

Name \_\_\_\_\_ Class \_\_\_\_\_ Date \_\_\_\_\_

### VOCABULARY

#### 1 Read the definitions and complete the words or phrases.

- 1 money that you are given regularly, especially to pay for a particular thing; an amount of money that parents regularly give to their child to spend as they choose  
a \_ \_ \_ w \_ \_ \_ \_
- 2 too expensive for people to be able to buy or pay for  
u \_ a \_ \_ \_ \_ d \_ \_ \_ \_
- 3 take out money from the bank  
w \_ \_ \_ d \_ \_ \_
- 4 without money  
b \_ \_ \_ \_
- 5 something that is not worth what you pay for it  
r \_ \_ - o \_ \_
- 6 to arrange to borrow money from a company, bank, etc. which has to be paid back, together with an extra charge for borrowing  
t \_ \_ \_ o \_ \_ a l \_ \_ \_
- 7 to provide the money to pay for an event, activity or organisation  
f \_ \_ \_
- 8 financial, emotional or practical help  
s \_ p \_ \_ \_ \_

#### 2 Complete the sentences with a money idiom or phrasal verb. Some letters have been given to help you.

- 1 My grandfather was an orphan who became a very successful businessman. It was a real r \_ \_ \_ to r \_ \_ \_ \_ \_ story.
- 2 **A:** Come on! Let's have lunch out today. It's not going to b \_ \_ \_ \_ t \_ \_ b \_ \_ \_ .  
**B:** Yes, I think we can just about afford it.
- 3 On my current salary I can just about m \_ \_ \_ e \_ \_ \_ s m \_ \_ \_ , but I'm not going to be able to save any money.
- 4 I think Andrew must have c \_ \_ \_ i \_ \_ \_ some money when his grandfather died. He seems to have a lot more to spend these days.
- 5 My parents always p \_ \_ m \_ \_ \_ y a \_ \_ \_ \_ every month so that we could go away on holiday in the summer.
- 6 I think it's better to s \_ \_ \_ a \_ \_ \_ \_ \_ when you're buying a larger item like a laptop. You can save a lot of money by not buying the first one you see.
- 7 I hate seeing people p \_ \_ \_ money d \_ \_ \_ the d \_ \_ \_ \_ . It's so hard to earn it, so it makes sense to spend it wisely.
- 8 When Rosie gets her salary every month, she likes to s \_ \_ \_ \_ \_ o \_ \_ \_ on a day at the spa in the hotel with her best friend.

#### 3 Complete the blog post with a word or phrase from the box. There are some words/phrases you don't need.

|           |                |                  |
|-----------|----------------|------------------|
| share out | break the bank | daylight robbery |
| fund      | false economy  | shop around      |
| withdraw  | ripped off     | come into        |
| get by on | well-off       | come down        |
|           |                | broke            |

A few days ago, I decided to

<sup>1</sup> \_\_\_\_\_ some money from the bank. To be honest, I'm not very <sup>2</sup> \_\_\_\_\_, but I manage to <sup>3</sup> \_\_\_\_\_ what I earn from my job as a sales assistant. Even though I'm not rich, I usually buy good-quality clothes because buying cheap ones is a <sup>4</sup> \_\_\_\_\_. They don't last long at all and then you have to replace them. When I got to the shopping centre, I saw a stall selling designer T-shirts. Lots of people were getting <sup>5</sup> \_\_\_\_\_, but I could see straightaway that they were fakes. There was another stall selling T-shirts. I went to have a look and saw they were genuine, but then I saw the price! They cost more than they would on the brand's website. It was <sup>6</sup> \_\_\_\_\_! I met up with my friends and we spent the whole day looking round the shops. On my way home, I passed the stall with the genuine brands and saw that the T-shirts had <sup>7</sup> \_\_\_\_\_ in price. In fact, they were now so reasonable I bought six of them! They were not all for me. I was going to <sup>8</sup> \_\_\_\_\_ them \_\_\_\_\_ among my friends.

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### GRAMMAR

#### 4 Choose the correct option.

- I wish I had more time to spend with my family.*  
This sentence is about  
A the future.  
B the present.  
C the past.
- Amelia wishes she had started university a year earlier.*  
This sentence is about  
A the future.  
B the present.  
C the past.
- I wish I could draw and paint well.*  
This is  
A an impossibility.  
B difficult to achieve.  
C likely in the future.
- If only I had paid more attention at school!*  
This sentence expresses  
A strong regret.  
B mild regret.  
C no regret.
- If only my children wouldn't leave their clothes on the floor.*  
The speaker is probably  
A hopeful.  
B annoyed.  
C uninterested.
- I wish the meeting were taking place in a hotel instead of the office.*  
The meeting is in  
A the past.  
B the past or present.  
C the present or future.
- If only train fares were cheaper, I'd visit you more often.*  
This refers to  
A the present.  
B the past.  
C the future.
- I wish someone would explain this to me.*  
The speaker is  
A sorry about a past situation.  
B anxious about a future situation.  
C frustrated about a present situation.

#### 5 Complete the sentences with the correct form of the verb in brackets (positive or negative). Use a modal if necessary.

- If only I .....! (fly)
- If only my brother ..... bothering me. (stop)
- Romy wishes she ..... her time going to parties instead of studying. (waste)
- I wish you ..... on holiday with us next week. (come)
- If only I ..... enough money to buy that sports car, but I don't. (have)
- Don't you wish you ..... old enough to vote in next week's election? (be)
- If only I ..... to help my uncle set up his new computer. (promise)
- I wish my dad ..... such bad jokes. It's so annoying. (make)

#### 6 Complete the sentences with the correct form of a verb from the box. Make the sentence negative where necessary.

|      |        |      |        |
|------|--------|------|--------|
| get  | spend  | live | borrow |
| pass | listen | have | be     |

- If only I ..... all my money on that holiday. Now I'm broke!
- I wish we ..... a swimming pool in our town. I have to travel so far to go swimming.
- Monica wishes her brother ..... her bicycle without asking.
- Do you wish you ..... a pay rise?
- If only it ..... Monday. I hate Mondays!
- I wish you ..... to me. I feel like I'm talking to myself!
- Caiden failed his driving test. He really wishes he .....
- Abigail's best friend lives in Scotland. She wishes she ..... nearer.