

Ka-ching!

1 VOCABULARY & LISTENING money

- a 2.1 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.

- A _____ (verb) to give or pay money for something
B _____ (noun) money that a person or a bank lends you
C _____ (verb) to have enough money to buy something
D _____ (noun) a shopping center
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
I _____ (verb) to spend a lot of money on something (informal)
J _____ (noun) the money a bank lends you to buy a house

- 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 p.147 Vocabulary Bank Money.

Ka-ching

We live in a ¹ _____ 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 _____.

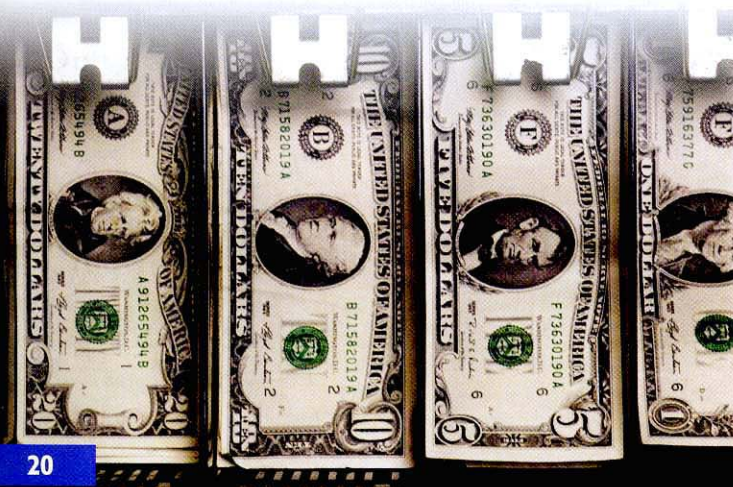
Chorus

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

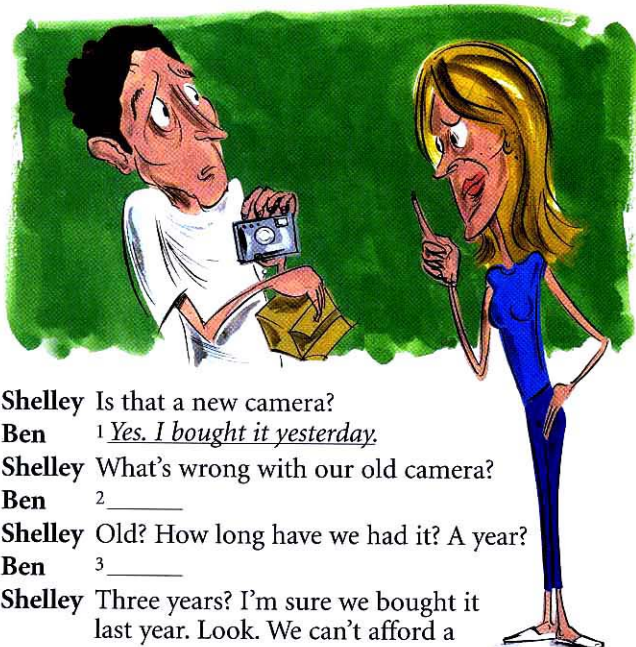
Ka-ching!



2 GRAMMAR present perfect and simple past

- a Shelley and Ben are having an argument about money. Read what Shelley says and complete the conversation 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 bought it yesterday.
I can't.



Shelley Is that a new camera?

Ben 1 Yes. I bought it yesterday.

Shelley What's wrong with our old camera?

Ben 2 _____

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

Ben 3 _____

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

Ben 4 _____

Shelley Have you seen this?

Ben 5 _____

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

Ben 6 _____

Shelley Why not?

Ben Because...

- b 2.2 Listen and check.

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

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

- 1 a completed action in the past
- 2 things which started in the past and are true now
- 3 past actions when we don't say exactly when
- 4 past actions when we say exactly when

- d p.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?

The MONEY Questionnaire



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
- (go) to a shopping mall
- (buy) anyone a present
- (use) a credit card
- (take) money out of an ATM
- (borrow) money from someone in your family

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 Angela and describe what you can see in the photos.

c **2.6** Listen to Angela and answer the questions.

