

# 1

## Personal finance

- introduce yourself
- talk about countries, nationalities and languages
- say names and numbers
- talk about personal finances

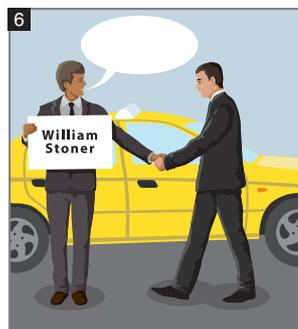
### Getting to know you

**Vocabulary 1** Match the phrases in the box with pictures 1–6.

Are you Mr Stoner?  
Pleased to meet you.

Good morning.  
This is Henry.

My name's Jane.  
What's your name, please?



**Listening 2** Listen and complete dialogues 1–4 with the words in the box.

am    are    I'm    is    name's    this    what's

- 1 A: Hello. I (1) \_\_\_\_\_ Frances Cooper.  
B: Hello. My name (2) \_\_\_\_\_ Jon Walsh. Pleased to meet you.
- 2 A: Excuse me. (3) \_\_\_\_\_ you Mr Simpson?  
B: Yes, I am.  
A: Pleased to meet you, Mr Simpson. (4) \_\_\_\_\_ Trudi Moore.
- 3 A: Good morning. (5) \_\_\_\_\_ your name, please?  
B: My (6) \_\_\_\_\_ Simon Davies.
- 4 A: Leena, (7) \_\_\_\_\_ is Justin Blake. Justin, this is Leena Koury.  
B: Pleased to meet you, Justin.

I am / 'm  
We are / 're  
What is / 's  
My name is / 's

**Speaking 3** Work in pairs. Practise the dialogues in 2 with your own names.

## Language

### am / is / are (present simple of be)

We can use **be** to say where somebody is from.

Where <b>are you</b> from?	<i>I'm / am from Germany.</i>	<i>I'm not / am not from the USA.</i>
	<i>We're / are from Spain.</i>	<i>We aren't / are not from Argentina.</i>
Where <b>is he / she</b> from?	<i>George is from Canada.</i>	<i>Susan isn't / is not from Poland. She's / is from Germany.</i>
Where <b>are they</b> from?	<i>Maria and Francesca are from Italy.</i>	<i>They're not / are not from Spain. They aren't / are not from Spain.</i>

**Vocabulary 4** Complete this table with the words in the box.

Brazil British China English French German Italian Japanese

Country	Nationality	Language(s)
Germany	1 _____	German
Italy	Italian	2 _____
3 _____	Brazilian	Portuguese
Egypt	Egyptian	Arabic
France	French	4 _____
5 _____	Chinese	Chinese
Japan	Japanese	6 _____
the UK	7 _____	English
Spain	Spanish	Spanish
the USA	American	8 _____
Switzerland	Swiss	German, French and Italian

**5** Complete these dialogues with the correct country, nationality, or language.

- 1 A: Hamdy, are you Egyptian?  
B: Yes, that's right. I'm from \_\_\_\_\_ .  
A: What language do you speak?  
B: I speak \_\_\_\_\_ .

- 2 A: Are you from China, Tamio?  
B: No, I'm not. I'm from \_\_\_\_\_ .  
A: So you speak Japanese?  
B: Yes, that's right.

- 3 A: Are they German?  
B: No, they aren't.  
A: They speak German.

- B: Yes, but they aren't from \_\_\_\_\_ . They're Swiss.

- 4 A: Is he Canadian?  
B: No, he isn't. He's from the USA.  
A: What language does he speak?  
B: He speaks \_\_\_\_\_ .

- 5 A: Are you \_\_\_\_\_ ?  
B: No, I'm not from the USA. I'm from Brazil.

- A: Do you speak Spanish?  
B: No, I speak \_\_\_\_\_ . How about you?  
A: I'm from Switzerland. I speak Italian and German.

