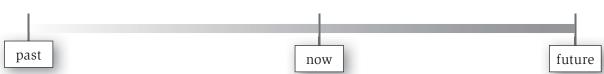


Making money, spending money

1 Look at the following list of financial transactions: which of them have you done up to now, and which do you expect to do in the future? Compare your time line with your partner. Which do you see as positive?

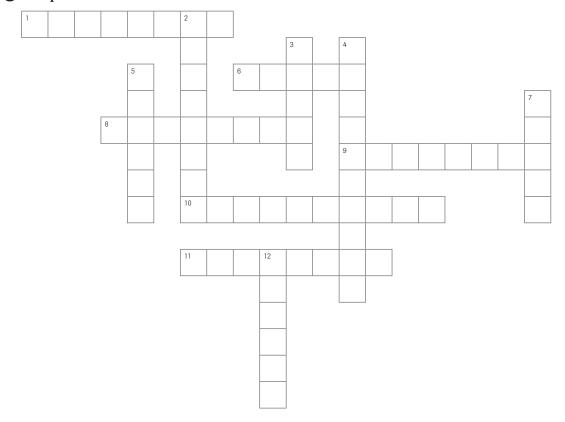
borrow money invest money lend money lose money pay money in withdraw cash make a loan make a profit rent a flat receive a pension receive a salary save money pay tax



2 Complete the table below with the appropriate noun.

verb	noun
charge	
insure	
invest	
lend	
lose	
rent	
retire	
sell	
save	
pay	
value	

3 Complete the crossword from the clues below.



- 1 unit of money used in a particular country
- 6 shops in different places owned by the same company
- 8 things that are worth or can be sold for a lot of money
- **9** person or country that sells a product or service
- 10 period of life after you stop working
- 11 reduction in price

Down

- 2 someone who buys or uses goods or services
- 3 number of items sold
- 4 money used with the aim of making a profit
- 5 money paid for an activity or service
- 7 value
- 12 someone who pays for services or advice

4 Complete the following sentences with a word or phrase from exercises 1–3.

1	If you make a good, you will make a; on the other	
	hand, if you do not wisely, then you can	
2	If you manage to buy at a, they are usually good	
	in this way.	
3	A person who buys food in a supermarket chain is a, a person who	
	uses goods is a, and a person who uses services is a	
4	If you have that are a lot, then you	
	need to take outin case they are lost or stolen.	
5	If you receive a or a that is above a certain amount, then	
	you have to	
6	f youin a bank, then you hope to get a good	
	rate.	

5 You are going to be a bank manager or a customer who wants to borrow some money. You teacher will give you instructions.