Let me explain

Saving money

VOCABULARY Linking expressions

















HOW I LIVED ON £1 A DAY

At 47, Kath Kelly made a sudden decision to change her life. Out one evening with friends, Kath – who was sharing a house and working as a part-time language teacher – complained that she could not afford a wedding present for her brother Danny. So she announced that she would survive on £1 a day for the 12 months up to his wedding.



She came up with lots of great ways to save money.

- a How many ways of saving money can you think of? Make a list.
 - **b** Look at Kath's advice for saving money.
 - Match the tips to pictures A-F.
 - Were any of your ideas the same as Kath's?

KATH'S MONEY-SAVING TIPS

- 1 Go to a library **if** you want to use the Internet or read the papers.
- 2 Do your shopping at the end of the day when small food shops reduce their prices.
- **3** Keep your teabag after making a cup of tea. Use it at least twice, but leave it in the cup longer each time.
- 4 Visit people and leave notes if they're out instead of making phone calls.
- 5 Pick fruit from bushes and trees whenever you walk anywhere.
- **6** Never ignore a market researcher in case they have free samples to hand out.
- Which ideas do you think are practical? Why? Do you do any of these things?
- 3 a Look at the highlighted linking expressions in 2b. Which can be followed by:
 - a subject + verb?
- b -ing or a noun?
- c either a or b?
- **b** Complete the advice for saving money with linking expressions and your own ideas. Then write three more tips for saving money.
 - Cycle or hitchhike ...
- Re-use plastic bags ...
- Use leftover food in the fridge ...
- Grow your own fruit and vegetables ...
- 3 Use email to contact friends ...
- 6 Enter magazine competitions ...

Cycle or hitchhike whenever you need to travel.

Tell the class your top five tips. Then choose the best five as a class.

Living cheaply

READING

- 1 Read the rest of the article about Kath Kelly.
 - 1 How did she save money?
 - 2 Did she buy the wedding present?
 - 3 How did the experience change her?



She continued to see her friends, but gave up going to cafés and pubs to see them. "Instead of meeting for lunch in a café, as we used to, we'd take sandwiches and home-made soup and eat in the park." Kath made the soup every morning from chicken carcasses given away by her local butcher and whatever cheap vegetables

she could find. She found out that small food shops often sell whatever is left over at the end of the day very cheaply because they cannot keep it overnight. She picked fruit from bushes and trees and looked out for free buffets. "I was the queen of the buffet. Every time there was a public event and a crowd was needed, I was there. I dragged my mates out to free events, too. I couldn't buy drinks for them or anything like that so I'd take them to art openings and book launches."

She got rid of her mobile phone and cycled to friends' houses if she wanted to speak to them, leaving a note if they were out, and she used the library for free internet access.

"I was the queen of the buffet."

She also picked up coins dropped in the street and managed to collect £117 – a third of her annual budget. She said: "I kept it for emergencies, but in the end I didn't need it so at the end of the year I gave it to charity." Kath says one of her best tips is to hand out small gifts whenever you can – what you receive in return will usually be of a greater value.

She even managed a free trip to France to visit her brother by hitchhiking through the Channel Tunnel. During the 365 days of her experiment she successfully kept to her budget, going over only once, when she had to visit a dentist. By the end of the year, Kath was able to use some of the £10,000 salary she had saved up to buy a special wedding present for her brother Danny and his bride Sarah.

She had also formed a relationship with 38-year-old Bruce Taylor, manager of the farm where she worked as a holiday volunteer. Kath left her shared house so she and Taylor could live together, and has written a book about her year of living cheaply called *How I Lived On Just A Pound A Day*. The experience has changed her outlook on life dramatically. She said: "Before, I enjoyed spending money on treats, like chocolate and weekends away, but now I don't see the need for expensive things. I don't spend much at all, though it is probably more than £1 a day."

2 Read again. Why did Kath:

- 1 ask her butcher for chicken carcasses?
- 2 take her friends to free public events?
- 3 give £117 to charity?

- 4 hitchhike?
- 5 spend more than her budget once?
- 6 move house?

