

# 2A Spend or save?

## 1 VOCABULARY money

a (1 34) Listen to a song about money. Fill in the blanks 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.



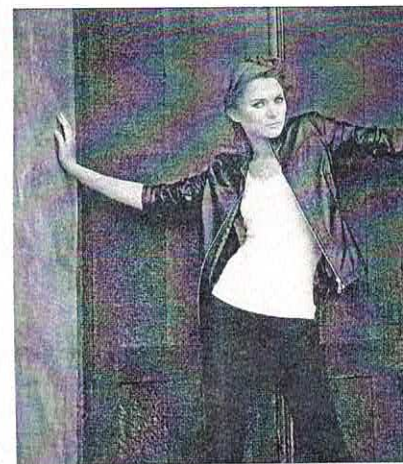
## Girls & Boys

Educated, <sup>1</sup> \_\_\_\_\_  
He's well-dressed.  
Not funny  
And not much to say in  
Most conversations  
But he'll <sup>2</sup> \_\_\_\_\_ 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

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






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 <sup>7</sup> \_\_\_\_\_

## 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 dollar done honest loan money go  
nothing owe shopping some sold won

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

afford order worth organized mortgage store work

- e (1:39)) Listen and check.
- f Practice 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.108. Find out if you are a spender or a saver.

## 4 LISTENING

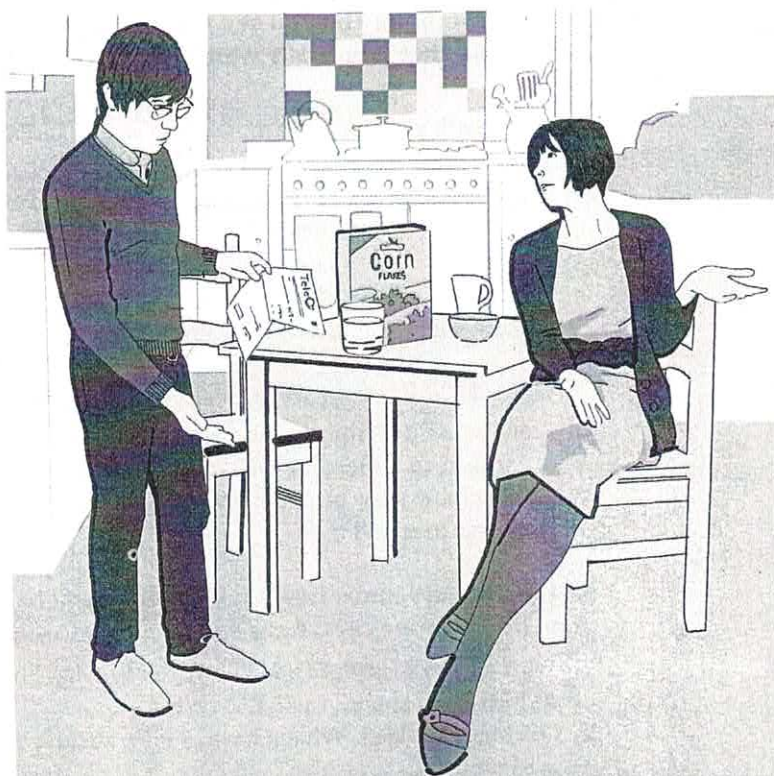
- a (1:40)) Listen to six people answering the question *Are you a spender or a saver?* How many are savers?
- b Listen again and match speakers 1–6 with A–F. Who...?
- A ☐ always has money in the bank  
B ☐ often ends up with no money  
C ☐ thinks he / she is careful with money, but not cheap  
D ☐ 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 mall 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 have no idea. 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 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 figure 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 installments.  
c talk to your friend and promise that you'll pay him / her back, but it might take a little longer than you first thought.
- 5 You have a friend who often borrows money from you and never pays you 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 simple past

- 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 simple past. Then listen and check.



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

Kate Yes. I <sup>2</sup>\_\_\_\_\_ (just buy) them. Do you like them?

D They're OK. How much <sup>3</sup>\_\_\_\_\_ they \_\_\_\_\_ (cost)?

K Oh, not much. They <sup>4</sup>\_\_\_\_\_ (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 right now.

K Why not?

D <sup>5</sup>\_\_\_\_\_ you \_\_\_\_\_ (see) this?

K No. What is it?

D The phone bill. It <sup>6</sup>\_\_\_\_\_ (come) this morning.

And we <sup>7</sup>\_\_\_\_\_ (not pay) the electricity bill yet.

K Well, what about the iPad you <sup>8</sup>\_\_\_\_\_ (buy) last week?

D What about it?

K You <sup>9</sup>\_\_\_\_\_ (not need) a new one. The old one <sup>10</sup>\_\_\_\_\_ (work) just fine.

D But I <sup>11</sup>\_\_\_\_\_ (need) the new model.

K Well, I <sup>12</sup>\_\_\_\_\_ (need) some new shoes.

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

- 1 for a completed action in the past \_\_\_\_\_
- 2 for recent actions when we don't ask / say exactly when \_\_\_\_\_

- d ➤ p.134 Grammar Bank 2A. Learn more about the present perfect and simple past, and practice them.

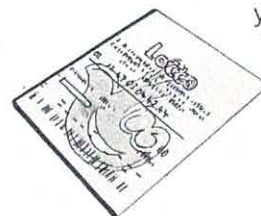
- e In pairs, interview each other with the questions. Ask for more information.

## 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



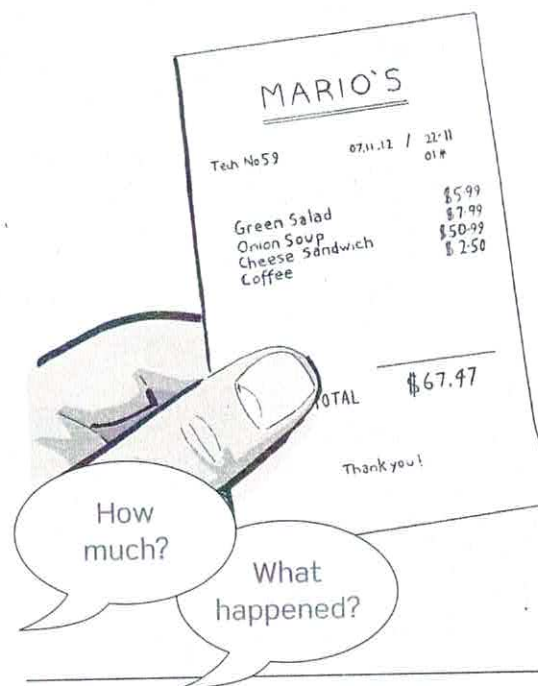
- wasted money on something you've never used



