

# 8 money



**TREASURE HUNT** p78



**PAY ME MORE!** p80



**I'M JUST LOOKING** p82



**SOLEREBELS** p84

**SPEAKING** 8.1 Talk about a product that people should invest in 8.2 Talk about why you should earn more cash 8.3 Describe items; go shopping 8.4 Present a business idea

**LISTENING** 8.2 Listen to a discussion about salaries 8.4 Watch an extract from the BBC news about an Ethiopian business

**READING** 8.1 Read the story of a treasure hunt 8.3 Read a questionnaire about shopping tips

**WRITING** 8.2 Write an opinion piece 8.4 Write an idea for a business investment

## BBC INTERVIEWS


 How do you feel about shopping?





## VOCABULARY

## MONEY

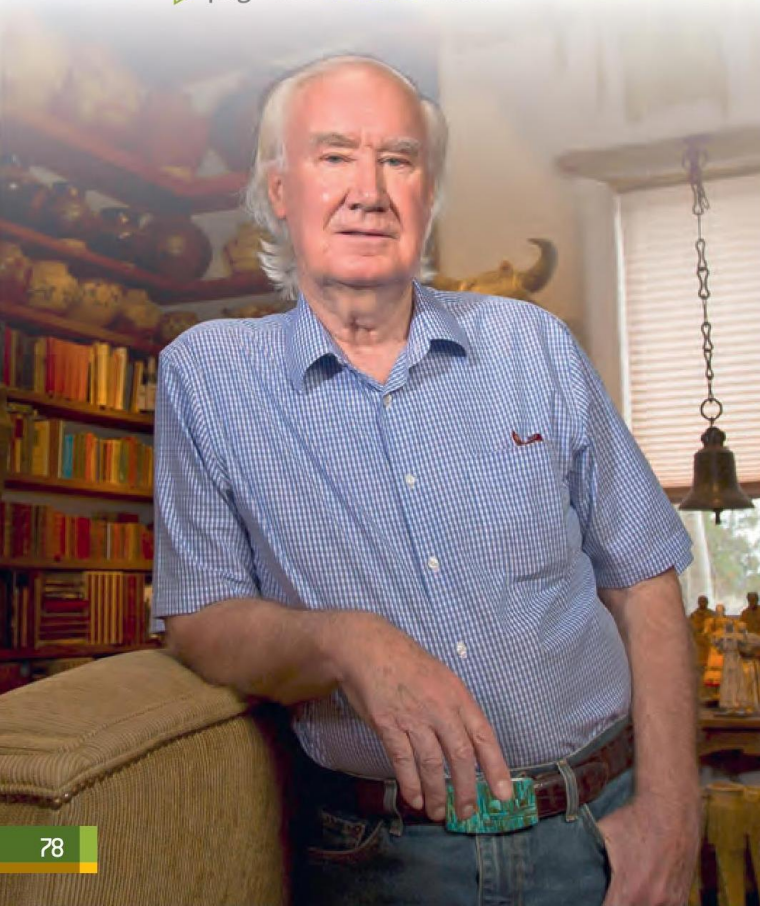
- 1 A** Read the money questionnaire. What do you think the words in bold mean?
- B** Work in pairs. Ask and answer the questions.
- C**  **8.1 PRONOUNCING THE LETTER 'S'** Underline each example of the letter 's' in the words in bold in the questionnaire. How many ways is it pronounced? Listen and check.
- D** How do you say the letter 's' in these words: measure, earns, tips, profession, credit cards, lends, imposter, souvenir?

## How do you earn, save and spend your money?



- 1 Do you usually pay by **cash** or **credit card** when you buy things?
- 2 Do you ever **lend** money to family or friends? Why/Why not?
- 3 Have you ever **borrowed** a lot of money? What for?
- 4 How many **notes** or **coins** do you have in your pocket at the moment?
- 5 In your country, how much do you **tip** waiters?
- 6 Which three people do you think **earn** the most money in your country?
- 7 Have you ever **invested** money **in** something?
- 8 Who pays the **bills** where you live?
- 9 Which of your **possessions** is **worth** the most to you?
- 10 Have you ever thought of hunting for **treasure**?

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## READING

**2 A** Discuss the questions.

- 1 Do you know any true stories or films that involved hunting for treasure?
- 2 The man in the photo was very rich and very ill. What is his connection with the treasure chest? Guess, and tell your partner. Read to find out.