3 Do you think Kath enjoyed her year of living cheaply? Why? Why not?

VOCABULARY

Multi-word verbs: managing money What can you remember about Kath? Match 1–6 with a–f. Then read the article again to check.

- 1 Kath Kelly survived on -
- 2 She looked out for
- 3 She gave up
- 4 She saved up
- 5 She kept to
- 6 She only went over

- a her mobile phone.
- b her budget once.
- c £1 a day for twelve months.
- d her budget.
- e bargains.
- f enough money for a wedding gift.

5 Complete the questions with the multi-word verbs from 8.

- 1 Have you ever _____ money to buy a gift for someone special?
- Do you find it difficult to _____ a budget?Do you ever bargains? Where?
- 3 Do you ever _____ bargains? Where?4 Have you ever _____ something you enjoyed in order to save money?
- 5 Do you think you could _____ a similar budget to Kath's? Why? Why not?

SPEAKING

6 Ask and answer the questions together. Do you think you're good with money?

What do I do next?

6.2 goals

give detailed instructions

🤋 give advice 🐴

READING

Read two true stories about following instructions. What did each person do wrong?



A motorist in Germany caused thousands of euros worth of damage after following his satellite navigation system too carefully. When the 53-year-old from Freiburg was instructed to "Turn right now", he immediately drove his 4x4 off the road, went through a building site, up a stairway and crashed into a small toilet block.

An elderly Swedish woman ended up travelling along a baggage chute at Stockholm airport after misunderstanding instructions on check-in signs. The woman was supposed to be boarding an international flight, but instead of going to the departure lounge, she followed her suitcase onto a luggage belt.

- 2 a What would you do if you didn't understand the instructions for:
 - using a new camera?ordering online?assembling flat-pack furniture?
 - b Have you ever had a problem with instructions? What happened?
- LISTENING
- 3 a (121) Listen to Vishal's phone call to a computer helpline.
 - 1 What's the problem? 2 Do they manage to solve the problem?
 - **b** Put this summary of the phone call in the correct order.

The technician:

- a tests the signal and says it's OK.
- explains how Vishal can check his internet connection.
- tells Vishal to test his equipment using a different socket.
- gives Vishal some advice about his router.
- suggests turning the computer off and on again.

open press unplug check click on turn ... off

c 2.1 Listen again to check.

VOCABULARY

Using equipment

a Complete 1–8 from the conversation with these verbs in the correct form.

SI	witch off plug in shut down
1	Have you tried <u>switching</u> everything <u>off</u> and on again?
2	If you're phoning about a technical problem, please two
3	Have you it and on again?
4	You'll need to your internet connection.
5	Control Panel and Network Connections.
6	I've checked and I've everything
7	You'll have to everything
8	your router and computer.
	1 I isten to check D

- b 6
- c Find:
 - 1 three pairs of verbs that are opposites 2 two verbs that have the same meaning
- d Have you had a computer problem recently? Can you remember how you fixed it?

PRONUNCIATION

Linking consonants and vowels a When a word ending in a consonant sound is followed by a word beginning with a vowel sound, the two sounds usually link. Look at the example in 1, and mark the sounds that link in 2–5.

1 turn it on 2 switch it off 3 plug it in

4 shut it down 5 click on it

b (123) Listen to check. Practise saying 1-5.

SPEAKING

- 6 a (12.4) Listen to instructions for using a piece of equipment. What do you think it is?
 - **b** Think about a piece of equipment you often use. Write instructions for how to use it. Don't say what the equipment is.
 - c Listen to each other's instructions. Can you guess what they are for?

Have you thought about ...?

GRAMMAR

Verb + -ing

1 a Some verbs can be followed by -ing. Complete sentences 1–6 from the conversation with a–f.