- 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.
- Think of two people you know personally or have heard of who are very rich. Did they...?
    - earn their money (how?)
    - inherit their money (who from?)
    - win it (how?)
  - If they earned their money, was it because...?
    - they were very lucky
    - they worked very hard
    - they had a special talent
- b Now read an interview with a billionaire. How did he become so rich? Why is his success surprising? What does he do to help homeless people?
- c Now read the interview again and number the events in the order in which they happened.
- ☐ He was homeless again.
  - ☐ He delivered newspapers.
  - ☐ An investor didn't give him the money he had promised him.
  - ☐ He sold encyclopedias from door-to-door.
  - ☐ He left his wife.
  - ☐ He was homeless.
  - ☒ He sold Christmas cards from door-to-door.
  - ☐ He started a hair product company with \$700.
  - ☐ He was able to pay his bills on time.
- d What do you think you can learn from John's story?
- e Look at the highlighted words and phrases related to money and business. With a partner, try to figure out the meanings from context.
- f Complete the questions with one of the highlighted words and phrases. Then ask and answer the questions with a partner.
- What **brand** of hair product do you use? How long have you used it?
  - Do you know anybody who sells encyclopedias or other products \_\_\_\_\_? What does he / she sell? Does he / she enjoy his / her job?
  - If you needed a \_\_\_\_\_ to lend you money to start a business, who would you ask? Why?
  - Have you ever experienced \_\_\_\_\_ from a boss, a teacher, etc.? How did you feel?
  - Do you know anybody who has tried to succeed in a difficult career (like acting), but who hasn't \_\_\_\_\_ yet? Is he / she still trying, or has he / she given up?

## FROM THE STREETS TO SUCCESS!

John DeJoria, an American billionaire businessman, owns several companies, including John Paul Mitchell Systems, a successful brand of hair products. However, DeJoria was not always wealthy. He was the second son of immigrant parents and grew up in a very poor area of Los Angeles, California. Before forming his hair product company with only \$700, he was a street gang member for some of his youth, he then worked at low-paying jobs including encyclopedia salesman, janitor, and insurance salesman, and he was homeless twice. DeJoria's selfmade rise is an inspiring story.

**As a child, you were fairly entrepreneurial, weren't you?**

My first job, at 9 years old, was selling Christmas cards door-to-door. At 10 years old, my brother and I had paper routes. We got up at 4 o'clock a.m., folded the papers, and delivered them, and then got ready for school.

**As you got older, you continued to work. Is that right?**

The job that was one of the most influential experiences you can imagine was door-to-door selling encyclopedias. Doors literally slam in your face—maybe 30, 40 doors before the first customer will actually talk to you and let you in.

**You've been homeless, haven't you?**

Twice. Once, when I was about 22 years old. The other time was when I started John Paul Mitchell Systems in 1980. I wasn't getting along with my wife at the time. So I had left and had given her all the money. We had a backer for John Paul Mitchell Systems putting in a half-million dollars. That money was supposed to arrive that day. I never got a penny. So I just slept in my car. And I slept in my car for the first two weeks when I started the company. So we started with humble beginnings.

**Do memories of the streets motivate you?**

It sure makes you very appreciative of what you have in your life. Those who are homeless—like people with kids who are homeless—I really have a heart for. So I participate in a lot of charitable organizations that take the homeless off the streets.

**What are the biggest problems you've faced in business?**

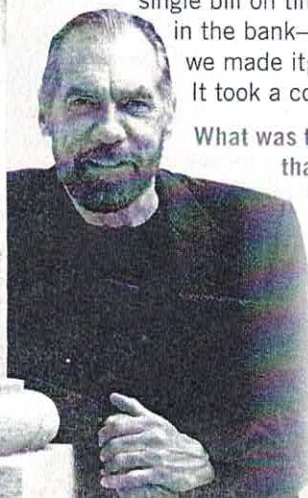
The biggest problem is rejection. Any business you start, be ready for it. The difference between successful people and unsuccessful people is that the successful people do all the things the unsuccessful people don't want to do. When 10 doors are slammed in your face, go to door number 11, with a smile.

**When did you know you had made it?**

I was in business two years, and we were able to pay every single bill on time. We had a couple of thousand dollars in the bank—\$4,000, to be exact. And we said, "Man we made it; it's all downhill now." It was really hard. It took a couple years.

**What was the first thing you bought yourself at that point?**

I went to a restaurant. This is the first time I said I'm going to order off the left side of the menu, not the right side. The right side is where the prices are. Carne asada, guacamole, whatever I wanted. I didn't even look at the prices. That, to me, was a pretty big deal.



# 2B Changing lives



## 1 LISTENING

- a Look at the photos. Where do you think they were taken? What can you see in each photo?
- b (1 45) You are going to listen to an interview with Jane, talking about a trip she took in 2008. Listen to **Part 1**. Where did she go? What did she decide to do after the trip?
- c Listen again. What does Jane say about:
- her normal job
  - the vacation to Uganda
  - what happened when the lorry broke down
  - the condition of the school
  - the children
  - what the headmaster asked her for

- d (1 46) Now listen to **Part 2**. Correct the wrong information in these sentences.

- Jane's son chose the name *Adelante África*, which means "Go forward, Africa" in Spanish.
- The new school opened in 2012.
- Today the school has 75 children.
- Adelante África* has also been trying to improve the children's English.
- They are building a home for the teachers.
- Two of Jane's children have been helping in Uganda.
- Jane says the school has changed children's lives because it has given them an education.
- Jane thinks that she gives more than she gets.
- The website has a video Jane's daughter took of her teaching the children.

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

- f Do you know anybody like Jane who does a lot of work for a charity? What do they do?

Glossary  
holiday *BritE* for vacation  
lorry *BritE* for truck  
headmaster *BritE* for principal

## 2 GRAMMAR present perfect + *for* / *since*, present perfect continuous

a Match the questions and answers.

- How long has Jane been a writer? \_\_\_\_\_
- How long has Adelante África had a website? \_\_\_\_\_
- How long has she been working for Adelante África? \_\_\_\_\_

- A Since 2008.  
B For about 22 years.  
C For four years.



b Answer with a partner.

