

5

The smart shopper

Vocabulary

Money verbs

1 ★ Match 1–5 with a–f to make sentences about money

- Why are you spending d
- 1 I'd like to return _____ a these jeans? They're too big.
- 2 I'm saving _____ b me £5? I'll pay you back tomorrow.
- 3 Can I exchange _____ c a new bike. It's too expensive.
- 4 I can't afford _____ ~~d money on sweets?~~
- 5 Can you lend _____ e this game. It isn't working.
- f money to buy a new phone.

2 ★ Choose the correct answers.

- You can have £5, but don't ... it on sweets and crisps!
- a afford b pay **c waste**
- 1 I really like this T-shirt, but I can't ... it right now.
a spend b afford c exchange
- 2 I can't buy anything today. I'm trying to ...
a exchange b waste c save
- 3 Do you remember that you ... £10 from me last week?
a borrowed b lent c returned
- 4 I want to be a dentist because they ... a lot of money.
a borrow b afford c earn
- 5 Can you ... me some money for the bus?
a lend b save c pay
- 6 I want these trousers. Where do I ... for them?
a exchange b pay c afford

3 ★★ Complete the second sentence so it has the same meaning as the first sentence. Use the correct form of the verbs in the box.

borrow can't afford earn lend **pay** spend

- Can you buy this coffee for me?
Can you **pay** _____ for my coffee?
- 1 She wastes a lot of money.
She _____ a lot of money on unnecessary things.
- 2 Please can I borrow £10 from you?
Please can you _____ me £10?
- 3 We don't have enough money to go out for a meal.
We _____ to go out for a meal.
- 4 His parents give him £5 an hour for doing chores.
He _____ £5 an hour by doing chores.
- 5 I lent my brother some money last week.
My brother _____ some money from me last week.

4 ★★ Complete the messages below.

I really want a new phone but I **can't** **a**fford one.

Why don't you ¹ **b** _____ the money from your parents?

I can't. They ² I _____ me some money last month.

You could ³ **e** _____ some money doing housework...

Yeah, but it's going to take a very long time to ⁴ **s** _____ enough money.

Oh, I know! There's a swap shop in town. You can ⁵ **e** _____ your old phone for a new one.

That's a great idea, thanks!

This section is easy 😊 OK 😊 difficult 😞 for me.



Shopping nouns

1 ★ Match the words with the pictures.

change checkout debit card **price** receipt sale



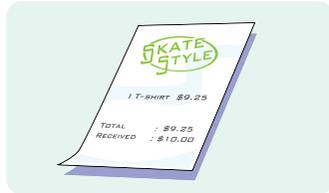
price _____



1 _____



2 _____



3 _____



4 _____



5 _____

2 ★ Choose the correct answers.

We have the best ... in town! Come and see!

a cash **b) prices** c codes

1 Just use the ... FRIEND25 to get an 25% discount!

a code b receipt c bargain

2 Amazing Easter ... – today only!

a change b sale c code

3 You can only pay with ... at this checkout.

a cash b sale c change

4 Not sure? Don't worry: just keep the ... and you can return items with no problems!

a checkout b code c receipt

5 We accept all credit and ... cards.

a debit b bargain c sale

3 ★★ Complete the dialogues.

'I can't find my phone!'

'Maybe it's at the **c** h e c k o u t in the bookshop.'

1 'Can I exchange this top, please?'

'Sure. Did you keep the **r** _____?'

2 'I got this dress for £5 in the sale.'

'Wow! That's a real **b** _____!'

3 'There's a 50% **d** _____ on video games on this site.'

'Really?!'

4 'You forgot your **c** _____: 60p.'

'Oh. Thank you.'

5 'Excuse me. I can't find the **p** _____ on this jacket.'

'Oh, it's £80.'

4 ★★ Complete the words in the advertisement.

bargains cash checkout code
debit discount prices sale



We have hundreds of bargains in our shop!