- 1 My router keeps ~
- 2 Have you tried
- 3 Try and avoid
- 4 You should think about
- 5 Have you considered
- 6 | can't face

- a leaving your router on all the time.
- b getting a new one?
- c switching everything off and on again?
- d going wrong.
- e moving everything again.
- f turning it off at night.
- b In which sentences 1-6 is the speaker:
 - a complaining?
- b giving advice and suggestions?
- 2 a Complete Vishal's conversation with Nicky using the expressions in the box. Put the verbs in the correct form.

try talking avoid going can't face going consider telling keep asking



Grammar reference and practice, p139

- __ to work tomorrow. VISHAL NICKY Really? Can you work at home? VISHAL No, I'm having computer problems. Oh, no. Anyway, I thought you liked your job. What's the problem? NICKY My boss ² me to do her work! She asked me every day last week. VISHAL Have you 3_ ___ to her about it? NICKY No, I find her really difficult to talk to. And she always comes and sits with me at lunch, VISHAL when I want to relax. Well, can you 4 to lunch at the same time as her? NICKY No, not really. The whole team eats together most days. VISHAL Hm. Have you 5 NICKY _____ someone else about the problem? Yeah, maybe I should.
- b (2.5 Listen to check. () What would you do in Vishal's situation?

SPEAKING

- 3 Think of two or three things in your life you aren't happy about. It could be:
 - some equipment that doesn't work
 - an arrangement you don't want to keep
 - something you have to do at work
 - someone who's annoying you at the moment
- Talk together about your problems. Make suggestions and give each other advice.

 Try to use the verb + -ing expressions from 1a.

My computer keeps crashing.

Have you thought about getting a new one?

Target activity

Give expert advice

TASK LISTENING

Can you think of two things that help give reason a marriage or relationship to be successful and two things that can cause problems?

6.3 goals

🏿 give advice 🛟

🏻 talk about how you manage money 🛟

give reasons for advice



- 2 a (§ 2.6) Listen to Jörg, on a radio programme, giving advice about how couples should manage their money. Put Jörg's advice in the order he gives it.
 - a Couples should have a joint account. c Couples should have a budget.
 - b You should have your own account. d Couples should be open about money.
 - **b** Listen again. What reasons does he give for his advice? Do you think it's good advice?
- Complete sentences 1–7 with the reasons Jörg gives for his advice.
 Then listen again to check.
 - 1 It's important to manage money in the right way because ...
 - 2 Since it's such ... you need to make sure you're always open about your finances.
 - 3 It's easy to find out how to budget as there's a lot of advice ...
 - 4 Many marriages break down because of ...
 - 5 Couples who argue a lot well, it's often due to ...
 - 6 It's extremely time-consuming to ... so it's a good idea to pay bills from one joint account.
 - 7 It's important to have your own money, so that you can ...
 - **b** Look at the highlighted expressions for giving reasons.
 - 1 Which are followed by nouns? Which are followed by subject + verb?
 - 2 In which sentence, 6 or 7, can you use so or so that?
- 4 a Complete these statements with different highlighted expressions from 3a and your own advice about managing money.

It's important to ... It's a bad idea to ... It's difficult to ... It's easy to ...

b Talk about your sentences together. Do you agree with each other?

TASK

It's important to

account so that you can feel secure.

have a savings

TASK

VOCABULARY

Giving reasons

- **5** a You're going to explain how to do something you know about, for example:
 - investing money
 doing a sport
 being a good driver
 taking care of a pet
 raising children
 - **b** First, think about the language you need to:
 - give advice
 give reasons for advice
- 6 a Talk in groups. Give reasons for your advice. Ask and answer questions.
 - **b** Talk in new groups. Tell them what you learned.

Keyword *mean*

I mean

- 1 a 2.7 Listen to a conversation between two old friends. How do they know each other? Why is Felipe in Italy?
 - b You can use I mean to add or correct information, or give yourself time to think. Look at script 2.7 on p152 and underline the four examples of I mean.

Patterns with mean

- 2 a Match sentences 1–3 from the conversation with functions a–c.
 - 1 I meant to call you last week ... but I've been so busy.
 - 2 This photo means a lot to me.
 - 3 My conference starts at 9.00, so that means leaving here on Sunday night.

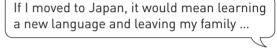


Felipe and Sabrina in Arezzo, Italy

- a an intention
- b a consequence
- c something important in your life
- **b** Complete the questions. Then discuss them.
 - I Imagine you accept a job on the other side of the world. What would it mean _____ in your life?
 - 2 Do you own something that means _____ you? Why is it important?
 - 3 Is there anything you meant _____ last week but didn't? Why didn't you do it?