- Are the three questions and answers in a about...?  
a a period of time in the past  
b a period of time from the past until now  
c a period of time in the present
- What's the difference in form between the first two questions and question 3?

c ➤ p.135 Grammar Bank 2B. Learn more about the present perfect with *for* / *since* and the present perfect continuous, and practice them.

## 3 PRONUNCIATION sentence stress

a (149) Listen once and try to write down the stressed words in the large pink rectangles.

1 How long French ? learning

2

3 ?

4

5 ?

6

b Look at the stressed words and try to remember what the unstressed words are. Then listen again to check and write them in.

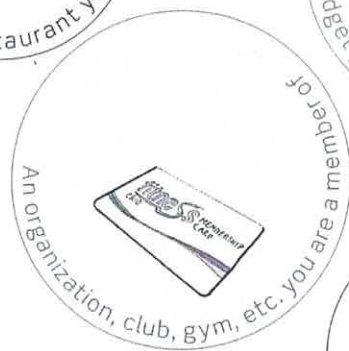
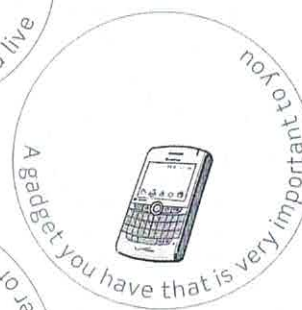
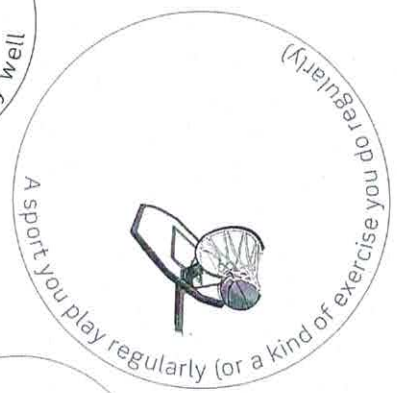
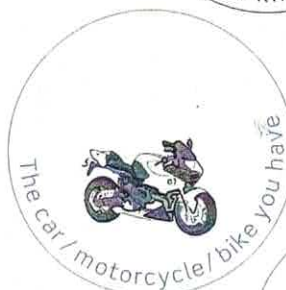
c Listen again and repeat the sentences. Copy the rhythm.

d (150) Listen and make questions.

» It's snowing. ( How long has it been snowing?

## 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 he or she has written. One question must be *How long have you...?*

How long have you been using Twitter? ( For about a year.

Do you write things on it or do you just read other people's tweets?

Why did you buy a Nissan Juke? ( Because it's small, and it's very "green."

How long have you had it?

## 5 READING & LISTENING

a In your country, are there charity events to raise money for a good cause? Have you ever taken part in one? What did you do? How much money did you raise?

b You're going to read an article about Helen Skelton, who agreed to kayak down the Amazon for charity. Read the introduction and answer the questions.

- 1 What did Helen do last year for charity?
- 2 What is she hoping to do this year?
- 3 What is dangerous about the trip?
- 4 What experience does she have?

c Before you read the texts of Helen's first three phone calls, imagine what kinds of problems you think she had on her trip. Then read and check. Were you right?

d (151) Read **Phone calls 1–3** again and fill in the blanks with the correct word. Then listen and check.

- |               |               |             |
|---------------|---------------|-------------|
| 1 a in front  | b behind      | c back      |
| 2 a freezing  | b hot         | c boiling   |
| 3 a exhausted | b angry       | c lost      |
| 4 a down      | b up          | c over      |
| 5 a long      | b wide        | c short     |
| 6 a ice cream | b coffee      | c chocolate |
| 7 a sleep     | b paddle      | c rest      |
| 8 a boring    | b interesting | c worrying  |
| 9 a being     | b feel        | c feeling   |
| 10 a sick     | b well        | c hard      |

e (152) Now listen to the rest of Helen's trip down the Amazon. Did she manage to finish?

f Listen again. Then answer the questions.

### Phone call 4

- 1 Why hasn't she had any music for three days?
- 2 What does she do to pass the time?
- 3 Why didn't she celebrate reaching the halfway point?

### Phone call 5

- 4 What have been driving her crazy this week?
- 5 What wildlife has she seen?
- 6 Why is she starting to feel a little sad?

### The 6:00 news

- 7 How many miles did she do altogether?
- 8 How long did the trip take?
- 9 What did Helen miss?
- 10 What is the first thing she is going to do when she gets home?

g Tell your partner about an adventure sport you've done or an exciting experience you've had. Was it a positive experience? Why (not)? How did you feel?

## TV host's Amazon

**Helen Skelton hopes to become the first woman to kayak down the Amazon River.**

Helen Skelton is a 26-year-old TV host of *Blue Peter*, a show for young people. She has never been afraid of a challenge. Last year, she became the second woman to complete the 78-mile Ultra Marathon in Namibia, running the three consecutive marathons in 23 hours and 50 minutes. But when *Blue Peter* decided to do something to raise money for the charity Sports Relief (which sponsors projects around the world), Skelton said that she wanted an even bigger challenge. So they suggested that she kayak 1,998 miles down the Amazon from Nauta in Peru to Almeirim in Brazil.

This is a very risky trip. There are no roads and no towns, only rainforest and the river (which is sometimes more than 24 miles wide and infested with crocodiles). If she gets sick, it will take around 11 hours to fly her to a hospital.



### Phone call 1

“Everything went wrong. I only managed half a day on Wednesday, the first day, and on Thursday we started late, so I'm already <sup>1</sup> \_\_\_\_\_. I've been suffering from the heat. It's absolutely <sup>2</sup> \_\_\_\_\_, and the humidity is 100% at lunchtime. I went the wrong way, and I had to paddle against the current. I was <sup>3</sup> \_\_\_\_\_! They asked me, 'Do you want to give <sup>4</sup> \_\_\_\_\_?' but I said, 'No!' Because I've also been having a wonderful time! There are pink dolphins – pink, not gray – that come close to the boat. I think that if I can do 62 miles a day, then I can make it.”



# challenge



Helen has only been kayaking once before in her life, so she has been training four hours a day. Last week, she arrived at the Amazon in Peru. After two days of kayaking, she made the first of her phone calls.