**B** Discuss in pairs. What are the connections between:

- 1 1988 ... and ... Fenn hiding the treasure?  
*He was diagnosed with cancer in 1988. He wanted to leave something for the world after his death, so he hid the treasure chest.*
- 2 a poem in Fenn's autobiography ... and ... the treasure chest?
- 3 new clues ... and ... tourism in the area?
- 4 13,000 ... and ... 18?
- 5 the Air Force ... and ... an art gallery?

**C** What do you think of Fenn's treasure hunt? Do you like the idea? Why/Why not?

## Hidden Treasure

In 1988, US millionaire Forrest Fenn was diagnosed with cancer. Thinking that his life was nearly over, he wanted to leave something to the world. Then he had a rather interesting idea. He decided to fill a wooden chest with treasure and hide it.

He included old gold coins, ancient animal figures, and antique jewellery, all covered in gold dust, and left the chest somewhere in the desert, probably in New Mexico, where he lives. Then he published his autobiography and included in it a poem which contained clues about where the treasure was hidden. Against all expectations, Fenn recovered from cancer, so he has lived to see the success of his plan.

He says his idea was to provide people with an adventure: hunting outside, with the chance of getting rich. He loves stories and adventures and he clearly enjoys the attention his plan has brought him. Every few months he releases a new clue, just to keep treasure hunters interested. It seems it is working: he has received more than 13,000 emails from people that want more clues, as well as 18 marriage proposals! There are blogs that describe Fenn's treasure hunt, and tourism in the area has increased, thanks to people who want to find the chest.

Fenn was originally from a poor family in Texas. As a child, he spent his summers in Yellowstone National Park, which is where he first discovered his love of the outdoors. After a career in the Air Force, he eventually opened an art gallery in Santa Fe, making his money by buying and selling paintings. He also became known for organising amazing parties which were attended by all kinds of famous people. Now he lives with his wife, happily looking on as treasure hunters arrive in his home town.





# GRAMMAR

## RELATIVE CLAUSES

- 3** Read sentences 1–5 and complete the rules below.
- 1 He included a poem **which** contained clues.
  - 2 There are blogs **that** describe Fenn’s treasure hunt.
  - 3 Tourism has increased, thanks to people **who** want to find the chest.
  - 4 He has received more than 13,000 emails from people **that** want more clues.
  - 5 He probably hid it in New Mexico, **where** he lives.

### RULES

Relative clauses tell you:

- which thing, person or place we are talking about.
- what a thing, person or place is or does.

Use <sup>1</sup> *which* or <sup>2</sup> \_\_\_\_\_ for things.

Use <sup>3</sup> \_\_\_\_\_ or <sup>4</sup> \_\_\_\_\_ for people.

Use <sup>5</sup> \_\_\_\_\_ for places.

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- 4 A** Read sentences 1–3 below. Which things in the box do they describe?

casino    inventor    library  
 wallet    DVD player    investor  
 bank    credit card

- 1 It’s a place where you go to win money. *casino*
- 2 It’s a thing that you use when you want to pay without cash.
- 3 It’s a person who creates new things.

**B** Use the prompts below to write definitions for the other things in the box above.

- 1 place / people look after / your money
- 2 thing / use / carry / money and credit cards
- 3 person / gives money / to a product or business (to make more money)
- 4 place / you go / borrow books
- 5 thing / use / watch films

**C** Work in pairs. Student A: turn to page 164. Student B: turn to page 167.

# SPEAKING

- 5 A** Work in pairs. Read about what some super-rich people do with their money, and discuss the questions.

- 1 Which projects/donations do you think are the most useful for the world?
- 2 Are there any that you think are not especially useful? Why?
- 3 Do you know of any other super-rich people who do interesting things with their money?

**B** If you had billions of dollars to invest in something interesting or useful, what project would you start? Think about who it would help, where you would do it, and how long it would last.



## What interesting things do the super-rich do with their money?

- Amazon boss, Jeff Bezos, is building an enormous clock inside a mountain; the clock is designed to last 10,000 years.
- TV star, Oprah Winfrey, built a school in South Africa to educate girls from poor families.
- Economist, Muhammad Yunus, founded Grameen Bank, which gives small loans to the poor to start businesses.
- Richard Branson is working to send tourists into space. His company, Virgin Galactic, has spent millions developing commercial spaceships for transporting tourists.