And you can save even more in our special winter
1 _____. To get a 10% 2 _____, just use
the 3 _____ WINTER10 on our website, or say it
at the 4 _____ in our shop. You can use it when
you pay with 5 _____ or 6 _____ card.
For the best skater clothes at amazing 7 _____,
come to Skate Style!

This section is easy 😊 OK 😊 difficult 😞 for me.

Grammar

be going to for plans and intentions

1 ★ Match sentences 1–5 to a–f.

I'm not going to drink fizzy drinks any more. e

- 1 We aren't going to go on holiday this year. ____
- 2 Dad's going to drive us later. ____
- 3 Lee isn't going to go out tonight. ____
- 4 I'm going to have a big party. ____
- 5 Meg and Nina are going to go shopping. ____

- a Their favourite shop is having a sale.
- b It's my birthday this weekend.
- c We don't need to take the bus.
- d We can't afford it.
- ~~e They're bad for my teeth.~~
- f He's got a lot of homework.

2 ★★ Order the words to make sentences and questions.

going / pay / to / she / by / card / Is / debit
Is she going to pay by debit card?

- 1 to / going / We / to / concert / the / aren't / go
_____.
- 2 sister / some / My / is / money / going / lend / me / to
_____.
- 3 going / I'm / to / T-shirt / sell / this / not
_____.
- 4 buy / they / to / anything / going / Are
_____?
- 5 aren't / have / today / They / going / to / cereal
_____.
- 6 money / going / Is / spend / a / to / he / lot / of
_____?

3 ★★ Choose the correct words to complete the questions and short answers.

'What ... going to have for dinner?'

- a are you
- b you
- c you are

- 1 'Are you going to buy anything at the sale?'
'Yes, I ... '
a 'm
b am
c buy

- 2 'Dad, are you ... buy me a motorbike when I'm 16?'
a going
b go
c going to
- 3 'Where are we going ... on our holiday?'
a to stay
b stay
c staying
- 4 'Are your cousins going to go to the concert?'
'No, they ...'
a don't
b aren't going
c aren't
- 5 '... going to spend £10 on a taxi?'
a Does she
b She's
c Is she

4 ★★★ Ezra is talking to Brady about his job as a shop assistant. Complete the predictions with the correct form of *be going to* and the verbs.

be become not buy give sell wait

Ezra My new job is great! But there are lots of discounts at the moment, so we 're going to be busy this weekend!

Brady ¹ _____ you _____ the 12C with a discount?

Ezra No, we aren't. Just models 10 and 11.

Brady But customers ² _____ old models like that.

Ezra They ³ _____ you a lot of new apps for free if you buy it, so it's a bargain.

Brady Maybe, but it ⁴ _____ obsolete soon. I think people ⁵ _____ for version 14 to come out.



This section is easy 😊 OK 😊 difficult 😞 for me.

Present continuous for future arrangements

1 ★ Choose the correct words.

We ... going to an exhibition tomorrow.

a 's b 're c 'm

1 I ... writing my blog this weekend.

a 'm not b don't c not

2 Mum's friends ... getting married next month.

a am b is c are

3 Sam and I ... singing in the concert.

a 'm not b aren't c isn't

4 My cousin ... hiking in the Andes this autumn.

a is b am c are

5 The children ... having a party here on Saturday.

a is b are c am

2 ★ Complete the sentences with the words below.

are flying aren't having isn't playing
~~'m not doing~~ 'm watching 're visiting 's going

I 'm not doing anything this afternoon. Come over!

1 My parents and I _____ to Portugal next week – I can't wait!

2 We _____ classes on Friday afternoon – there's a teacher meeting.

3 My sister has a problem with her tooth, so she _____ to the dentist later.

4 Josh _____ cricket tomorrow night – he hurt his ankle.

5 I _____ the new Avengers film tonight – do you want to come with me?

6 My aunt had an operation, and we _____ her in hospital tomorrow morning.

3 ★★ Complete the questions and short answers using the present continuous.

'Are _____ mum and dad going out (go out) later?'

'Yes, they are. It's their anniversary.'

1 '_____ we _____ (see) Grandma this weekend?'

'No, _____. Grandma's on holiday.'