**Phone call 2**

“I’ve been on the Amazon for a week now, and I’ve been paddling for six out of the seven days. The river is incredibly <sup>5</sup> \_\_\_\_\_, and it’s very hard to paddle in a straight line. The water is so brown that I can’t see my paddle once it goes under the surface. It looks like melted <sup>6</sup> \_\_\_\_\_. I start at 5:30 in the morning, and I <sup>7</sup> \_\_\_\_\_ for at least 10 hours, from 5:30 a.m. until dark, with only a short break for lunch. My hands have been giving me problems – I have big blisters. I now have them bandaged in white tape.

I’m usually on the water for at least 10 hours; it’s <sup>8</sup> \_\_\_\_\_ at times, and exciting at others. I listen to music on my iPod. I’ve been listening to *Don’t Stop Me Now* by Queen to inspire me! ”

**Phone call 3**

“I haven’t been <sup>9</sup> \_\_\_\_\_ very well this week. The problem is heat exhaustion. They say it’s because I haven’t been drinking enough water. I’ve been traveling 62 miles a day, which is my target. But yesterday after 52 miles, I was feeling <sup>10</sup> \_\_\_\_\_, and my head was aching, and I had to stop and rest. ”

## 6 VOCABULARY & PRONUNCIATION

### strong adjectives

**Strong adjectives**

Some adjectives have a strong meaning, e.g.,  
*I had to paddle against the current. I was **exhausted**!* (= very tired)  
*I've had a **fantastic** time!* (= very good)

With strong adjectives you can use *absolutely* or *really*, but NOT *very*.  
*I've been suffering from the heat. It's **absolutely boiling**.* NOT *very-boiling*.

- a Complete the sentences with a regular adjective.
- 1 A Was Lisa's father *angry* about the car?

B Yes, he was **furious**!
- 2 A Is Oliver's apartment \_\_\_\_\_?

B Yes, it's really **tiny** – just a bedroom and a living room.
- 3 A Are you \_\_\_\_\_ of flying?

B Yes, I'm **terrified**! I never fly anywhere.
- 4 A Was the food \_\_\_\_\_?

B Yes, it was **delicious**.
- 5 A Are you very \_\_\_\_\_?

B I'm **starving**! I haven't eaten all day.
- 6 A Is your parents' house \_\_\_\_\_?

B It's **enormous**. It has seven bedrooms.
- 7 A Was it \_\_\_\_\_ in Moscow?

B It was **freezing**! Minus 20 degrees.
- 8 A Was Jack's kitchen \_\_\_\_\_?

B It was **filthy**. It took us three hours to clean it.
- 9 A Are your parents \_\_\_\_\_ about the wedding?

B They're **excited**. In fact, they want to pay for everything!
- 10 A Was the movie \_\_\_\_\_?

B It was **hilarious**. We laughed all the way through.
- 11 A Are you \_\_\_\_\_ you locked the door?

B I'm **positive**. I remember turning the key.
- 12 A Were you \_\_\_\_\_ to hear that Ted is getting married?

B I was absolutely **amazed**! I never thought it would happen.
- b (153) Listen and check. How are the strong adjectives pronounced? Practice the dialogues in pairs.
- c ➤ **Communication** Are you hungry? A p.104 B p.109.
- d Ask and answer with a partner. Ask for more information.
- 1 Have you ever been swimming in a place where the water was absolutely freezing?

2 Is there anything that makes you furious about car drivers or bike riders in your country?

3 Are there any animals or insects that you're terrified of?

4 What's the most delicious meal you've had recently?

5 Is there a comedian or a comedy series on TV in your country that you think is absolutely hilarious?

## 7 WRITING

➤ **p.114 Writing** *An informal email.* Write an informal email to thank somebody you have been staying with and to tell him or her what you have been doing recently.

## present perfect and simple past

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

## 1 past experiences

(1 42))

I've been to Miami but I haven't been to Tampa.  
Have you ever lost your credit card?  
Sally has never met Bill's ex-wife.

2 with *yet* and *already* (for emphasis)

I've already seen this movie twice. Can't we watch another one?  
My brother **hasn't found** a job yet. He's still looking.  
Have you **finished** your homework yet? No, not yet.

1 We use the present perfect for past experiences when we don't say exactly when they happened.

- We often use *ever* and *never* when we ask or talk about past experiences. They go before the main verb.

2 In American English, we use the present perfect and the simple past with *yet* and *already*.

- *already* is used in ☒ sentences and goes before the main verb.
- *yet* is used with ☐ sentences and ☒. It goes at the end of the phrase.
- For irregular past participles see **Irregular verbs** p.165.

a Complete the mini dialogues with the present perfect form of the verb in parentheses and an adverb from the list. You can use the adverbs more than once.

already   ever   never   yet

A \_\_\_\_\_ you \_\_\_\_\_ the lottery \_\_\_\_\_? (play)

B That's why I'm smiling – I won \$50!

1 A \_\_\_\_\_ you \_\_\_\_\_ a flight online? (book)

B Yes, of course. I've done it many times.

2 A When are you going to buy a motorcycle?

B Soon. I \_\_\_\_\_ almost \$1,000. (save)

3 A \_\_\_\_\_ you \_\_\_\_\_ the electricity bill \_\_\_\_\_? (pay)

B No, sorry. I forgot.

4 A \_\_\_\_\_ your parents \_\_\_\_\_ you money? (lend)

B Yes, but I paid it back as soon as I could.

5 A How does eBay work?

B I don't know. I \_\_\_\_\_ it. (use)

6 A \_\_\_\_\_ you \_\_\_\_\_ to Thailand? (be)

B No, I haven't. But I'd like to some day.

7 A Why don't you have any money?

B I \_\_\_\_\_ my salary. I bought a new tablet last week. (spend)

8 A Do you like Hugh Jackman?

B Yes, I \_\_\_\_\_ his new movie twice! (see)

simple past (*worked, stopped, went, had, etc.*)

They got married last year.

(1 43))

What time **did you wake up** this morning?

I **didn't have** time to do my homework.

- Use the simple past for finished past actions (when we say, ask, or know when they happened).

present perfect or simple past?

I've been to Miami twice.

(1 44))

(= in my life up to now)

I went there in 1998 and 2002.

(= on two specific occasions)

- Use the simple past (NOT the present perfect) 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., *yesterday, last week, etc.*

b Right or wrong? Write a check ✓ or an X next to the sentences. Correct the wrong sentences.

I've never been in debt. ✓

How much has your new camera cost? X

How much **did** your new camera cost?

- Dean inherited \$5,000 from a relative.
- Did your sister pay you back yet?
- We booked our vacation online a month ago.
- When have you bought that leather jacket?
- They've finished paying back the loan last month.
- We haven't paid the gas bill yet.
- Have you ever wasted a lot of money on something?
- I'm sure I haven't borrowed any money from you last week.
- I spent my salary really quickly last month.
- Have you seen the Batman movie on TV yesterday?