Softeners with mean

- 3 a (§ 2.8) Sabrina and Felipe are discussing a plan to eat out.
 What's the problem with:
 - a Felipe's passport? b Burger World?
 - **b** Complete the highlighted expressions 1-4 with a-d.
 - 1 I've been meaning to ask you,
 - 2 I don't mean to sound rude,
 - 3 I don't mean to worry you,
 - 4 I didn't mean to upset you.
 - a but ... it would be nice to go somewhere more Italian.
 - b It was just funny seeing that beard again.
 - c but your passport's falling apart.
 - d could you give me Marco's phone number?
 - You can use these expressions to soften what you are going to say. Which function a-c from 2a do they all have?
 - d Complete these sentences with a highlighted expression from 3b.
 - 1 ... but I can smell gas. I think it's coming from the kitchen.
 - 2 ... are you driving to Emily's party on Saturday?
 - 3 ... but I really don't like your dress. It just doesn't suit you.
 - 4 I'm sorry I shouted. ...
- 4 a Work alone. Imagine an old friend from a different country is visiting you. Think of:
 - two or three things you could do somewhere to eat out a hotel for your friend
 - **b** Work in pairs. A, your friend is visiting. B, you're visiting your friend.
 - A, suggest things you can do together.
 - B, you don't like some of your friend's suggestions. Say what you want to do. Use expressions from 3b to soften your objections and make requests.
 - A, respond and make new suggestions. Use I mean to give yourself time to think and to correct or add ideas.





EXPLORES peaking

Can you think of examples of these different kinds of games? Which have you played?

card games

board games

outdoor gamespuzzles

Look at the photos of a Chinese game called Mahjong. Match A-D in the photos with the rules explaining the game in 1-4.

- Each player takes turns to pick up a tile.
- The aim is to collect tiles of the same kind.
- You throw away the tiles you don't want in the middle.
- 4 At the end of the game you count your score. You get more points for particular tiles, like ones and nines.

a (12.9) Listen to Liu Ying and Jen playing Mahjong.

- Do they both know how to play?
- How do you win the game?
- b Read the conversation to check.
- a Look at the highlighted expressions 1-7 in the conversation. Which ones:
 - say you don't understand? (x2)
 - say you partly understand? (x1)
 - explain something? (x4)
 - b (2.10) Listen to check. (2)
- a Complete the rest of the conversation using the highlighted expressions.

But how do you get a high score? JEN Well, there are various tiles that are worth more LIU YING points, like the winds and dragons. Sorry, ¹_____. Winds and dragons? How do I JEN know what they are? You can tell from the picture on the tile. Look, LIU YING this is the East Wind and this is the Red Dragon. __. But what are these tiles then? JEN Oh, this one's a season, and that's a flower. LIU YING collect them as that helps you win points. Oh right. 4_ ___ that card game, you know, JEN whist. Exactly. So, shall we carry on or do you want me

b Replace 1-4 in the conversation in 5a with the expressions in the box below.

I don't know what you mean. You're supposed to ... I think I've got that. It's similar to ...

to go over it again?

a Think about a game or sport you know well. If possible, bring the game into class to help you describe it. Then prepare to explain the rules.





ask for help explain something

NO LA ... So, Jen, you put all the tiles in the middle, face LIU YING down so you can't see the pictures, and 'twitter'.

¹Sorry, I'm lost. What does 'twitter' mean? Isn't it some sort of website? Well, yes, but in Mahjong it just ²means you mix LIU YING all the tiles up - like shuffling cards - and 'twitter'

is the sound the tiles make when you move them around. It sounds like the birds in the trees. Ah. nice!

Yes. Anyway, everyone has thirteen tiles, and LIU YING that's what you play the game with. I suppose the

tiles are like cards, really. Like cards? JEN

JEN

JEN

Yes, so you could say ³it's like a card game with LIU YING tiles. Anyway, 4the idea is to collect sets of three or four tiles of the same kind – and then you display them in front of you and you win points.