2 '_____ you _____ (have) dinner with us tonight?'

'No, _____. I've got football practice.'

3 '_____ I _____ (play) in the basketball match?'

'Yes, _____. You're on the team!'

4 '_____ your sister _____ (go) to university next year?'

'Yes, _____. She wants to be a teacher.'

4 ★★★ Complete the email with the present continuous form of the verbs below.

not buy come not do drive go have stay

Hi Ella,
 I'm really happy that you 're staying at my house this weekend. ¹ _____ you _____ on Saturday or Friday? It's Black Friday on Friday, so come then! All the shops here ² _____ huge sales, so my friends and I ³ _____ to town on Friday afternoon. I ⁴ _____ much because I haven't got much money, but I'm sure I'll find a bargain! My mum ⁵ _____ us into the centre at 12 p.m., so if you ⁶ _____ anything important, come early!

Let me know!
 Zainab

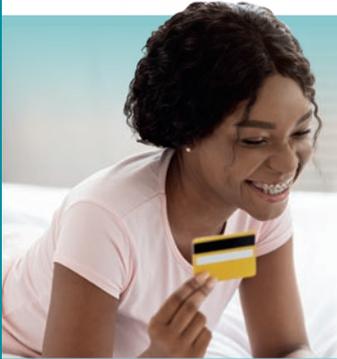


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Money apps

1 ★ Read the article and match the apps with their benefits.

- | | |
|------------------------------------|--|
| 1 With Greenlight, you can ____ | a play a game and learn how to manage money. |
| 2 With Savings Spree, you can ____ | b save money and upload photos. |
| 3 With Rooster Money, you can ____ | c have a debit card and a list of chores. |



Apps that save you money

What are you like with money? Do you spend all your **pocket money** on the first day or do you put it away? These three teens use apps to help them with their cash.

2 ★★ Use a bilingual dictionary to find the meaning of the highlighted words in the text. Check any other words you don't know.

- 1 pocket money = _____
- 2 useful = _____
- 3 silly = _____
- 4 manage = _____
- 5 donate = _____
- 6 upload = _____
- 7 doesn't let me = _____

3 ★★ Read the text. Complete the sentences with one word from the text.

apps chores manage pictures silly useful year

The article talks about three apps that teenagers can use to manage money.

- 1 Talia thinks it is _____ to have a debit card.
- 2 Talia's parents put some _____ for her on the app.
- 3 Ollie thought the app was _____ at first.
- 4 In Savings Spree, you learn how to _____ and save money.
- 5 In Rooster Money, you can upload _____ of things you want to buy.
- 6 Omar wants to buy something by the end of the _____.



Talia

I love using Greenlight because I can have my own debit card. That's **useful** because I don't need to take change everywhere. It's even got my photo on it! My parents also set up a list of chores on the app so I can earn some money. This afternoon, for example, I'm washing my mum's car, and she's going to pay me £5 for that!



Ollie

When my dad asked me to download Savings Spree, I thought it was a **silly** idea. But it's actually a really fun game! You learn a lot about how to **manage** finances and how to save. It's like a game show, and you make decisions about your money. Basically, you can spend, save, **donate** or invest. At the end of the game, you see how much money you have left.



Omar

I like Rooster Money because it helps me save money to buy things that I can't afford right now – I can even **upload** pictures of them! For example, I'm going to buy an Xbox at the end of the year, so the app **doesn't let me** waste money!

4 ★★ Read the text and answer the questions.

What does Talia's debit card have on it?

Her photo.

- 1 What chore is Talia doing this afternoon?

- 2 How much is Talia going to earn today?

- 3 Who told Ollie to download Savings Spree?

- 4 What are the four options in Savings Spree?

- 5 What is Omar saving money to buy?

This section is easy 😊 OK 😊 difficult 😞 for me.