**Speaking 6** Work in pairs. Say your nationality and the languages you speak.

- A: *I'm Italian. I speak Italian, English and French. How about you?*  
B: *I'm French. I speak French, English, Spanish and Chinese.*

# Names and numbers

**Listening 1** Look at this business card. Make three sentences.

Examples: *His name's ...*

*He's a ...*



**2**  **03** Listen to this phone call between Maria Styles, the human resources manager at UBCS International and a new employee. Choose the correct answers.

- 1 Why does Maria call the new employee?
  - a) She wants to visit his family.
  - b) She wants to check the spelling of his name.
  - c) She wants his business card.
- 2 What problem does she have?
  - a) She doesn't know his name.
  - b) She can't read his name.
  - c) She can't pronounce his family name.
- 3 What does the new employee want on his business cards?
  - a) Mr J Nagy
  - b) Nagy Jancsi
  - c) Jancsi Nagy

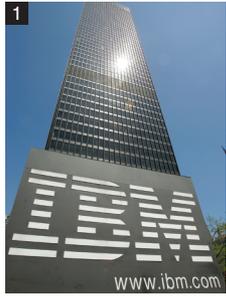
**3** Listen again and complete these sentences with the words in the box.

check   family   repeat   spell

- 1 I'm sorry. Could you \_\_\_\_\_ that, please?
- 2 Could I please \_\_\_\_\_ the spelling of your name?
- 3 How do you \_\_\_\_\_ your family name?
- 4 My \_\_\_\_\_ name is Nagy.

**Speaking 4** Work in pairs and practise this dialogue. Use your own names.

- A: Hello, this is (1) \_\_\_\_\_. Can I check the spelling of your name, please?  
B: Yes, my first name is (2) \_\_\_\_\_. That's (3) \_\_\_\_\_.  
A: Could you repeat that, please?  
B: Yes, of course. My first name is (4) \_\_\_\_\_. That's spelt (5) \_\_\_\_\_.  
A: And how do you spell your family name?  
B: My family name is (6) \_\_\_\_\_. That's (7) \_\_\_\_\_.  
A: Thank you.



**5** Look at the photos. What do the letters stand for? Choose the correct answers and then take turns with a partner to say what you think.

A: *What does ADB stand for?*

B: *I think it's the Asian Development Bank.*

- 1 IBM a) International Business Machines  
b) International Business Management
- 2 HSBC a) Hull and Salford Building Corporation  
b) The Hong Kong and Shanghai Banking Corporation
- 3 IBQ a) The International Bank of Qatar b) International Banking Quarter
- 4 ABK a) Amalgamated Bank of Kurdistan b) Al Ahli Bank of Kuwait

**6** Say the next three numbers in each line.

- a) two, four, six, eight ...  
b) ten, nine, eight, seven ...  
c) three, six, nine, twelve ...  
d) two, four, eight, sixteen ...

**Listening 7** **04** Listen and tick (✓) the number you hear. Then work in pairs. Check your answers and say the numbers.

- a)  120       112  
b)  30       13  
c)  15       50  
d)  117       170  
e)  14       46

**Writing 8** Write these numbers in words.

Example: a) 126 *one hundred and twenty-six*

- a) 126 \_\_\_\_\_ d) 312 \_\_\_\_\_  
b) 39 \_\_\_\_\_ e) 88 \_\_\_\_\_  
c) 45 \_\_\_\_\_

**Vocabulary 9** Label these symbols with the words in the box. Then write the amounts 1–5 in words.

€ \_\_\_\_\_ \$ \_\_\_\_\_ £ \_\_\_\_\_ ¥ \_\_\_\_\_ % \_\_\_\_\_

dollars      euros      percent      pounds      yen

- 1 \$27 \_\_\_\_\_ 4 \$12 \_\_\_\_\_  
2 €33 \_\_\_\_\_ 5 ¥180 \_\_\_\_\_  
3 59% \_\_\_\_\_