- 1 Why did she choose Ecuador?
- 2 Why did she want to take a year off?
- 3 Where is Angela taking art classes?
- 4 What is the most difficult thing for Angela in Spanish?
- 5 How do the students in her art classes feel about having a foreigner in the class?
- 6 What does Angela like about teaching English?
- 7 What does she like most about living in Ecuador?

d Compare your answers with a partner. Then listen again to check.

2 GRAMMAR present perfect continuous with *for* / *since*

a **2.7** Listen and complete these questions and answers from the interview with Angela.

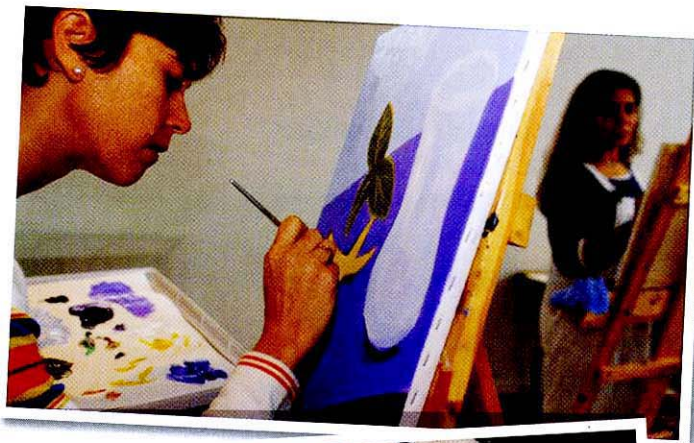
- 1 How long have you been _____ here?
- 2 I've been _____ and _____ since I was a child.
- 3 What have you been _____ here since you arrived?
- 4 I've been _____ some art classes at the university.
- 5 I've been _____ for about three months now.

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 that 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 Angela and I'm an elementary school teacher. A few months ago, I decided to change my life. I took a year off and went to live in Ecuador."



3 PRONUNCIATION sentence stress

⚠ An important part of clear communication in English is stressing the words in a sentence that carry the information, and **not** stressing the other ones.

a **2.8 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 **2.9** 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 an apartment for ages.

4 SPEAKING

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



A sport you **play** regularly
(or a kind of exercise you **do** regularly)



Something you are **learning**
(to do)



A friend you **know**
very well



A magazine / newspaper
you **read** regularly



A restaurant
you often **go** to



A thing you **have** that is
very important
to you



A club,
organization,
gym, etc. that you
are a member of



The make
of car you **drive**



The place
where you **live**

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...?*

⚠ Remember after *How long...?* with **action** verbs, e.g., *play*, use the present perfect continuous, with **non-action** verbs, e.g., *know*, use the present perfect simple.

How long have you been playing volleyball?

Since I was about 15.

How often do you play?

2A present perfect and simple past

present perfect simple: *have / has + past participle (worked, seen, etc.)*

past actions at an indefinite time in the past	unfinished states or actions that started in the past and are true now	with <i>already</i> and <i>yet</i>
I've been to Miami, but I haven't been to Tampa. She's never used an ATM. Have you ever lost your credit card?	I've known her for ten years. How long have they worked here? They've worked here since 2004.	I've already seen the movie. He hasn't found a job yet ? Have they left yet ?

- We often use *ever* and *never* with the present perfect. They go before the main verb.
- Use *for* + a period of time, e.g., *for two weeks*; use *since* with a point of time, e.g., *since Wednesday*.
- Use *How long ... ?* + present perfect to ask about a period of time from the past until now.
- For irregular past participles see page 156.
- already* goes before the main verb in $\boxed{+}$ sentences; *yet* goes at the end in $\boxed{-}$ and $\boxed{?}$ sentences.
- The words *already* and *yet* are also used with the simple past with the same meaning.
We've already eaten. = *We already ate.*
He hasn't done it yet. = *He didn't do it yet.*

present perfect or simple past?