# 8.2 PAY ME MORE!

- G** too much/many, enough, very
- P** multi-word verb stress
- V** multi-word verbs



## LISTENING

- 1 A** Look at the infographic about the pay for different jobs. Discuss the questions.
- Are you surprised by any of these figures?
  - Why do you think the high earners make so much money?
- B** **8.2** Listen to three people saying why they should be paid more. As you listen, complete the table.

speaker	job	difficulties with job	should earn more because ...
1	nanny	1 _____	2 _____
2	3 _____	4 _____	save people, buildings, businesses
3	5 _____	hard to get funding	6 _____

- C** Listen again and discuss the questions.
- Which speaker (1, 2 or 3) says:
    - he/she doesn't want a bigger salary for him/herself? What does he/she want?
    - some people are 'stupid'? Why?
    - he/she does extra work? What type of work?
  - Who do you think makes the best argument for more money?

## GRAMMAR

### TOO MUCH/MANY, ENOUGH, VERY

- 2 A** Read sentences 1–6 from the recording. Match the words in bold with meanings a)–f) below.
- Scientists spend **too much** time applying for grants. b
  - Too many** of us do extra work like cleaning. \_\_\_
  - We should earn **enough** just from being a nanny. \_\_\_
  - Nannies **aren't paid enough**. \_\_\_
  - It's **too** dangerous **to** be paid so little. \_\_\_
  - Some of our projects are **very** expensive. \_\_\_
- should earn more
  - more (time) than necessary
  - so (dangerous) that they should be paid more
  - really
  - the right amount
  - more (people) than necessary
- B** Look at the cartoons below. Underline the correct alternative to complete the rule.

**RULES**

- Use *too much/too many* with countable nouns.
- Use *too much/too many* with uncountable nouns.

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- 3** Underline the correct alternative.
- I don't have *enough time/time enough/very many time* to do the things I enjoy.
  - I drink *too many/much/too much* coffee.
  - I do some *too/enough/very* difficult tasks in my work.
  - I am sometimes *very/enough/too* busy to study English.
  - I spend *very much/too many/too much* hours online.
  - Did you have *the enough/enough/too many* to eat or do you want more?
- 4 A** Complete the sentences so they are true for you.
- In my work/studies, I worry too much about ...
  - One thing that makes me very happy about my work/studies is ...
  - During my working day, I don't have enough time to ...
  - One thing that is too difficult for me is ...
  - These days too many people ...
- B** Work in pairs and compare your sentences.



## VOCABULARY

### MULTI-WORD VERBS

**5 A** Look at sentences 1–6. What do you think the multi-word verbs in bold mean? Match the verbs with the definitions a)–f).

- If you're talented and you want to be famous, you should never **give up**. \_\_\_
  - Even the best jobs can **turn into** a nightmare if you have a bad boss. \_\_\_
  - In my country it's common for men to **take over** their father's job. \_\_\_
  - You should never **turn down** a dream job even if the salary is bad. \_\_\_
  - I think rich people should **give back** some of their money to the community. \_\_\_
  - In many jobs, e.g. teaching, paperwork **takes up** too much time. \_\_\_
- stop trying (to do something difficult or important)
  - return something (to someone) or give something to someone because they have done something for you
  - use or fill an amount of time or space
  - become responsible for something (e.g. a job), replacing the person who did it before you
  - refuse an offer
  - become

**B** Do you agree with sentences 1–6? Compare your ideas with a partner.

**C**  **8.3 MULTI-WORD VERB STRESS** Which words are stressed in multi-word verbs? Listen to check.

**6** Answer questions 1–5 and compare your ideas with other students.

- Would you like to take over your father or your mother's job?
- Have you ever done a job/task that turned into a nightmare? What happened?
- What boring tasks take up your time?
- Have you ever turned down a good offer?
- Why do you think so many people give up trying to learn a foreign language?

### speakout TIP

A multi-word verb is a verb + preposition/adverb, e.g. *wake up*. Multi-word verbs often have a different meaning from the individual words in them. Always write down multi-word verbs in example sentences: *I wake up at 7a.m.* Write some multi-word verbs that you know. Ask your partner to think of example sentences.

