

Money matters

Vocabulary and speaking

1 In pairs, look at the photos showing different ways of banking and discuss these questions.

- 1 Do you use a bank? Why / Why not?
- 2 What do you use it for?
- 3 Which of these methods of banking do you prefer? Why?
- 4 What are the advantages and disadvantages of each method?



2 Explain the differences in meaning between the pairs of expressions in the box below.

borrow money / lend money

Example: You **borrow** money from a bank (or someone), and the bank (or someone) **lends** it to you.

- 1 invest money / save money
- 2 a bank account / a bank statement
- 3 a current account / a savings account
- 4 deposit money / withdraw money
- 5 receive interest / pay interest
- 6 be in the black / be in the red

3 Look at the bank statement and answer the questions.

- 1 What kind of account is it?
- 2 How much money did the customer deposit?
- 3 How much money did the customer withdraw?
- 4 Did the customer pay or receive interest?
- 5 Is the customer in the black or in the red?

First-Class Bankers Direct			
Statement of account			FCBd
Date	Paid out	Paid in	Balance
24 Aug	Balance brought forward		2,312.78
28 Aug	Blue Bird Café	17.50	2,295.28
06 Sep	Cherry 100476		150.00
15 Sep	Southern Electricity	43.50	2,401.78
20 Sep	Net Interest to 20 Sep	14.50	2,416.30
22 Sep	Balance carried forward		2,416.30

Reading

4 Read the text and decide if the sentences are true (T) or false (F).

- 1 You can check your bank statement at any time.
- 2 You can't use your mobile phone to contact the bank.
- 3 You can borrow money from this bank.
- 4 You can get advice about shopping online.

Grammar focus

5 Look at the examples in the box and answer the following questions.

- A We offer you a first-class service.
- B We can lend money to you.

- 1 How many objects does each verb have?
- 2 What is the direct object in each sentence?
- 3 What is the indirect object?
- 4 Does to go with a direct or indirect object?
- 5 Does to + object go before or after the direct object?

6 Find seven more similar verbs + objects in the text in Exercise 4.

Practice

7 Find the mistake in each of the sentences and correct it.

Example: They will pay to you interest. ~~X~~

- 1 We more choice promise you.
- 2 Would you like to tell anything?
- 3 A fantastic birthday present he gave me.
- 4 I can lend you the money to you.
- 5 When will you send to me the products?
- 6 You don't owe any money me.
- 7 We will deliver your shopping direct your home.

Get talking

8 Congratulations! Your group has won first prize in the lottery and has to decide what to do with the money.

- 1 First decide what you would do. These ideas may help you.
 - Buy presents for your friends (Who? What presents?)
 - Keep some for yourself (How much? Invest it?)
 - Lend some to a friend to start a business (How much? Receive interest?)
 - Give some to your family (How much?)
 - Give some to a charity (What charity? How much?)
- 2 In groups, talk about and compare your decisions.

Language to go

- A: Can you lend me £10?
- B: Sorry, I never lend money to friends!