I've been to Miami twice. (= in my life up to now)	I went there in 1998 and 2002. (= on two specific occasions)
How long have you been married? (= you are married now)	How long were you married? (= you are not married now)
I've bought a new computer. (= I don't say exactly when)	I bought it on Saturday. (= I say when)

- Use the present perfect when there is a connection between the past and the present.
- Use the simple past to ask or talk about **finished** actions in the past, when the time is mentioned or understood. We often use a past time expression, e.g., *January*, *last week*, etc.

2B present perfect continuous

present perfect continuous
for unfinished actions

How long **have** you **been studying** English?
He's **been working** here since April.
They've **been going out** together for three years.

- have / has been + verb + -ing*
- Use the present perfect continuous with *for* or *since* with **action verbs** (e.g., *learn*, *go*, etc.).

⚠ With **non-action verbs** (e.g., *know*, *be*, etc.) use the present perfect simple NOT the present perfect continuous with *for* or *since*.
I've known her for ages. NOT *I've been knowing her for ages.*
With *live* and *work* you can use the present perfect simple or continuous with *for* or *since*.
I've been living here for six months.
I've lived here for six months.

present perfect continuous
for recent continuous actions

- A** Your eyes are red. **Have** you **been crying**?
B No, I've **been cutting** onions.

- Use the present perfect continuous for actions that have been going on very recently. They have usually just stopped.

2C comparatives and superlatives

comparing two things (or actions)

My sister is a little **taller than** my brother.
San Francisco is **more expensive than** Chicago.
This test is **less difficult than** the last one.

Olive oil is **better** for you **than** butter.
You drive **more slowly than** I do.
Atlanta played **worse** today **than** last week.

Flying isn't **as comfortable as** going by train.
He doesn't smoke **as much as** she does.
Her new car looks **the same as** the old one.

superlatives

He's **the tallest** player on the team.
What is **the most expensive** capital city in Asia?
This book is **the least difficult** to understand.
She's **the best student** in the class.

Who drives **the most carefully** in your family?
That's **the worst** they've ever played.

- Form superlatives like comparatives but use *-est* instead or *-er* and *most / least* instead of *more / less*.
- You normally use *the* before superlatives, but you can also use possessive adjectives, e.g., *my best friend*, *their most famous song*.

- Regular comparative adjectives / adverbs:
hard > harder, *big > bigger*, *easy > easier*, *modern > more modern*, *difficult > more difficult*, *carefully > more carefully*
- Irregular comparative adjectives / adverbs: *good / well > better*, *bad / badly > worse*, *far > farther / further*
- After *than* or *as* we can use an object pronoun *me*, *him*, *her*, etc., or a subject pronoun (*I*, *he*, *she*) + auxiliary verb, e.g., *She's taller than me* OR *She's taller than I am* but NOT *She's taller than I*.

2A

a Correct the mistakes in the highlighted phrases.

I've never saw *Star Wars*. *I've never seen*

- 1 He left pretty early, but he yet hasn't arrived.
- 2 We don't see each other since we graduated.
- 3 Have you ever wrote a poem?
- 4 She have never been to Seoul.
- 5 I've lent him \$50 last week, but he hasn't paid me back yet.
- 6 I don't see them often but I've known them since ten years.
- 7 What year have you graduated?
- 8 We're lost. We already have been down this road twice.
- 9 I sent her an e-mail last week, but she doesn't reply yet.
- 10 They live in that house since 1980.

b Complete the dialogues with the simple past or present perfect.

I've already seen that movie twice. (already / see)

- 1 A How long _____ at the university? (you / be)
B I _____ two years ago. I'm in my third year now. (start)
- A Do you live with your parents?
B I _____ with them for the first two years but then I _____ into a student residence last September and I _____ there since then. (live, move, live)
- 2 A _____ a job yet? (your brother / find)
B Yes, he _____ work in a hotel. (already / start)
- 3 A _____ to Nobu – that new Japanese restaurant? (you / ever / be)
B Yes, we _____ there for my birthday. (go)
- A What was it like?
B The food _____ fantastic but it _____ a fortune! (be, cost)

2B

a Make sentences with the present perfect continuous (and *for* / *since* if necessary).

she / work there / 2003 +

She's been working there since 2003.