## SPEAKING

**7 A** Think about your answers to questions 1 and 2.

- What do the people in photos A–F below do? Who should earn the most money? Why?
- Think of three reasons why you or people in your (future) profession should get more money.

**B** Compare your ideas with other students.



## WRITING

### ADDING EMPHASIS

**8 A** Read the extract from an opinion piece. What is the main idea?

- The economy is bad.
- Many nurses are changing profession.
- Nurses should get a higher salary.

**B** Look at the words in bold and answer the questions with a partner.

- What type of word comes after them?
- Which of the words in bold is the strongest?
- Which is the weakest?

These are **extremely** difficult times for many professions – the economy is **very** weak – but we need to pay our nurses better. Many nurses cannot retire at 60 as they used to because they aren't sure they will have enough money to support themselves. This means newly qualified nurses are finding it harder to get jobs. While people used to think the profession was **fairly** secure (the sick and the old will always need care), these days it has become **really** clear that the job is changing. Working conditions are getting harder, but the pay is not increasing.

**C** Choose a job in Exercise 7 or your own job/future job. Write the first paragraph of an opinion piece saying why the job deserves a higher salary. Include the words in bold above.



# 8.3 I'M JUST LOOKING

- F** buying things
- P** weak forms: *do you/can I*
- V** shopping



## VOCABULARY

### SHOPPING

**1 A** Work in pairs. Which of the words in bold are represented in the photos A–E?

## How do you

shop

- 1** Do you enjoy **window shopping**? Why/Why not?
- 2** Do you prefer to shop in **department stores** or in **markets**?
- 3** Do you find **prices** better if you **buy online**? What kind of things do you buy?
- 4** Do you like shopping when there's a **sale**? Why/Why not?
- 5** Do you like buying products by particular **brands**? Can you give examples?
- 6** What is the most **expensive** thing you bought recently? Where did you buy it?

**B** Discuss the questions.

## FUNCTION

### BUYING THINGS

**2 A** 8.4 Listen to five conversations in shops. What are the people buying? Underline the correct answer.

- 1 food / we don't know / books
- 2 a carpet / a computer / clothes
- 3 clothes / hair products / we don't know
- 4 a musical instrument / a mobile phone / cleaning products
- 5 a candle / a credit card / we don't know

**B** Complete the phrases below with the words in the box.

for here of enter on cash me

#### Customer

Excuse <sup>1</sup> \_\_\_\_\_.

I'm just looking.

Do you sell ...?

Do you have one <sup>2</sup> \_\_\_\_\_ these in red/blue/a larger size?

Can I try it/this <sup>3</sup> \_\_\_\_\_?

Where's the fitting room?

It doesn't fit/It fits. I'll take it.

#### Shop assistant

Can I help (you)?

Are you looking <sup>4</sup> \_\_\_\_\_ anything in particular?

Who's next, please?

Are you paying by <sup>5</sup> \_\_\_\_\_ or credit card?

Can you <sup>6</sup> \_\_\_\_\_ your PIN, please?

Can you just sign <sup>7</sup> \_\_\_\_\_, please?

**C** Listen again to check.





**3** **8.5 WEAK FORMS: do you/can I** Listen to the questions. Notice how *Do you ...?* and *Can I ...?* are pronounced. Listen again and repeat the questions.

Do you sell pens? /dʒu:/

Can I try it on? /kənai/

**4** Work in pairs. Look at audio script 8.4 on page 173 and practise the conversations.

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**5** Work in pairs. Use the prompts to practise the conversation.

**Student A**

- help?  
*Hello. Can I help you?*
- colour?
- some / over there
- yes / here you are
- yes / fitting room / there
- fit / OK?
- want / pay / credit card?
- here's your receipt
- bye

**Student B**

- look / for / shirt  
*Hi, I'm looking for a shirt.*
- white
- larger size?
- try / on?
- thank you
- fine / take it
- yes
- thank you / bye

