

9a Money talk

Vocabulary money

1 Are you in control of your money? Tick the statements which are true for you. Check the meaning of any words in bold you are not sure about.

- 1 'I never carry a lot of **cash**. I just use my **debit card**.'
- 2 'I check my **bank statement** every week.'
- 3 'I don't have any **credit cards** because I don't want to get into **debt**.'
- 4 'I usually keep **receipts** for things in case I need to take them back.'
- 5 'I like to do all my **banking** online.'
- 6 'I know exactly how much is in my **savings account**.'
- 7 'When my electricity **bill** comes, I pay it by **bank transfer** straightaway.'
- 8 'I **borrowed** money to buy a new car last year.'

2 Make changes to the statements in Exercise 1 so that they are true for you. Then work in pairs. Compare your statements.

Listening

3 How do people usually pay (or pay for) these things in your country?

bus and train fares
household bills
mobile phone credit

petrol
rent or mortgage
payments

4 2.15 Listen to the radio item about banking via mobile phones (mBanking). Tick the features of mobile banking which are mentioned.

- 1 It is a paper-free system.
- 2 It uses interactive voice menus.
- 3 You can transfer money from one person to another.
- 4 You can pay bills, buy goods and run your savings account.
- 5 You can text your bank with your instructions.

5 2.15 Listen to the radio item again. Correct any factual errors. Do not change the words in bold.

- 1 There are approximately two billion mobile phones in **the world** today.
- 2 A lot of people don't have easy access to **banks**.
- 3 With **the interactive voice system**, you can talk to your bank manager.
- 4 **A new mobile banking** scheme has started in Algeria.
- 5 In Afghanistan, the mobile network covers **every town and city**.
- 6 The Afghan Army pays **all salaries** through mobiles.
- 7 The policemen in Afghanistan receive **their salaries** in cash.
- 8 **Each police officer** gets an email when he is paid.

6 Work in groups. What do you think are the advantages and disadvantages of mobile banking?

Kabul residents pass advertising for electronic mobile phone top-ups.

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Grammar noun phrases

- 7 Look at the words in bold in sentences 1–4 in Exercise 5. Match the words (1–4) with their uses (a–d).
- The first reference to this thing.
 - These things in general.
 - There is only one of this thing.
 - The reference to this thing is known or understood.

ARTICLES IN NOUN PHRASES

<i>a/an</i>	singular countable noun
<i>the</i>	singular countable noun, plural countable noun, uncountable noun
zero article	plural countable noun, uncountable noun

For further information and practice, see page 86.

- 8 Look at the grammar box above. Then find the patterns in the audioscript on page 93. How many examples of each pattern are there?
- 9 Look at the grammar box below. Which word in bold in sentences 6–8 in Exercise 5 expresses ownership?

DETERMINERS and POSSESSIVES IN NOUN PHRASES

Use *my, your, his, her, etc.* + noun to express ownership.
Use *each, every* to refer to individual things and *all* to refer to a group of things.

For further information and practice, see page 86.

- 10 Read the ideas for saving money. Choose the correct option. Choose – if the sentence is already complete.

- 11 2.16 Complete the sentences where necessary. Then listen and check.

- I tried to save _____ money to get _____ new phone.
- _____ model I wanted cost a fortune.
- I gave up _____ chocolate, buying DVDs and smoking.
- I gave _____ money to _____ sister to look after.
- She told me how much I'd saved _____ week.
- When I had enough, I went to buy _____ phone.
- _____ shop had _____ special offer.
- I got _____ free upgrade with a new phone!
- And I still had _____ cash I'd saved. Amazing!

Pronunciation linking

- a 2.17 Listen to these sentences from Exercise 11. Notice how the speaker links the words which start with a vowel to the final consonant of the previous word.

- I tried to save money to get a new phone.
- The model I wanted cost a fortune.

- b 2.18 Underline the words which start with vowels in the other sentences in Exercise 11. Then listen and repeat the sentences.

Speaking and writing

- 13 Work in groups. Discuss the questions.

- What do you think of the methods for saving money in Exercise 10?
- What kind of things do you save up for?
- What other methods for saving money can you recommend?

- 14 Work on your own. Write a short post for a website giving one tip for saving money.

Top Saving Tips

- Make *a / each / –* list before you go shopping.
- Put *a / the / your* small change in *a / the / your* jar.
- Buy *every / the / their* supermarket's 'own brand' products.
- Buy reduced-price products which are near *its / their / your* expiry date.
- Cut up *the / your / –* credit card.
- Compare *each / every / –* prices before you buy *a / an / the* expensive item.
- Unplug *every / their / all* electrical appliances which are not in use.
- Calculate how much you've saved *a / each / the* week to stay motivated.

