

1 Choose the correct options to complete the sentences.

- 1 Frank wants to go to college, but he doesn't know how to (fund) / support it.
- 2 If only we were *well-off* / *rip-off*, we could afford to buy a bigger house in a better neighbourhood.
- 3 I wish I hadn't *broke* / *withdrawn* all my money, now I've spent it all and I don't get paid until next week.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 *allowance* / *support*.
- 5 I wish I wasn't *broke* / *unaffordable*, then I could take Jane out to dinner.
- 6 These shoes were a complete *well-off* / *rip-off*, I've only worn them once and they're already falling apart.
- 7 Have you ever *taken out a loan* / *withdrawn* all your money and not been able to pay it back?
- 8 Do your parents give you a monthly *allowance* / *fund*?

2 Complete the text with the correct words in the box.

allowance	broke	fund	take out a loan
unaffordable	well-off	withdraw	

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 £750 dress is expensive, but it was worth the money as it's very original.

- 4 Making large quantities of food to freeze was a false economy because I just ate more.

- A** Cooking lots of food saved her a lot of money.
- B** Making lots of food to save money didn't work.
- 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 Don't worry, I can treat you to lunch, it won't break the bank!
A I can afford to buy you lunch.
B I can't afford to buy you lunch.
- 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 Complete the sentences with the words in the box and the expression in brackets.

break	come	come down	false	goes from
put	rip	share	shop	

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

1

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- 3 withdrawn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

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 come down in price
- 3 false economy
- 4 ripping you off
- 5 break the bank
- 6 come into
- 7 shop around
- 8 shared it out
- 9 put aside