◀ p.16

present perfect + *for* / *since*, present perfect continuous

present perfect + *for* / *since*

They've known each other for ten years.

1 47))

Julia has had that bag since she was in college.

A How long have you worked here?

B Since 1996.

A How long has your brother had his motorcycle?

B For about a year.

- We use the present perfect + *for* or *since* with **nonaction verbs** (e.g., *like*, *have*, *know*, etc.) to talk about something that started in the past and is still true now.

*They've known each other for ten years.* (= they met ten years ago, and they still know each other today)

- We use *How long...?* + present perfect to ask about an unfinished period of time (from the past until now).
- We use *for* + a period of time, e.g., *for two weeks*, or *since* + a point of time, e.g., *since 1990*.
- Don't use the simple present with *for* / *since*, NOT *They know each other for a long time*.

present perfect continuous: *have* / *has been* + verb + *-ing*

- 1 How long have you been learning English?

Nick has been working here since April.

They've been going out together for about three years.

- 2 Your eyes are red. Have you been crying?

No, I've been cutting onions.

1 48))



- 1 We use the present perfect continuous with *for* and *since* with **action verbs** (e.g., *learn*, *work*, *go*, etc.) to talk about actions that started in the past and are still true now.

- Don't use the present continuous with *for* / *since*, NOT *I am working here for two years*.

- 2 We can also use the present perfect continuous for continuous or repeated actions that have been happening very recently. The actions have usually just finished.

I've (I have)  
You've (You have)  
He / She / It's (He has)  
We've (We have)  
They've (They have)

been working here  
for two years.

I haven't (I have not)  
You haven't  
He / She / It hasn't  
We haven't  
They haven't

been working here  
for two years.

Have you been working  
here for two years?

Yes,  
I have.

No,  
I haven't.

Has she been working  
here for two years?

Yes,  
she has.

No,  
she hasn't.

### work and live

*Work* and *live* are often used in either present perfect or present perfect continuous with the same meaning.

*I've lived here since 1980.*

*I've been living here since 1980.*

### a Correct the mistakes.

Harry is unemployed since last year.

*Harry has been unemployed since last year.*

- We've had our new apartment since six months.
- Hi, Jackie! How are you? I don't see you for ages!
- How long are you knowing your husband?
- Emily has been a volunteer for ten years ago.
- Paul doesn't eat anything since yesterday because he's sick.
- It hasn't rained since two months.
- How long has your parents been married?
- They're having their dog since they got married.
- I haven't gotten any emails from my brother for last winter.
- My grandmother lives in the same house all her life.

### b Make sentences with the present perfect or present perfect continuous (and *for* / *since* if necessary). Use the present perfect continuous if possible.

I / work for a charity / eight years

*I've been working for a charity for eight years.*

- we / know each other / we were children
- the children / play computer games / two hours
- your sister / have that hairstyle / a long time?
- I / love her / the first day we met
- my Internet connection / not work / yesterday
- how long / you / wait?
- I / be a teacher / three years
- it / snow / five o'clock this morning
- Sam / not study enough / recently
- you / live in Chicago / a long time?

## 1 VERBS

a Complete the sentences with a verb from the list.

be worth /bi wəθ/ borrow /'bɒrəʊ/ can't afford /kænt ə'fɔːd/ charge /tʃɑːdʒ/ cost /kɒst/ earn /ɜːn/  
inherit /ɪn'herɪt/ invest /ɪn'vest/ lend /lend/ owe /əʊ/ raise /reɪz/ save /seɪv/ waste /weɪst/

- 1 My uncle died and left me \$2,000.
- 2 I put some money aside every week for my next vacation.
- 3 My brother promised to give me \$50.
- 4 I need to ask my mom to give me \$20.
- 5 I often spend money on stupid things.
- 6 I don't have enough money to buy that car.
- 7 I usually have to pay the mechanic \$400 to fix my car.
- 8 These shoes are very expensive. They are \$200.
- 9 Jim gave me \$100. I haven't paid him back yet.
- 10 I want to put money in a bank account. They'll give me 5% interest.
- 11 I work in a supermarket. They pay me \$1,600 a month.
- 12 I could sell my house for about \$200,000.
- 13 We need to get people to give money to build a new hospital.

- I'm going to inherit \$2,000.  
 I \_\_\_\_\_ money every week.  
 He promised to \_\_\_\_\_ me \$50.  
 I need to \_\_\_\_\_ \$20 from my mom.  
 I often \_\_\_\_\_ money.  
 I \_\_\_\_\_ to buy that car.  
 The mechanic \_\_\_\_\_ me \$400.  
 They \_\_\_\_\_ \$200.  
 I \_\_\_\_\_ Jim \$100.  
 I want to \_\_\_\_\_ some money.  
 I \_\_\_\_\_ \$1,600 a month.  
 My house \_\_\_\_\_ about \$200,000.  
 We want to \_\_\_\_\_ money for the new hospital.

b (135)) Listen and check. Cover the sentences on the right. Try to remember them.

## 2 PREPOSITIONS

a Complete the **Preposition** column with a word from the list.

by for (x2) from in (x2) into on to

	Preposition
1 Would you like to pay <input type="checkbox"/> cash or <input type="checkbox"/> credit card?	<i>in, by</i>
2 I paid <input type="checkbox"/> the dinner last night. It was my birthday.	
3 I spent \$50 <input type="checkbox"/> books yesterday.	
4 My uncle invested all his money <input type="checkbox"/> real estate.	
5 I don't like lending money <input type="checkbox"/> friends.	
6 I borrowed a lot of money <input type="checkbox"/> the bank.	
7 They charged me \$120 <input type="checkbox"/> a haircut!	
8 I never get <input type="checkbox"/> debt. I hate owing people money.	

b (136)) Listen and check.

c Cover the **Preposition** column. Look at the sentences and remember the prepositions.

## 3 NOUNS

a Match the nouns and definitions.

