

1 Complete the sentences with the words in the box.

allowance broke fund rip-off support taken out a loan unaffordable well-off withdrawn

- 1 Frank wants to go to college, but he doesn't know how to fund it.
- 2 If only we were _____, we could afford to buy a bigger house in a better neighbourhood.
- 3 I wish I hadn't _____ all my money, now I've spent it all and I don't get paid until next week.
- 4 I work so that I don't have to rely on my parents for financial _____.
- 5 I wish I wasn't _____, then I could take Jane out to dinner.
- 6 These shoes were a complete _____, I've only worn them once and they're already falling apart.
- 7 Have you ever _____ all your money and not been able to pay it back?
- 8 Do your parents give you a monthly _____?
- 9 I wish I could buy this for you, but at that price I'm afraid it's _____.

2 Complete the spaces in the sentences with the appropriate words from Exercise 1. You may need to change the form of the verb.

Christy is in her third year of university, but she is completely ¹ broke. This year she didn't qualify for any student loans and her parents can't help ² _____ her studies. They fully ³ _____ her decision to study. However, they had to ⁴ _____ recently because their business isn't doing well, so they can't help her financially. She's got two part-time jobs which cover her living costs, but going out with friends is an ⁵ _____ luxury. I wish I was ⁶ _____ because then I'd lend her the money, but I get a small ⁷ _____ from my parents so I can only ⁸ _____ a limited amount of money each month.

3 Circle the option with a similar meaning to the sentence given.

- 1 Joe has three jobs and works very hard to make ends meet and support his family.
A Joe works extremely hard and is quite well-off as a result.
B Joe works three jobs to have enough money to cover his living costs.
- 2 In *The Pursuit of Happiness* a salesman goes from rags to riches through hard work and determination.
A A well-off salesman loses everything but manages to recover after a lot of hard work.
B A salesman starts off with very little but manages to become well-off.

- 3 £750 for that dress - that's daylight robbery! You can find a similar style here for £50.

- A The £750 dress is too expensive and they shouldn't have bought it.
- B The £50 dress is a rip-off.
- 4 It's my birthday today, so I feel like splashing out on some new clothes.
A It's a special day so she wants to buy new clothes.
B She hopes she will get some new clothes for her birthday.
- 5 I wish I hadn't taken out this gym membership for a year because I never go so it's like pouring money down the drain.
A They are happy they got the gym membership for a year because they got a good deal.
B They don't go to the gym so the gym membership is a waste of money.
- 6 My grandfather is retired now but he has a good pension so he has enough to get by on.
A My grandfather is very well-off now that he is retired.
B My grandfather has sufficient money to cover his living costs.
- 7 For a couple that make a modest income, I don't know how they can afford to go on such luxury holidays.
A The couple's income is very good which is why they are able to have such good holidays.
B The couple have an income which allows them to get by but not necessarily to have the money for luxury holidays.

4 Find and correct the mistakes in each sentence.

- 1 *Cinderella* is the best-known story of a girl who goes from rags ~~for well-off~~ to riches.
- 2 I really want to get this new phone but it's so expensive. If only it would shop around in price. _____
- 3 I sometimes think cycling to work is a rip-off because I spend so much on cycling equipment. _____
- 4 This quote from the builders is very expensive. I think they are putting you off. _____
- 5 If the monthly rent only increases by £20 then it won't fund the bank. _____
- 6 If the old man had died, his friend would have got by a great deal of money. _____
- 7 If you want to get a good deal, I suggest you come into, some websites are offering big discounts at the moment. _____
- 8 We won the prize which was £5,000, so we splashed it out between the five of us.
- 9 If only we had made ends meet more money when we were younger, we would be able to retire now. _____

1

- 2 well-off
- 3 withdrawn
- 4 support
- 5 broke
- 6 rip-off
- 7 taken out a loan
- 8 allowance
- 9 unaffordable

2

- 2 fund
- 3 support
- 4 take out a loan
- 5 unaffordable
- 6 well-off
- 7 allowance
- 8 withdraw

3

- 2 B
- 3 A
- 4 A
- 5 B
- 6 B
- 7 B

4

- 2 ~~shop around~~ come down
- 3 ~~rip-off~~ false economy
- 4 ~~putting~~ ripping
- 5 ~~fund~~ break
- 6 ~~got by~~ come into
- 7 ~~come into~~ shop around
- 8 ~~splashed~~ shared
- 9 ~~made ends meet~~ put aside