Hm. I'm sorry, ⁵I don't get it. What's the objective IFN of the game? How do you win?

Oh sorry. ⁶I meant to say the aim is to get rid of LIU YING all the tiles in your hand first. So the game ends when one player has got rid of all of their tiles, and the winner is the person with the highest score.

OK. So, you collect sets of tiles. ⁷I get that bit. JEN But how do you get a high score?

- **b** Talk together and take turns to explain the rules of your game. Use the language in 4 and 5 to ask questions and to explain, until you're sure everyone understands the rules.
- What do you think of the games? Which ones would you like to play?

Look again

Review

GRAMMAR Verb + -ing

- a Match 1-5 with a-e to make sentences.
 - 1 I try and avoid travelling by public transport,
 - 2 <u>I've tried making</u> Chinese food a few times.
 - 3 I can't face going for a run
 - 4 I've thought about moving abroad,
 - 5 I've considered working for myself,
 - a but I don't know if I would earn enough.
 - b when it's cold or wet.
 - c It's delicious and very easy to cook.
 - d but I don't want to leave my family and friends.
 - e in case I catch flu from someone.
 - **b** Complete the <u>underlined</u> sentence beginnings with your own ideas.

I try and avoid travelling overnight, as I can never sleep.

C Talk together. Do you have the same ideas?

VOCABULARY Multi-word verbs: managing money

2 a Read Laura's email and complete sentences 1-4.

... I'm really proud of my son. He wanted to travel around Chile so he put 5,000 pesos in the bank every week for six months. He stopped going to the fitness centre to save more. He had 240,000 by the end of it. It wasn't a lot so he decided on a budget. I think it was 1,500 pesos a day. He managed this OK, he said, though there were one or two days when he spent a bit more. He said he had a great time. He didn't buy me any presents on his travels. He said he didn't have enough money!

- 1 He saved up ...
- 3 He kept to ...
- 2 He gave up ...
- 4 He only went over ...
- Do you know anyone who has saved money for something special? Use the multi-word verbs to talk about them.

CAN YOU REMEMBER? Unit 5 – Future in the past

3 a Work alone.

000

- 1 Write a diary for this week with five or six arrangements in it.
- 2 Imagine two or three arrangements have been cancelled. Cross them out.
- **b** Work in pairs. Today is Wednesday. Tell each other about your week so far. Then arrange to meet on Thursday or Friday this week.

On Tuesday, I was supposed to go to the cinema with Howard, but he was ill.

Extension

SPELLING AND SOUNDS /oː/

- 4 a (2.11) Listen and underline the letters in these words which make an /ɔː/ sound.
 - orchestra morning door ordinary award resource wardrobe score forty law four drawing warm before poor
 - b Look at the words in 4a again and complete rules 1-4 with: our or aw ar ore oor /ɔː/ is usually spelled:

1	at the beginning of words.							
2	afte	rw.						
3		or	in th	e middle of words				
4			or	at the end of				
	words							

- c Can you think of more words with the patterns in 4b?
- d 2.12 Spellcheck. Listen and write ten words. Then check your spelling on p153.

NOTICE Collocations

5 a Complete the collocations with the words in the box. Then check your ideas in the article on p47.

access friends dramatically present phone together fruit events

N + N	Adj + N	Vb + N	Vb + Adv
wedding	mobile	pick	change
<u>present</u> internet	free	see	live

- **b** Write five questions with the collocations.
- c Ask and answer your questions.

Have you ever bought somebody a wedding present?

Self-assessment

Can you do these things in English? Circle a number on each line. 1 = I can't do this, 5 = I can do this well.

⊚ give advice	1	2	3	4	5
⊚ talk about how you manage money	1	2	3	4	5
⊚ give detailed instructions	1	2	3	4	5
⊚ give reasons for advice	1	2	3	4	5
⊚ say you don't understand	1	2	3	4	5
⊚ ask for help	1	2	3	4	5
⊚ explain something	1	2	3	4	5

- For Wordcards, reference and saving your work → e-Portfolio
- For more practice → Self-study Pack, Unit 6