A money challenge

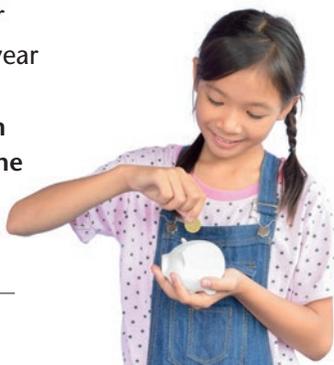
- 1 ★ 5.1 Listen to an interview and answer the question.

What is Aisha going to do?

- a get a job to earn money
- b save money for one year
- c not buy anything for a year

- 2 ★★ 5.1 Listen again and put the questions in the order they are asked.

- a What are you going to do with the money? ____
- b How does your money challenge work? 1
- c Are you going to do this challenge alone? ____
- d How are you going to save this money? ____
- e How much money are you going to save? ____



- 3 ★★ 5.1 Listen to the interview again and choose the correct answer.

In Aisha's challenge, she is going to save £1 extra every

- a day **b** week c month

- 1 She's going to save ... by the end of the year.

- a £137.80 b £1,378 a £13,780

- 2 Her parents are going to pay her to

- a do chores
- b go shopping
- c stop wasting money

- 3 She isn't going to buy many ... and snacks.

- a clothes b books c shoes

- 4 She's going to spend half of the money on a new

- a phone b tablet c laptop

- 5 She's going to do the challenge with ... friends.

- a five b four c three

- 6 The interviewer is going to post details of the challenge on his

- a website b social media c blog

This section is easy 😊 OK 😊 difficult 😞 for me.

An invitation

- 1 ★ Read the invitation and answer the question below.

What is the invitation for?

- a to work as a volunteer in a job fair
- b to find a job to help people
- c to earn money in the summer

Invitation To A Volunteer Job Fair!

Are you looking for something to do this summer? How about helping others, making your CV look great and having a good time, all at the same time!

Volunteer is organising a fair for all students from 14–18. Over 20 charity organisations will be there with hundreds of summer jobs in different areas. You can get information and apply online later, or you can sit down with them and have a chat.

Apart from the jobs, we are also organising free workshops, including *Write a fantastic CV* and *Organise your money*.

Come and have a great day at the Brumlington Community Centre. Saturday, 4th May from 9 a.m. Don't forget to bring your CV! You also need to book your place (for free) on our website.

For more information, call Yusuf on 0117 496 0558.

- 2 ★ Complete the table with the words below.

CV charity jobs Saturday students Yusuf

1 description of the event	Over 20 <u>charity</u> organisations, hundreds of volunteer ¹ _____
2 who the invitation is for	² _____ from 14–18
3 instructions	Bring your ³ _____; book a place
4 date, time, place	Brumlington Community Centre. ⁴ _____ 4th May from 9 a.m.
5 contact details	⁵ _____; 0117 496 0558

- 3 ★★ Imagine you volunteer at an animal shelter and they are having an open day for new volunteers. Use the table in exercise 2 to make notes for an invitation to the open day.



- 4 ★★★ Write your invitation. Don't forget to include the information in exercise 3.

This section is easy 😊 OK 😊 difficult 😞 for me.

The smart shopper

Vocabulary

Money verbs

1 Match the sentences to the pictures.

Why are you spending money on sweets? e

- Hello, I'd like to return a product. It isn't working! ___
- I'm saving money to buy a new phone. ___
- Can I exchange this T-shirt? It's too big. ___
- I can't afford a new bike, it's too expensive. ___
- Can you lend me some money? ___



2 Choose the correct answers.

You can have £5, but don't ... it on chocolate!

a afford **b waste**

1 I like this T-shirt, but I can't ... it right now.

a spend b afford

2 I can't buy anything today. I'm trying to ...

a waste b save

3 I ... £10 from you last week. Here it is.

a paid b borrowed

4 Dentists ... a lot of money.

a earn b afford

5 Can you ... me some money for the bus?

a lend b waste

6 Where do I ... for these trousers?

a exchange b pay

Shopping nouns

3 Match the words with the pictures.

change debit card **price** receipt



price _____



1 **d** _____ **c** _____



2 **c** _____



3 **r** _____

4 Choose the correct answers.

Just use the ... FRIEND25 to get a 25% discount!

a code b receipt

1 Amazing Easter ... – today only!

a change b sale

2 You can only pay with ... at this checkout.

a cash b sale

3 Always keep the Then you can return items.

a code b receipt

5 Complete the sentences with the words below.

bargain change **checkout** discount

I think I left my phone at the **c h e c k o u t** in the bookshop.

