

Unit 6 Money

6a Money on the move

Grammar *was/were*

- 1 Read about the writer Torre DeRoche. Choose the correct verb.



Torre DeRoche ¹**was** ²**were** born in Australia, but her parents ³**was** / **were** from California. Her mother ⁴**was** / **were** a singer and her father ⁵**was** / **were** a writer.

In her mid-twenties, Torre DeRoche ⁶**was** / **were** a graphic designer in San Francisco with her boyfriend. But they ⁷**were** / **weren't** interested in money and a career so, a year later, they left the US on a boat. They ⁸**wasn't** / **weren't** easy on the boat but Torre wrote about her adventures on a travel blog. Soon the blog ⁹**was** / **were** popular with readers all around the world.

- 2 Make questions about Torre DeRoche for these answers. Use *was* and *were*.

1 Where _____?
California.

- 2 What _____?
A writer.
- 3 _____ in money?
No, she wasn't.
- 4 How long _____?
For two years.
- 5 Who _____ with?
Readers all around the world.

Vocabulary age

- 3 Replace the words in bold in the sentences with words from the table.

in	my	early	twenties
	your		thirties
	his		forties
	her	late	fifties
	our	sixties	sixties
	their		

- 1 I was a student **when I was 22**.
I was a student *in my early twenties* _____.
- 2 You were married **when you were 35**.
You were married _____.
- 3 She was a manager **when she was 48**.
She was a manager _____.
- 4 We were grandparents **when we were 62**.
We were grandparents _____.
- 5 He was a millionaire **when he was 59**.
He was a millionaire _____.
- 6 They weren't interested in money **when they were 25**.
They weren't interested in money _____.

6b Finding money

Vocabulary *-ed/-ing* adjectives

1 Complete the adjectives in these pairs of sentences with *-ed* or *-ing*.

- 1 a This book is very interest _____.
- b I'm very interest _____ in old objects.
- 2 a Ingmar is very excit _____ about his new job.
- b Earning money for the first time is excit _____.
- 3 a Doing the same job for many years can be very bor _____.
- b In school I was bor _____ in history class.

2 Complete these sentences for you with the name of a free-time activity.

- 1 I'm interested in _____.
- 2 _____ is boring.
- 3 _____ is an exciting hobby.

Grammar simple past (affirmative): regular and irregular verbs

► SPELL CHECK verbs + *-ed*

- Add *-ed* to verbs ending in a consonant:
want → *wanted*
- Add *-d* to verbs ending in *-e*:
arrive → *arrived*
- Double the final consonant in some verbs ending with a vowel and a consonant:
stop → *stopped*
- For some verbs ending with *-y*, change the *-y* to *-i*: *study* → *studied*

3 Write the simple past form of these verbs.

- 1 live _____
- 2 work _____
- 3 discover _____
- 4 call _____
- 5 study _____
- 6 pay _____
- 7 receive _____
- 8 die _____

4 Complete the text with the simple past form of these regular and irregular verbs.



Lost ship discovered

In 1533, a Portuguese ship

¹ _____ (go) from Portugal to India. It
² _____ (have) gold and diamonds to
buy spices in India. But at the southern part of
Africa, the weather ³ _____ (be) bad
and the ship never ⁴ _____ (arrive). It
sank and the crew ⁵ _____ (die).

Five hundred years later, a geologist in Namibia
⁶ _____ (discover) a small piece
of metal in the Orange River. It was money.
Later, archaeologists ⁷ _____ (pull)
more coins from the river. But there were also
parts of a ship—the Portuguese ship. For the
archaeologists these were more important than
the gold because they ⁸ _____ (give)
information about people's lives five hundred
years ago.

6c Mobile cash

Reading M-Pesa

I'm in the middle of Kenya. The nearest town is twenty miles away but there's a garage on the road. I'm driving my car and I want some gas. The person in the garage doesn't need my money. Instead, I have my cell phone. We click a few keys on the phone and I pay. No cash, no waiting.

In many countries, paying by phone is new technology, but in Kenya the method is more and more common. The service is called M-Pesa and began in 2007. By 2010, over 50% of the population used this method of payment. And it isn't just in big cities. You can see farmers in small villages with their cell phones, buying and selling their food and animals.

So how does M-Pesa work? Well, customers go into a store that has an M-Pesa sign. They pay cash and the store puts credit on their phone. Then they can pay for something with their phone by sending a text. The person who receives the text goes to another M-Pesa location and shows the text message. Then the M-Pesa location gives the person the money.

Now, around fifteen million people use M-Pesa in Kenya. Because it's so successful, other countries are starting to use M-Pesa or similar ways of paying. It's another example of how technology changes our lives in a positive way, and how close we are to a world without cash.

