

Name _____ Class _____ Date _____

VOCABULARY

1 Read the definitions and choose the correct word or phrase.

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 loan
- B allowance
- C fund

2 too expensive for people to be able to buy or pay for

- A broke
- B well-off
- C unaffordable

3 take out money from the bank

- A withdraw
- B fund
- C support

4 without money

- A rip-off
- B broke
- C well-off

5 something that is not worth what you pay for it

- A unaffordable
- B broke
- C rip-off

6 to arrange to borrow money from a company, bank, etc. which has to be paid back, together with an extra charge for borrowing

- A withdraw money
- B take out a loan
- C support someone

7 to provide the money to pay for an event, activity or organisation

- A fund
- B withdraw
- C loan

8 financial, emotional or practical help

- A loan
- B allowance
- C support

2 Complete the sentences with a money idiom or phrasal verb from the box.

put money aside break the bank
pour money down the drain come into
shop around rags to riches splash out on
make ends meet

1 My grandfather was an orphan who became a very successful businessman. It was a real _____ story.

2 Come on! Let's have lunch out today. It's not going to _____.

3 On my current salary I can just about _____, but I'm not going to be able to save any money.

4 I think Andrew must have _____ some money when his grandfather died. He seems to have a lot more to spend these days.

5 My parents always _____ every month so that we could go away on holiday in the summer.

6 I think it's better to _____ 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 _____. 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 _____ 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.

share out daylight robbery false economy
withdraw ripped off get by on well-off
come down

A few days ago, I decided to ¹ _____ some money from the bank. To be honest, I'm not very ² _____, but I manage to ³ _____ 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 ⁴ _____. 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 ⁵ _____, 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 ⁶ _____! 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 ⁷ _____ in price. In fact, they were now so reasonable I bought six of them! They were not all for me. I was going to ⁸ _____ them _____ among my friends.

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GRAMMAR

4 Choose the correct option.

- 1 *I wish I had more time to spend with my family.*
This sentence is about
A the present. **B** the past.
- 2 *Amelia wishes she had started university a year earlier.*
This sentence is about
A the present. **B** the past.
- 3 *I wish I could draw and paint well.*
This is
A an impossibility. **B** difficult to change.
- 4 *If only I had paid more attention at school!*
This sentence expresses
A strong regret. **B** irritation.
- 5 *If only my children wouldn't leave their clothes on the floor.*
The speaker is probably
A hopeful. **B** annoyed.
- 6 *I wish the meeting were taking place in a hotel instead of the office.*
The meeting is in
A the future. **B** the past.
- 7 *If only train fares were cheaper, I'd visit you more often.*
This refers to
A the past. **B** the present.
- 8 *I wish someone would explain this to me.*
The speaker is
A frustrated about a present situation.
B anxious about a future situation.

5 Choose the correct form of the verb.

- 1 If only I *could fly* / *flew*!
- 2 If only my brother *stopped* / *would stop* bothering me.
- 3 Romy wishes she *hadn't wasted* / *wouldn't waste* her time going to parties instead of studying.
- 4 I wish you *came* / *were coming* on holiday with us next week.
- 5 If only I *would have* / *had* enough money to buy that sports car, but I don't.
- 6 Don't you wish you *were* / *would be* old enough to vote in next week's election?
- 7 If only I *hadn't promised* / *didn't promise* to help my uncle set up his new computer.
- 8 I wish my dad *wouldn't make* / *won't make* such bad jokes. It's so annoying.

6 Complete the sentences with the correct form of the verb in brackets.

- 1 If only I all my money on that holiday. Now I'm broke! (not spend)
- 2 I wish we a swimming pool in our town. I have to travel so far to go swimming. (have)
- 3 Monica wishes her brother her bicycle without asking. (not borrow)
- 4 Do you wish you a pay rise? (get)
- 5 If only it Monday. I hate Mondays! (not be)
- 6 I wish you to me. I feel like I'm talking to myself! (listen)
- 7 Caiden failed his driving test. He really wishes he (pass)
- 8 Abigail's best friend lives in Scotland. She wishes she nearer. (live)