1 Wow, £5 for this dress! That's a real

b _____ !

2 There's a 50% **d** _____ on video games on this site.

3 Excuse me. You forgot your **c** _____ : 60p.

This section is easy 😊 OK 😊 difficult 😞 for me.

be going to for plans and intentions

1 Complete the sentences with the verbs below.

are aren't isn't 'm ~~'m not~~ 's

I 'm not going to drink fizzy drinks any more. They're bad for my teeth.

- We _____ going on holiday this year. We can't afford it.
- Dad _____ going to pick us up later. We won't take the bus.
- Lee _____ going to go out tonight. He's got a lot of homework.
- I _____ going to have a big party. It's my birthday this weekend.
- Meg and Nina _____ going to go shopping. Their favourite shop is having a sale.

2 Order the words to make sentences and questions.

is going / by credit card / to pay / She

She is going to pay by debit card

1 to the concert / going to / aren't / We / go

2 is going / My sister / to lend me / some money

3 I'm / going to / this T-shirt / sell / not

4 buy / They aren't / it / going to

3 Choose the correct words to complete the questions and short answers.

What are you / **you are** going to have for dinner?

1 Are you going to buy anything?

Yes, I **'m** / **am**.

2 Dad, are you **going** / **going to** buy me a car?

3 Where are we going **to stay** / **stay** on our holiday?

4 Are your cousins going to go to the concert?

No, they **aren't going** / **aren't**.

5 **Is she** / **She's** going to spend £10 on a taxi?

Present continuous for future arrangements

4 Look at the pictures and choose true (T) or false (F).



Jake is going climbing today.

T F



1 Amy is going to a party tonight.

T F



2 Ryan and Amira are watching a film soon.

T F



3 Jayden is taking the bus to school today.

T F



4 Charlotte is going on holiday.

T F



5 Arya and her parents are eating out tonight.

T F

5 Choose the correct answers.

We ... going to an exhibition tomorrow.

a 's **b 're**

1 I ... writing my blog this weekend.

a 'm not b don't

2 Mum's friends ... getting married next month.

a are b is

3 Sam and I ... singing in the concert.

a 'm not b aren't

4 My cousin ... hiking in the Andes this autumn.

a is b are

5 The children ... having a party here on Saturday.

a is b are

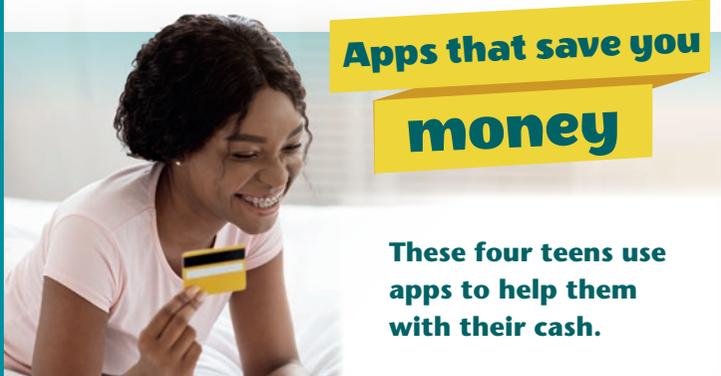
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Reading

Money apps

1 Read the article and match the columns.

- Talia c a likes playing a game on the app.
1 Ollie b wants to buy a videogame.
2 Omar ~~c is going to do a job today.~~



Talia

With Greenlight, I can have a debit card with my photo on it! That's **useful** because I don't need change. My parents also set up a list of chores on the app so I can earn some money. This afternoon, for example, I'm washing my mum's car, and she's going to pay me £5!