- 1 how long / they / go out together ?
- 2 I / study English / two years +
- 3 he / feel very well recently -
- 4 you / read that book / months! +
- 5 you / wait / a long time ?
- 6 we / spend much time together -
- 7 how long / she / live there ?
- 8 I / rent this house / three years. +
- 9 the elevator / work / 10 o'clock -
- 10 she / work here / a long time ?

b Complete with a verb from the list in the present perfect continuous.

bark cry do eat play shop not sleep watch

A Your sister's lost a lot of weight!

B Yes. She *'s been eating* a lot less recently.

- 1 A Your eyes are red. _____ you _____?
B Yes. I _____ a sad movie.
- 2 A It's very late. Why aren't you in bed?
B I can't sleep. That dog _____ for the last two hours.
- 3 A You look tired.
B I know. I _____ well recently.
- 4 A Wow! You bought a lot of things!
B Yes, we _____ all day.
- 5 A You look hot! What _____ you _____?
B I _____ at the park with the children.

2C

a Complete with one word.

She's much *more* intelligent than her brother.

- 1 He's not as smart _____ he thinks he is.
- 2 It's _____ best book I've read in a long time.
- 3 The trip took longer _____ we expected.
- 4 I think it was the saddest movie I've _____ seen.
- 5 Is Texas the biggest state _____ the US?
- 6 He's the _____ selfish person I've ever met.
- 7 Your watch is the same _____ mine.
- 8 My father speaks _____ quickly than I do.
- 9 We don't go swimming _____ often as we did before.
- 10 Her brother's about 10 and she's a year younger than _____.

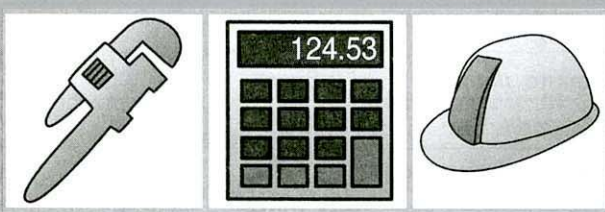
b Complete with the comparative or superlative of the bold word.

Mexican food is much *spicier* than Italian food.

- 1 It's _____ than it was this time last year.
- 2 Jan's _____ of all my sisters.
- 3 He's _____ person in the office.
- 4 He looks much _____ with shorter hair.
- 5 I sat next to _____ person at the party!
- 6 Could we meet a little _____ tomorrow?
- 7 It was _____ movie I've seen this year.
- 8 Sue is _____ member of my family.
- 9 The _____ way to travel is by train.
- 10 The beach was _____ from the hotel than we expected.

spicy
hot
competitive
lazy
good
boring
early
bad
ambitious
safe
far

www.tradeswaps.org



What is TradeSWAPS?

Imagine two people, Mark and Laura. Mark is a qualified plumber, and needs to find an accountant to do ¹ his taxes. Laura is a qualified accountant, and wants a new bathroom. The TradeSWAPS website ² _____ them get in touch with ³ _____ and exchange their skills.

How is TradeSWAPS different from just calling a professional?

Money is valuable, and we all need more of it, for vacations or a new car or house. What ⁴ _____ TradeSWAPS different is that it's a "money-free" system for the exchange of skills. There's no need for bank loans, credit cards, or ⁵ _____. It's a win-win situation. Mark gets his taxes done, and Laura gets a new bathroom, and no money changes hands!

Why you should ⁶ _____ TradeSWAPS

We want to make your life easier by giving you access to professional people who want to exchange skills with you. So if you have a job that needs doing, you don't have to wait until you can ⁷ _____ it. You can get it done today!

How to join

Just click here and ⁸ _____ our online form, which asks for your personal details and a list of your professional skills. You'll need to pay a small ⁹ _____ subscription, and you get access to our complete database of fellow professionals. When you need help with anything from remodeling to legal advice, enter your request and ¹⁰ _____ an e-mail. It's as simple as that.

3 GRAMMAR present perfect and simple past

a Circle the correct answer.