1 What is the reading about? Choose the correct answer (a–d).

- a a modern way to go shopping in Kenya
- b a modern and popular way to pay money in Kenya

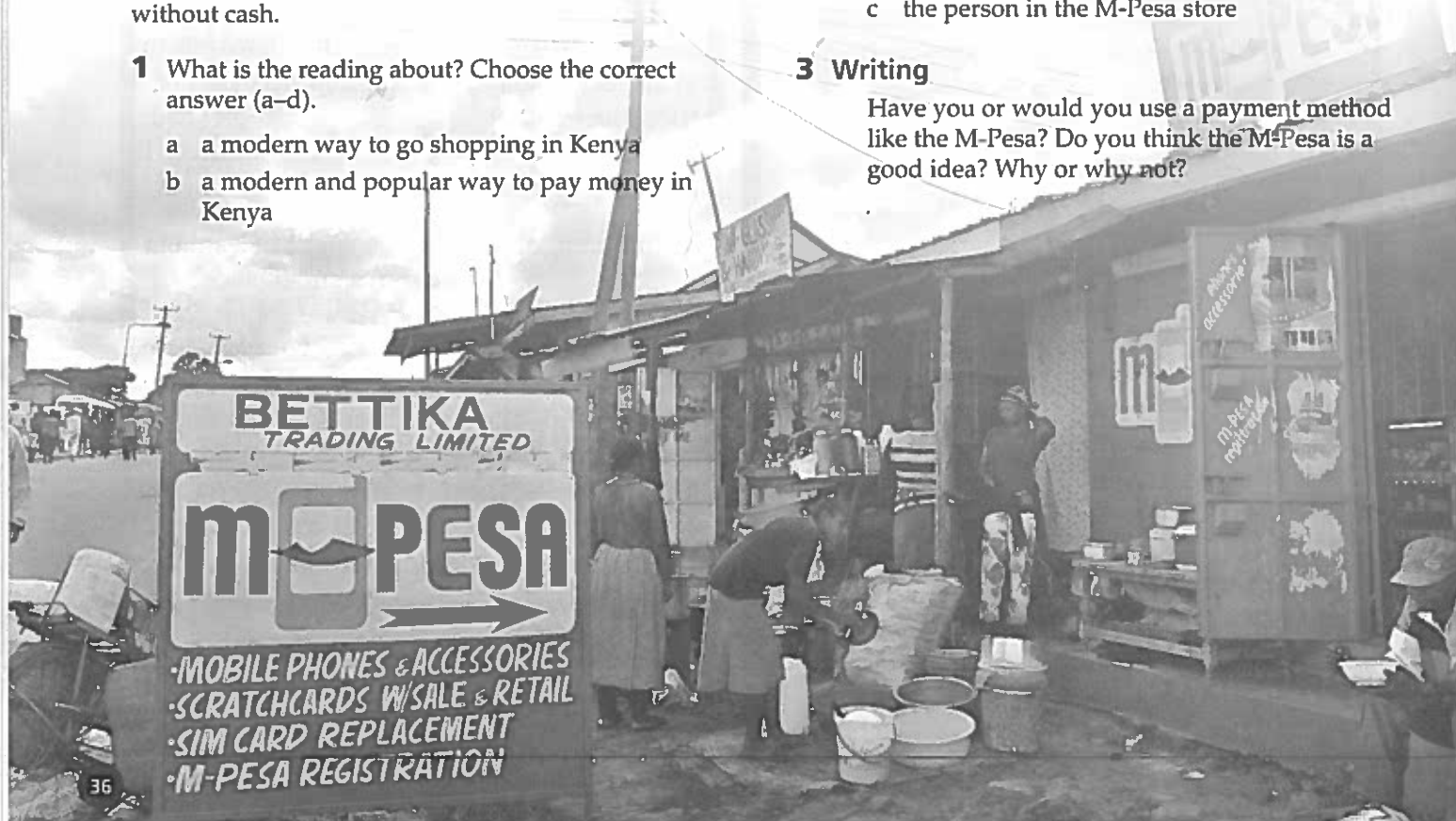
- c why people don't use banks in Kenya
- d why it's difficult to use money in Kenya

2 Choose the correct answer (a–c) for these questions.

- 1 How does the man pay for his gas at the garage?
a with cash b with a credit card
c with his cell phone
- 2 How long does he wait to pay?
a not long b a long time
c an hour
- 3 When did M-Pesa begin in Kenya?
a 2007 b 2010 c 2012
- 4 Where can you use M-Pesa?
a only in the cities
b only in the countryside
c in a lot of places
- 5 Where can you put money on your phone?
a in a bank b in a store
c in a foreign exchange
- 6 Who sends the text?
a the person who buys
b the person who sells
c the person in the M-Pesa store

3 Writing

Have you or would you use a payment method like the M-Pesa? Do you think the M-Pesa is a good idea? Why or why not?



6d Help!

1 Vocabulary extra opposite words

Complete the pairs of sentences with these words.