Ollie

My dad asked me to download Savings Spree – it's a really fun game! You learn a lot about how to **manage** finances. It's like a game show and you make decisions about money. You can spend, save, **donate** or invest. At the end of the game, you see how much money you have left.



Omar

I like Rooster Money because it helps me save money to buy things that I can't afford – I can even **upload** pictures of them! For example, I'm going to buy an Xbox at the end of the year, so the app **doesn't let me** waste money!

2 Use a bilingual dictionary to find the meaning of the highlighted words in the text.

- 1 useful = _____
2 manage = _____
3 donate = _____
4 upload = _____
5 doesn't let me = _____

3 Read the text again. Choose the correct option.

The article talks about three **apps** / **websites** for teenagers.

- 1 Talia thinks it's **dangerous** / **useful** to have a debit card.
2 Talia's parents put some **chores** / **exercises** for her on the app.
3 Ollie thought the app was **silly** / **cool** at first.
4 In Savings Spree, you learn how to **spend** / **manage** and save money.
5 In Rooster Money, you can upload **videos** / **pictures** of things you want to buy.
6 Omar wants to buy something by the end of the **year** / **month**.

4 Match the questions to the answers.

What does Talia's debit card have on it? f

- 1 What chore is Talia doing this afternoon?
2 How much is Talia going to earn today?
3 Who asked Ollie to download Savings Spree?
4 What are the four options in Savings Spree?
5 What is Omar saving money to buy?

- a Spend, save, donate and invest.
b £5.
c Washing her mum's car.
d His dad.
e An Xbox.
~~f Her photo.~~

This section is easy 😊 OK 😊 difficult 😞 for me.

Listening

A money challenge

1 5.1 Listen to an interview and answer the question.

What is Aisha going to do?

- a get a job to earn money
- b save money for one year

2 5.1 Listen again and tick the sentences that you hear.

- a I'm going to save £1 in my first week
- b ... my parents are going to pay me to do chores.
- c I know I'm not going to save much money, but ...
- d I'm also going to stop wasting money on things like clothes and snacks.
- e It's going to be very difficult to stop wasting money.
- f I'm going to spend half of the money on a new laptop ...
- g ... we're having a meeting at my house later today.



3 5.1 Listen to the interview again and complete the sentences with the words and numbers below.

1,378 chores clothes laptop three website **week**

In Olivia's challenge, she is going to save £1 extra every **week**.

- 1 She's going to save £ _____ by the end of the year.
- 2 Her parents pay her to do _____ in the house.
- 3 She isn't going to buy many _____ and snacks.
- 4 She's going to spend half of the money on a new _____.
- 5 She's going to do the challenge with _____ friends.
- 6 The interviewer is going to post details of the challenge on his _____.

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Writing

An invitation

1 Read the invitation and answer the question below.

What is the invitation for?

- a to find a job to help people
- b to earn money in the summer

Invitation To A Volunteer Job Fair!

Are you looking for something to do this summer?

Volunteer is organising a fair for all students from 14–18. Over 20 charity organisations will be there with hundreds of summer jobs in different areas.

Come and have a great day at the Brumlington Community Centre. Saturday 4th May from 9 a.m. Don't forget to bring your CV! You also need to book your place (for free) on our website.

For more information, ring Yusuf on 0117 496 0558.



2 Read the invitation again and match the columns.

- | | |
|-------------------------------------|--|
| a description of the event a | a over 20 charity organisations, hundreds of volunteer jobs |
| 1 who the invitation is for _____ | b Yusuf; 0117 496 0558 |
| 2 instructions _____ | c Brumlington Community Centre. |
| 3 date, time, place _____ | Saturday 4 th May, from 9 a.m. |
| 4 contact details _____ | d bring a CV; book your place |
| | e students from 14–18 |

3 Complete the sentences from an invitation with the words below.

book forward invited **learn**

Do you want to **learn** how to manage money?

- 1 We're having a free talk for teenagers about money, and you're _____!
- 2 You need to _____ your place by phone.
- 3 We are looking _____ to seeing you there!

This section is easy 😊 OK 😊 difficult 😞 for me.