- 1 My best friend (inherited) / has inherited a lot of money last month.
- 2 We have used / used the same bank for the last ten years and we don't want to change.
- 3 I took out the loan in 2006. Since then, I made / have made all the payments on time.
- 4 I took / have taken \$100 out of the ATM this morning.
- 5 Have you ever had / Did you ever have any problems with the credit card you're using now?
- 6 I've called / I called the bank yesterday and they are going to give us the loan.
- 7 The company hasn't given / didn't give us a pay raise last year.
- 8 When did she borrow / has she borrowed the money?
- 9 We only parked / have parked the car an hour ago, but they've charged us for two hours!
- 10 I have never owed / never owed money to a bank. I always save up and then pay cash.

b Complete the dialogues. Use the present perfect or the simple past of the verbs in parentheses.

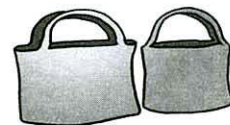
- 1 A How long _____ you _____ your camera? (have)

B Not long. I _____ it about two months ago. (buy)



- 2 A I _____ shopping at the new mall on Saturday. _____ you _____ there yet? (go, be)

B No, I _____ time yet. _____ you _____ anything? (not have, buy)



- 3 A My parents _____ each other for 55 years – since they were eight years old! (know)

B Where _____ they _____? (meet)

A At school. They _____ in the same class. (be)



Changing your life

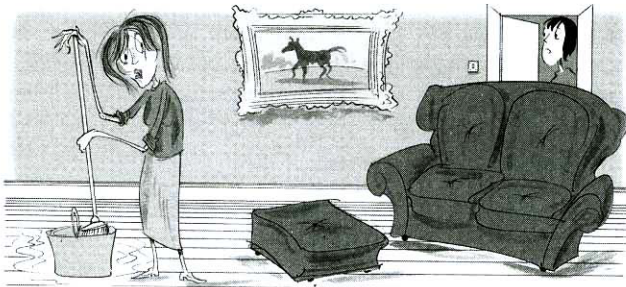
1 GRAMMAR present perfect continuous with for / since

a Write the words and phrases in the correct column.

six years 1992 Friday the last three days
ages a long time New Year's Day I last saw you
months and months he was a child

for	since
<i>six years</i>	

b Complete the dialogues with the present perfect continuous of the verbs in parentheses.



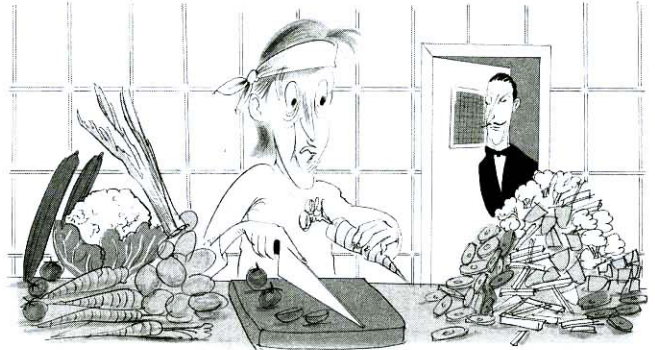
1 A Haven't you finished yet?

B No. I'm exhausted! I _____ (clean) the house for hours!



2 A Have you finished that report?

B Not yet. I _____ (work) on it for three days.



3 A Dinner isn't ready yet.

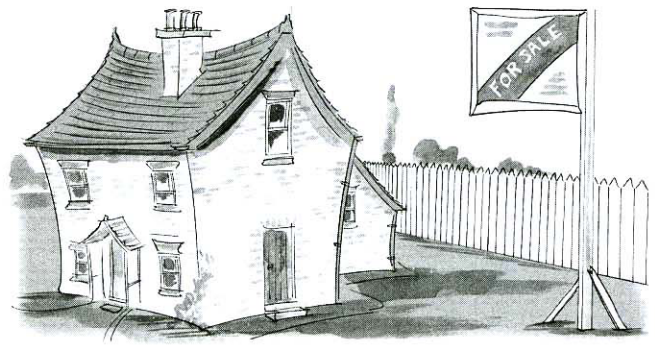
B What _____ (you / do) for the last two hours?

A I _____ (prepare) the vegetables!



4 A He doesn't look very happy.

B No, he _____ (try) to repair his computer all morning.



5 A Why are you moving?

B We _____ (think) of moving for a long time. This house is too small.