ATM (BritE cash machine) /eɪ ti 'ɛm/ bill /bɪl/  
 coin /kɔɪn/ loan /ləʊn/ mortgage /'mɔːɡɪdʒ/  
 salary /'sæləri/ tax /tæks/

- 1 coin a piece of money made of metal
- 2 \_\_\_\_\_ a piece of paper that shows how much money you have to pay for something
- 3 \_\_\_\_\_ the money you get for the work you do
- 4 \_\_\_\_\_ money that you pay to the government
- 5 \_\_\_\_\_ money that somebody (or a bank) lends you
- 6 \_\_\_\_\_ money that a bank lends you to buy a house
- 7 \_\_\_\_\_ a machine where you can get money

b (137)) Listen and check. Cover the words and look at the definitions. Try to remember the words.



### Phrasal verbs

*I **took out** \$200 from an ATM. (= took from my bank account)*

*When can you **pay me back** the money I lent you? (= return)*

*I have to **live off** my parents while I'm in college, (= depend on financially)*

*It's difficult for me and my wife to **live on** only one salary. (= have enough money for basic things you need to live)*

# 2A Spend or save?

## 1 VOCABULARY money

a Complete the sentences with the correct verb in parentheses.

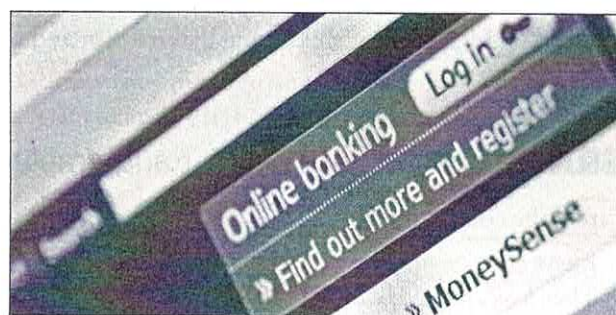
- 1 My sister wastes a lot of money on clothes she never wears. (wastes / saves)
- 2 I can't \_\_\_\_\_ to buy a house of my own. (pay / afford)
- 3 You'll have to \_\_\_\_\_ a lot of money if you want to travel around the world next year. (cost / save)
- 4 Kevin \_\_\_\_\_ about \$2,500 a month at his new job. (wins / earns)
- 5 That painting \_\_\_\_\_ a lot of money. (charges / is worth)
- 6 My uncle is doing a bike ride to \_\_\_\_\_ money for charity. (raise / save)
- 7 We still \_\_\_\_\_ the bank a lot of money. (owe / earn)
- 8 Mary \_\_\_\_\_ \$5,000 from her grandfather when he died. (inherited / invested)
- 9 The plumber \_\_\_\_\_ me \$250 to fix my shower. (cost / charged)
- 10 Can you \_\_\_\_\_ me \$200 until I get paid? (borrow / lend)

b Complete the sentences with the correct preposition.

- 1 I'll pay for the movie tickets if you get the snacks!
- 2 They charged us \$5 \_\_\_\_\_ a bottle of water.
- 3 They got \_\_\_\_\_ debt when they bought their new house.
- 4 We borrowed some money \_\_\_\_\_ my parents.
- 5 My grandparents always pay \_\_\_\_\_ cash.
- 6 I don't mind lending money \_\_\_\_\_ family.
- 7 They spent a lot of money \_\_\_\_\_ their son's education.
- 8 Can I pay \_\_\_\_\_ credit card?
- 9 Phil invested all his money \_\_\_\_\_ his own company.

c Complete the advertisement with the words in the

ATM bank account bills coin loan  
mortgage salary taxes



## What's so good about CASH Internet Banking platform

### OUR ACCOUNT SERVICES

Open a <sup>1</sup> bank account with us and we'll give you a free gift – you'll get a tablet computer if you earn over \$3,000 a month. Consult our online service 24/7 and use your card in the <sup>2</sup> \_\_\_\_\_ of any bank to take out as much or as little money as you want. Do you have a lot of change? Use our free <sup>3</sup> \_\_\_\_\_ counter and deposit the total directly into your savings account. Does your company pay your <sup>4</sup> \_\_\_\_\_ directly into the bank? Then we won't charge you anything for your card. We'll even pay all your <sup>5</sup> \_\_\_\_\_ for you, free of charge.

### OUR FINANCING SERVICES

Do you need to borrow money for a car, a vacation, or a new laptop? We'll give you a <sup>6</sup> \_\_\_\_\_ of up to \$10,000 for whatever you want to buy.

And how about a new house? We can give you a <sup>7</sup> \_\_\_\_\_ at one of the lowest interest rates on the market.






### OUR EXTRA SERVICES

How much do you pay in <sup>8</sup> \_\_\_\_\_? Talk to our specialists to make sure you're paying the right amount – they can help you pay less.

Come to CASH Internet for the best accounts, the best services, and the best savings.

## 2 PRONUNCIATION the letter o

a Circle the word with a different sound.

1  up	2  clock	3  phone	4  horse	5  bird
money nothing <u>sold</u> won	honest shopping dollar clothes	done owe go loan	afford worse store mortgage	work world short worth

b **iChecker** Listen and check. Then listen again and repeat the words.

## 3 GRAMMAR present perfect and simple past

a Circle the correct answer.

- 1 I have never owed / never owed any money to the bank in my life.
- 2 They have charged / charged us too much for our meal last night.
- 3 I know some great cheap places to stay in Seoul. I've been / I went there a few times.
- 4 Paul hasn't inherited / didn't inherit anything from his grandmother when she died.
- 5 You've lent / you lent him money so many times, but he never pays you back!
- 6 How much has your TV cost / did your TV cost?
- 7 How many times have you wasted / did you waste money on clothes you never wear?
- 8 I haven't had / didn't have any coins, so I couldn't put any money in the parking meter.
- 9 Have you ever invested / Did you ever invest any money in a company?
- 10 My girlfriend has a high-paying job. She has earned / earned \$85,000 last year.

b Complete the dialogues with the correct form of the verbs in parentheses.

- 1 A When did your son buy his car? (buy)  
B When he \_\_\_\_\_ his driving test last month. (pass)
- 2 A How much money \_\_\_\_\_ you \_\_\_\_\_ from your sister yesterday? (borrow)  
B About \$100, but I already \_\_\_\_\_ it all. (spend)
- 3 A \_\_\_\_\_ you \_\_\_\_\_ a new house yet? (find)  
B Yes, and the bank \_\_\_\_\_ to give me a mortgage. (agree)
- 4 A \_\_\_\_\_ you ever \_\_\_\_\_ any money to a friend? (lend)  
B Only to my boyfriend when he \_\_\_\_\_ a new phone. (need)
- 5 A \_\_\_\_\_ your mother \_\_\_\_\_ an appointment with the doctor yet? (make)  
B Yes, she \_\_\_\_\_ him yesterday and she's seeing him tomorrow. (call)

## 4 READING

a Read the first chapter of a book about Daniel Suelo once. Where did he decide to live?