**10** Work in pairs. Write three amounts and then dictate them to your partner.

Example: 25% *twenty-five percent*

# Paying for things

**Vocabulary 1** Write the words in the box under the pictures.

garden    garage    computer    credit card    house    car

1



2



3



4



5



6



**2** Work in pairs. Ask and answer questions about the things in 1.

A: *Do you have a car?*    B: *Yes, I do. / No, I don't.*

## Language

### have (present tense)

We use <b>have</b> to talk about possession.	<i>We <b>have</b> a computer.</i>	<i>She <b>has</b> two credit cards.</i>
	<i>We <b>don't have / do not have</b> a car.</i>	<i>She <b>doesn't have / does not have</b> any euros.</i>
We can use <b>do / does + have</b> to ask a question.	A: <i><b>Do you have</b> any cash?</i> B: <i>Yes, I <b>do.</b> / No, I <b>don't / do not.</b></i>	A: <i>What <b>do you have</b> in your wallet?</i> B: <i>I <b>have</b> thirty pounds.</i>
	A: <i><b>Does she have</b> any cash?</i> B: <i>No, I'm sorry. She <b>doesn't have / does not have</b> any cash.</i>	A: <i><b>Do they have</b> a big house?</i> B: <i>Yes, they <b>do.</b></i>

**Listening 3**



Listen and complete this dialogue with the words in the box.

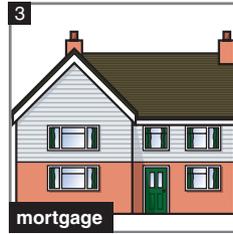
do    does (x3)    doesn't    have

A: Do you (1) \_\_\_\_\_ a house?    B: Yes, it (4) \_\_\_\_\_ .  
 B: Yes, I (2) \_\_\_\_\_ .    A: (5) \_\_\_\_\_ it have a garage?  
 A: (3) \_\_\_\_\_ it have a garden?    B: No, it (6) \_\_\_\_\_ .

## Language

### Present simple

We use the <b>present simple</b> to talk about something that is always or usually true.	<i>I <b>work</b> here.</i>
	<i>She <b>has</b> brown hair.</i>
We use the <b>present simple</b> to talk about things that happen regularly.	<i>They <b>pay</b> their telephone bill by credit card.</i>
	<i>He <b>pays</b> his rent by standing order.</i>



**Listening 4** 06 Listen to Maggie. How does she pay for the things in the pictures? Tick (✓) the correct columns in the table.

	in cash	by credit card	by debit card	by cheque	by direct debit	by standing order
groceries						
clothes						
mortgage						
household bills						
petrol						

**Speaking 5** Complete the table for you. Add three more things and show how you pay for them. Work in pairs. Take turns to ask and answer questions.

A: How do you pay for petrol?

B: I pay in cash.

**Pronunciation 6** 07 Listen to these sentences. What is the sound at the end of the verb?

1 Maggie **pays** for her groceries in cash.

2 Sven **writes** lots of emails.

3 Jon **uses** a computer at work.

**7** Write the verbs in the box under the correct heading.

buys	checks	chooses	saves	takes	watches
------	--------	---------	-------	-------	---------

**pays** /z/

**writes** /s/

**uses** /ɪz/

(1) \_\_\_\_\_

(2) \_\_\_\_\_

(3) \_\_\_\_\_

(4) \_\_\_\_\_

(5) \_\_\_\_\_

(6) \_\_\_\_\_

**8** 08 Listen and check your answers to 7. Listen again and repeat the words.

**Language 9** Complete these sentences with the correct form of the present simple.

1 I \_\_\_\_\_ (pay) for my groceries by cheque.

2 He \_\_\_\_\_ (use) cash for things under \$50.

3 They \_\_\_\_\_ (buy) food at the supermarket with their debit cards.

4 We \_\_\_\_\_ (pay) our household bills by direct debit or credit card.

5 She \_\_\_\_\_ (save) €50 every month by shopping online.

6 He \_\_\_\_\_ (read) the financial section of the newspaper first.

7 She \_\_\_\_\_ (watch) the business news on TV.

8 They \_\_\_\_\_ (check) their bank statement every week.

# Managing your money

**Vocabulary 1** Match the words in the box to these definitions 1–6.

budget    expenses    income    pension    realistic    salary

- 1 money you get when you are old and don't work: \_\_\_\_\_
- 2 a plan you make about what to buy and how much to spend: \_\_\_\_\_
- 3 all the money that you get from your work and other sources: \_\_\_\_\_
- 4 the money you get from your employer: \_\_\_\_\_
- 5 money you pay for things like food, petrol, household bills, etc.: \_\_\_\_\_
- 6 something that is possible to achieve: \_\_\_\_\_

