	might have (been)	2
might not	mightn't have (been)	3

5

2 Ann may not have left yet. 3 They can't have seen us. 4 It must have been a mistake. 5 John may have taken your coat.

GRAMMAR CHALLENGE p44

6

1 I'm sure he didn't. 2 You haven't slept. 3 There's no other explanation. 4 He often calls in the evening. 5 We've already got one. 6 There aren't any lights on. 7 Why didn't you? 8 I suppose it's possible. 9 It was too expensive.

6. Speaking.

1

Similar: People want to withdraw money at a bank. **Different:** In picture 1, people are waiting in a queue inside the bank. In picture 2, someone is withdrawing money from an ATM machine outside a bank.

2
a show b first c whereas d both
e difference f second

3
c

4

Describing	Comparing	Speculating	Giving opinions	Fillers
at the top in the foreground on the left/ right	more convenient quicker	can't have could have I imagine might it looks as if	I'm not sure, but I think Personally,	Let me think

5

quicker ✓ more convenient ✓ Personally ✓
I think ✓ I mean ✓

6

1 on the right 2 seem, imagine 3 may have spent 4 quicker, more, better
5 reliable as 6 my opinion
7 Personally

7. Writing.

1

You have bought an item of clothing. There is a hole in it. You live too far away to return it.

2
1 d 2 b 3 c 4 a

4

1 Sir or Madam 2 phrasal verbs, abbreviations, contractions 3 longer, formal 4 faithfully

8. More vocabulary and grammar.

Grammar

1

1 a 2 c 3 b 4 c 5 c

2

1 must 2 can't 3 might 4 can't
5 may

3

1 had better see a 2 may have left my bag 3 are not/aren't allowed to 4 do not/don't have to 5 should not/shouldn't have bought

4

a are opening b an c has had
d asking e couldn't f Having
g better h opened i were j may
k to catch

Vocabulary

1

a current account b bank fees
c overdraft d interest e pay
f cashpoint g withdraw

2

1 sales, bargain 2 receipt
3 cut back 4 came to 5 pick up

3

1 refund 2 journey 3 illogical
4 tactful 5 assessment