- 1 with friends ☐ 3 in the country ☐  
2 with family ☐ 4 in a city ☐

# The man who quit money

In the first year of the twenty-first century, a man standing by a busy road in the middle of the United States took his life savings out of his pocket – \$30 – laid it inside a phone booth, and walked away. He was 39 years old, came from a good family, and had been to college. He was not mentally ill, nor did he have any problems with drugs or alcohol. The decision was made by a man who knew exactly what he was doing.

In the twelve years since then, as the stock market has risen and fallen, Daniel Suelo has not earned, received, or spent a single dollar. In an era when anyone who could sign his name could get a mortgage, Suelo did not apply for loans. As public debt rose to eight, ten, and finally thirteen trillion dollars, he did not pay taxes, or accept any type of help from the government.

Instead he went to live in a cave in Utah, where he picks fruit and wild onions, collects animals that have been killed on the road, takes old food that has gone past its sell-by date out of trash cans, and is often fed by friends and strangers. "My philosophy is to use only what is freely given or discarded," he writes. While the rest of us try to deal with taxes, mortgages, retirement plans, and bank accounts, Suelo no longer even has an ID card.

Daniel is not a typical tramp. He often works – but refuses to be paid. Although he lives in a cave, he is extremely social, remains close to friends and family, and has discussions with strangers on his website which he checks at the local library. He has ridden his bike long distances, traveled on freight trains, hitchhiked through nearly every state in the United States, worked on a fishing boat, collected mussels from Pacific beaches, caught salmon in streams in Alaska, and spent three months living in a tree after a storm.

"I know it's possible to live with zero money," Suelo declares. And he says you can live well.





b Read the chapter again and choose the correct answers.

- 1 What do we learn about the man in the first paragraph?
  - a He had just left school.
  - b He had thought about his actions carefully.**
  - c He had had a difficult childhood.
- 2 What has Daniel Suelo done since he changed his life?
  - a He has gotten into debt.
  - b He has bought a house.
  - c He hasn't used any money.
- 3 How does he get enough to eat?
  - a He finds food.
  - b His family cooks for him.
  - c He buys food.
- 4 What's Daniel Suelo like?
  - a He's shy.
  - b He's lazy.
  - c He's outgoing.
- 5 How does he get from one place to another?
  - a He rides his bike everywhere.
  - b He uses different methods of transportation.
  - c He always uses trains.

c Look at the highlighted words and phrases. What do you think they mean? Use your dictionary to look up their meaning and pronunciation.

d Complete the sentences with one of the highlighted words or phrases.

- 1 Clean fresh water often comes from mountain streams.
- 2 It's important to have a \_\_\_\_\_ for when you get old.
- 3 The giant fish sculptures in Rio were made using \_\_\_\_\_ plastic bottles.
- 4 The early nineteenth century was an important \_\_\_\_\_ for opera.
- 5 He has shares in some companies, so he's interested in what happens on the \_\_\_\_\_.
- 6 You might get sick if you eat food after its \_\_\_\_\_.

## 5 LISTENING

a **iChecker** Listen to four speakers talking about how they manage on their incomes. Match the speakers with their situation.

- |           |          |   |
|-----------|----------|---|
| Speaker 1 | <u>d</u> | a a single parent                                 |
| Speaker 2 | —        | b a family with children                          |
| Speaker 3 | —        | c a single retired person on a pension            |
| Speaker 4 | —        | d a young person who lives with his / her parents |

b Listen again and mark the sentences T (true) or F (false).

### Speaker 1

- 1 He doesn't earn much money.
- 2 He saves most of his salary.

### Speaker 2

- 3 She doesn't own the house where she lives.
- 4 She thinks money is more important than family.

### Speaker 3

- 5 He can't live on his income.
- 6 He isn't in debt.

### Speaker 4

- 7 She only works in a store on the weekends.
- 8 She spends most of her money on her children.

c Listen again with the audioscript on p. 69.

## USEFUL WORDS AND PHRASES

Learn these words and phrases.

- backer /'bækər/  
 billionaire /'bilyənər/  
 brand /brænd/  
 customer /'kʌstəmə/  
 entrepreneurial /ˌɒntreprə'nəriəl/  
 low-paying /ləʊ 'peɪɪŋ/  
 rejection /rɪ'dʒekʃn/  
 salesman /'seɪlzmən/  
 self-made /self'meɪd/  
 wealthy /'welθi/

# 2B Changing lives

## 1 GRAMMAR present perfect simple + *for* / *since*; present perfect continuous

- a Write the words and phrases in the box in the correct column.

2005 a long time a week March six months  
I was little the last two days Tuesday  
years and years you last called

for	since
	2005

- b Complete the sentences with the present perfect form of the verb in parentheses and *for* or *since*.

- I've had my car for about a month. (have)
- My mom \_\_\_\_\_ sick \_\_\_\_\_ last Friday. (be)
- We \_\_\_\_\_ each other \_\_\_\_\_ we were in school. (know)
- He \_\_\_\_\_ for the same company \_\_\_\_\_ five years. (work)
- They \_\_\_\_\_ in Miami \_\_\_\_\_ they got married. (live)
- My parents \_\_\_\_\_ away \_\_\_\_\_ for three days. (be)
- I \_\_\_\_\_ to go to Australia \_\_\_\_\_ a long time. (want)
- She \_\_\_\_\_ to me \_\_\_\_\_ last year. (not speak)

- c Complete the dialogues with the present perfect continuous form of the verbs.



- A Have you heard Heather's new band?  
B No. Have they been playing together for a long time? (they / play)



- A How long was your flight?  
B Twelve hours. \_\_\_\_\_ all day. (we / travel)



- A My brother has a very good job in New York City.  
B Really? How long \_\_\_\_\_ there? (he / work)



- A Diana finally found a new apartment!  
B Oh good! \_\_\_\_\_ one for so long! (she / look for)



- A Why does Eric's teacher want to see you?  
B \_\_\_\_\_ his homework lately. (he / not do)



- A You're late.  
B Yes, I know. Sorry. \_\_\_\_\_ long? (you / wait)



- A You look exhausted.  
B \_\_\_\_\_ the kids all day! (I / take care of)

- d Circle the correct form. If both forms are possible, check (✓) the sentence.