**Reading 2** Read this advice on managing your money. Underline the words from 1 in the text.

## MANAGE YOUR MONEY BETTER!

Whether you already have a job or you are still a student, it's important to manage your money well. Here are some questions to ask yourself:

- How much is my income?
- Can I save for a pension?
- How can I earn more money?
- Does my salary pay all my expenses?
- Is my budget realistic?

### Six tips to help you manage your money better:

- 1 Make a budget and keep to it.
- 2 Learn to cook, and eat at home more.
- 3 Buy the things you need before you buy the things you want.
- 4 Check the prices in two or three supermarkets.
- 5 Don't go to the cinema; watch DVDs at home.
- 6 Walk, don't drive.

**Speaking 3** Work in pairs. Discuss these questions.

- Are you good at managing your money?
- Which of the advice in the text do you follow?
- Do you have any more tips for managing your money?

**4** Use words from the text in 2 to complete this dialogue.

A: How much money does your CEO (1) \_\_\_\_\_ ?

B: I don't know, but it's a lot!

A: Are you happy with your (2) \_\_\_\_\_ ?

B: It's OK, but I would like the company to pay me more!

A: Do you save money for a (3) \_\_\_\_\_ ?

B: Yes, I do. I think it's important to save for your old age.

A: Are you a clever shopper?

B: Yes, I always (4) \_\_\_\_\_ the prices in two or three shops before I buy something.

A: Do you have a (5) \_\_\_\_\_ ?

B: Yes, I think it's important to plan your spending.

A: Do you have car?

B: No, I don't. I (6) \_\_\_\_\_ to work.

**5** Work in pairs. Take turns to ask and answer the questions in 4.

# Review

**Listening 1**  09 Put these sentences in the correct order. Then listen to check your answers.

- 1 Hello! My name's George. Pleased to meet you.
- Well, nice to meet you. Enjoy the seminar.
- Where are you from, Susan?
- I'm a trainee at a bank in Toronto.
- No, I'm not. I'm from Canada. So Susan, what do you do?
- I'm from the UK. Are you from the USA?
- I'm a secretary at a bank in London. What about you?
- I'm Susan. Nice to meet you, too.
- 9 You, too!

What do you do?  
=  
What's your job?

**Speaking 2** Work in pairs. Practise the dialogue in 1. Use your own name, country and job.

*A: Hi, my name's Claire. I'm from Madrid. I'm an account manager at a bank in London. What do you do?*

*B: I'm a financial adviser for an investment bank in Beijing.*

Practise again with a new partner. Then introduce your two partners to each other.

Example: *This is Ahmed. He's from the United Arab Emirates. He's a trainee at a bank in Frankfurt.*

**Listening 3**  10 Listen to a phone call. What does the customer want the account manager to do?

**4** Read this change of address form. Listen again and find five mistakes.

## Change of address request

Name: Ella Frick

Account number: 03457892

New address: 453 Lomis Street, Winchester SO30 5QZ

Home phone number: 01964 829741

Mobile phone number: 0779569803

**Speaking 5** Work in pairs. Student A look at the information on this page. Student B look at the information on page 68.

### Student A

You are a customer of UBSC International.

Your account number is 0987432.

Phone the bank to give your new address and phone numbers.

Your new address is 355 Walton Street, Oxford OX2 9JH.

Your new home phone number is 01865 7428996.

Your new mobile number is 07789537124.

Use your own name.

When the bank employee answers the phone, begin like this:

*Hello, I'd like to change the details on my account, please.*