- 1 buy / sell
 - a I'd like to _____ a pound of flour, please.
 - b What does this store _____?
- 2 give / take
 - a Can you _____ some money to this charity?
 - b Don't _____ all my coins. I need them for the coffee machine.
- 3 save / spend
 - a Don't _____ all your money in the stores!
 - b How much money do you _____ in your bank account every month?
- 4 lend / borrow
 - a Can you _____ me five dollars?
 - b You can _____ five dollars from me.

Real life requesting

2 Complete the four conversations (1–8) with these requests and responses (a–h).

- a Can I ask you something?
 - b Could you lend me some?
 - c Can I borrow some money?
 - d Could you give us some money today?
 - e I'm afraid I don't have any money.
 - f Yes, certainly.
 - g I'm sorry, but I can't.
 - h Yes, of course.
- 1 A: Hello. I'm with a local charity. We collect money for a local hospital. We want to buy some new medical equipment for the children's part of the hospital.
1 _____
 - B: Err, 2 _____
 - A: Oh dear. Well, there's a bank around the corner so you could get some money.

- 2 A: Hello, 3 _____
 - B: 4 _____ What's the problem?
 - A: Well, I want to transfer money online from one bank account to another. But I can't open my account.
 - B: You need a password.
 - A: Oh! Do I?
- 3 A: Sorry, but I don't have any money until the end of the month. 5 _____
 - B: How much?
 - A: Two hundred?
 - B: Two hundred! 6 _____
 - A: Well, what about one hundred?
- 4 A: Hi. 7 _____
 - B: How much?
 - A: Just a dollar. I want a cup of coffee from the machine.
 - B: 8 _____ Here you are.

3 Vocabulary extra ways of payment

Match these ways of payment with the definitions (1–6).

bank transfer	check	coins
credit card	debit card	bills

- 1 _____: paper money
- 2 _____: metal cash
- 3 _____: You write the name of a person or a company and the amount on it.
- 4 _____: You pay with this piece of plastic and the money comes immediately from your bank account.
- 5 _____: You pay with this piece of plastic, but you don't pay the money immediately.
- 6 _____: You move money from your bank account to another bank account.

6e Thank you messages

1 Writing skill formal and informal expressions

Complete the thank you messages with these words and phrases.

Best regards Dear Mrs. Hi
I look forward to Love See you
Thank you for Thank you very much
Thanks Yours sincerely

1 _____ Auntie Gina,
2 _____ for the
money!
It's helpful for my new life as a college
student!
See you soon.
3 _____
Karen

Subject: Conference in Oslo
Dear Bram,
4 _____ your work in Oslo.
We were pleased with the conference and we enjoyed
our evening out. Everyone in the team sends their
thanks.
5 _____ again next year.
6 _____
Ivan

7 _____ Adamson,
8 _____ for
your interest in R.J. Fashions and our new
range of clothing. Please find enclosed our
catalog for the new season.
9 _____ hearing
from you in the future.
10 _____
R.J. Jones

Writing thank you messages

2 Write three different thank you messages. Read the situation and use the correct formal or informal expressions.

1 A friend lent you some money. Return the money as a check. Write a short thank you message.

2 You were in another country for work and spent two days with a colleague. Write a thank you email.

3 You work for a vacation company. Someone wants information about your vacations. Write an email and send an attachment

Wordbuilding compound nouns

► WORDBUILDING compound nouns

We make compound nouns with two nouns. For example:

house + work = housework

credit + card = credit card

Sometimes the two words are together. For example:

bath + room = bathroom

bed + room = bedroom

Sometimes the two words are separate. For example:

cell + phone = cell phone



- 1 Make compound nouns from Units 1–6 with these words. Then complete the sentences.

arm basket credit cell
post tourist

ball card chair office
information phone

- How often do you play _____?
- Do you pay by _____ or with cash?
- _____ helps visitors in a new city.
- Please switch off your _____ in the library.
- Sit down in this _____. It's very comfortable.
- Can you send these letters at the _____?

Learning skills consider your learning

- 2 You are in the middle of this book. Think about your learning using this survey Circle the number in Part 1 and answer the questions in Part 2. Then show the survey to your teacher and discuss your answers.

Your learning

4 = Very good 3 = Good
2 = Satisfactory 1 = Not very good

1 How was your progress in ...?

Vocabulary	4	3	2	1
Grammar	4	3	2	1
Useful phrases (in "Real life")	4	3	2	1
Pronunciation	4	3	2	1
Reading	4	3	2	1
Listening	4	3	2	1
Speaking	4	3	2	1
Writing	4	3	2	1

2 To help your learning ...

What do you want more of in class?

What can you do at home?

Check!

- 3 There are a lot of people in Unit 6 of the Student Book. Can you remember who they are, where they are from, and why they are famous? Complete this table. Then check your answers in Unit 6 of the Student Book.

	Person	Country	Reason for fame
1	George Washington	US	
2			artists
3		Switzerland	
4			writer
5		England	archaeologist