- How long have you lived / have you been living abroad? ✓
- I've studied / I've been studying Chinese for two years.
- Hannah has had / has been having the same boyfriend since she was in school.
- How long has Mark played / has Mark been playing the bass guitar?
- He's worked / He's been working at this school since he started teaching.
- I've known / I've been knowing you for years.
- We've gone / We've been going to the same dentist since we were kids.
- You've worn / You've been wearing that coat for years!

## 2 PRONUNCIATION sentence stress

a **iChecker** Listen and complete the sentences.

- I've been traveling all day.
- How \_\_\_\_\_ have they been going \_\_\_\_\_ together?
- She's been \_\_\_\_\_ sick since \_\_\_\_\_.
- They \_\_\_\_\_ been \_\_\_\_\_ here for long.
- We've been \_\_\_\_\_ the house all \_\_\_\_\_.
- I \_\_\_\_\_ been \_\_\_\_\_ well lately.

b Listen again and repeat the sentences. Copy the rhythm.

## 3 READING

- a Read the article once and match photos 1–3 with paragraphs A–C.
- b Read the article again. Answer the questions with the letters A, B, or C.

Which organization...?

- takes people for two weeks or a month B
- encourages sightseeing —
- offers accommodations in tents —
- says what volunteers should bring —
- gives volunteers free afternoons —
- lets volunteers stay with others in a hut —
- arranges accommodations with local people —
- only needs volunteers for part of the year —

c Look at the highlighted words and phrases. What do you think they mean? Check with your dictionary.

d Complete the sentences with one of the highlighted words or phrases.

- My little niece only wants to play on the swing when we go to the park.
- If you all \_\_\_\_\_, we'll be able to buy our colleague a nice going-away present.
- I'd rather see animals in \_\_\_\_\_ than in a zoo.
- The school is organizing an after-school club for \_\_\_\_\_ children in the area.
- The people waiting for the buses were standing underneath the \_\_\_\_\_ because it was raining.
- We're moving to a new house this weekend. Can you come and \_\_\_\_\_ with the packing?

## Do you want to be a volunteer?

3



1



2

### A The Book Bus

Do you enjoy reading? Do you like children? Then why not volunteer for our mobile library service in Zambia? We work with underprivileged children in public elementary schools, and it's a lot of fun. We read stories, do art projects, and organize activities to help the children learn English. After breakfast at 7 a.m., we head to our first school in time for the beginning of the school day. Every morning we visit at least four schools, and we spend about an hour in each one. We get back to our campsite at around 2 p.m. for lunch, and after that you have the afternoon free to relax or prepare activities. The project takes place from May to September, and it's open to everyone. Volunteers have to pay for their own flight and make a contribution to the project.

### B The Great Orangutan Project

Are you an animal lover? If you are, then you should come to Kubah National Park in Borneo. We need people to help us take care of our orangutans. Unfortunately, you won't be able to touch the animals because they are being prepared to be released into the wild, but you'll work very close to them. You'll spend your time in the Wildlife Center repairing the shelters where the orangutans live, or building new ones. You might have to make a swing, or install some ropes where the animals can play. You'll share a room in a wooden hut that looks out onto the rainforest. The program lasts for two or four weeks and it costs \$1,935 or \$2,820 respectively, excluding flights.

### C Construction in Peru

Are you good at making things? If you are, and you'd like to take part in a construction project, how about coming to Peru to lend a hand? You'll be based in Cuzco in southeastern Peru, and you'll be involved in the construction of a small school, and a community center or an orphanage. You may have to paint and make repairs to existing buildings, or build new ones in and around the city. You'll live with a Peruvian family, and you'll eat all your meals together in their house. All of the houses have electricity and running water, but you'll have to go to an Internet cafe in Cuzco if you want to go online. You are expected to work from Monday to Friday, and on the weekends you can explore some of the fantastic sights in the region. Please bring your own work clothes.

## 4 VOCABULARY strong adjectives

a Complete the adjective for each picture.



1 She's absolutely freezing.



2 It's delicious!



3 They're really excited.



4 He's happy.



5 It's absolutely enormous.



6 They're frustrated.

b Complete the sentences with a strong adjective.

- A Are you **sure** the meeting is today?  
B Yes, I'm absolutely positive.
- A Is your boyfriend's apartment **small**?  
B Yes, it's really tiny.
- A Were your parents **angry** about your test scores?  
B Yes, they were mad.
- A Is your sister **afraid** of insects?  
B Yes, she's absolutely terrified of them.
- A Were you **surprised** when you passed your driving test?  
B Yes, I was really amazed.
- A Were the kids **hungry** when they arrived?  
B Yes, they were absolutely starving.

## 5 LISTENING

a **Checker** Listen to a news story about an American family who is traveling around the world doing volunteer work. Check (✓) the places they have already visited.

- |              |                                     |             |                          |
|--------------|-------------------------------------|-------------|--------------------------|
| 1 Australia  | <input checked="" type="checkbox"/> | 7 Paraguay  | <input type="checkbox"/> |
| 2 Antarctica | <input type="checkbox"/>            | 8 Peru      | <input type="checkbox"/> |
| 3 China      | <input type="checkbox"/>            | 9 Russia    | <input type="checkbox"/> |
| 4 Haiti      | <input type="checkbox"/>            | 10 Rwanda   | <input type="checkbox"/> |
| 5 India      | <input type="checkbox"/>            | 11 Thailand | <input type="checkbox"/> |
| 6 Kenya      | <input type="checkbox"/>            | 12 Zanzibar | <input type="checkbox"/> |

b Listen again and answer the questions.

- What did J.D. Lewis use to do?  
He used to be an actor.
- How old are the children?  
10, 12 and 15.
- How much is the trip going to cost?  
\$20,000.
- What's the name of his organization?  
Worldwide Orphans.
- What did they do in Thailand?  
They visited an orphanage.
- How did they help the children in Rwanda?  
They donated clothes and food.
- Who did they help in Kenya?  
They visited a school.
- What does J. D. Lewis hope his organization will do in the future?  
They hope to build a school.

c Listen again with the audioscript on p. 70.

## USEFUL WORDS AND PHRASES

Learn these words and phrases.

- blisters /'blɪstəz/
- charity /'tʃærəti/
- kayak /'kaɪæk/
- ache /eɪk/
- target /'tɑːɡət/
- melt /mɛlt/
- paddle /'pædl/
- risky /'rɪski/
- go forward /ɡoʊ 'fɔːwəd/
- sponsor projects /'spɒnsər 'prɒdʒekts/