**6** Work in pairs. Student A: turn to page 163. Student B: turn to page 166. Role-play the situations.

## LEARN TO

### DESCRIBE THINGS

**7 A** Look at the phrases in bold. Which are used for countable nouns and which for uncountable nouns?

**1 A:** Hi there. Are you looking for anything in particular?

**B:** Yeah, do you sell **those things that** soldiers wear? Er ... it's like a jacket.

**2 A:** Hello. I was wondering if you've got any of **that stuff you use for** cleaning swimming pools.

**B:** Um ... yeah, we usually sell a liquid cleaner.

**B** Put the phrases in bold in the correct place in the conversation.

**1 It's a type of**

**A:** What are you looking for?

**B:** Pen. You use it to write on walls.

**2 It's a kind of**

**A:** Are you looking for anything in particular?

**B:** Yes. Oil that you use for cooking.

## SPEAKING

**8 A** Think of an example of a type of clothing, a type of food and something you use in the house.

**B** Work in pairs and take turns. Student A: describe your things. Student B: guess what they are.

**A:** *It's a type of clothing that you wear around your neck when it's cold.*

**B:** *A scarf!*



## DVD PREVIEW

- 1** Work in pairs and discuss the questions.
- 1 Can you think of any companies that started small?
  - 2 Why do you think such companies became successful? Good products? Great leadership? Other ideas?
- 2 A** Read the programme information. What kind of company is soleRebels? Has it been successful?



When Ethiopian Bethlehem Tilahun Alemu started her business, she knew she wanted to use local **talent** and help offer **opportunities** to the **unemployed** people living in her neighbourhood. She decided to start selling cool, colourful shoes, made of **recycled** materials, including car tyres, but even she didn't realise how successful it would be. Her company, soleRebels, quickly became Africa's fastest growing footwear brand and the first **fair trade** shoe company in the world. Bethlehem was named in a list of the World's 100 Most Powerful Women. BBC newsreader George Alagiah meets the **entrepreneur**.



**B** Match the words/phrases in bold in Exercise 2A with meanings 1–6.

- 1 without work
- 2 natural ability to do something well
- 3 a person who starts a business (or businesses) and hopes to make money
- 4 chances to do something
- 5 a business where fair prices are paid to the producers
- 6 materials or objects that are used again

## DVD VIEW

- 3 A** Watch the DVD. What do you think of the shoes made by soleRebels? Would you buy a pair? Why/Why not?

**B** Complete the fact file for the company.

## soleRebels fact file

- 1 soleRebels makes shoes using old \_\_\_\_\_ and homespun cotton.
- 2 When the company started there were just \_\_\_\_\_ workers.
- 3 soleRebels shoes can be \_\_\_\_\_ all around the world.
- 4 soleRebels pays workers \_\_\_\_\_ times the average wage for the area.
- 5 The company has stores in Taiwan, Japan, Sweden and Austria and is planning to open in \_\_\_\_\_ also.
- 6 The company has helped to reduce the number of people living in \_\_\_\_\_.

**C** Watch the DVD again to check your answers.


- 4** Look at the expressions in bold that the newsreader uses and answer the questions.

- 1 '... an **ancient skill**, but they're using it in a modern way.'  
Is the skill they are using old or new?
- 2 'Private sector companies are breathing new life into Ethiopia's once **faltering economy**.'  
Do you think a 'faltering economy' is weak or strong?
- 3 'The finished product is a rather **funky** shoe.'  
Are the shoes fashionable or not?
- 4 'That is a **win-win**.'  
Do you think this is a situation that is good for everyone?

- 5** Work in pairs. Discuss. Why do you think Bethlehem's business idea was so successful?



## speakout a money-making idea

- 6 A**  8.6 Listen to someone talking about a small business idea. Underline the correct alternatives to complete the summary.

Ragbags will make different types of <sup>1</sup>bags/clothes out of recycled <sup>2</sup>newspapers/material. It plans to make the bags and sell them at <sup>3</sup>markets/parties, in local shops and on the internet. It <sup>4</sup>needs/doesn't need a lot of money to start the business, but it does need a beautiful <sup>5</sup>website/workshop.

- B** Listen again. How does the speaker finish the key phrases? Choose the correct ending (1–6) for each key phrase.

### KEY PHRASES

Our business is called ...  
 Our idea is to ...  
 We hope to make money by ... **1**  
 To be successful, we need to ...  
 We plan to ...  
 The best thing about the company is ...

- 1 re-using old material and turning it into different types of bags.
- 2 Ragbags.
- 3 that you will have an amazing bag, and we'll have fun making them too.
- 4 make beautiful bags ... out of recycled material.
- 5 make sure the bags are really good quality and look wonderful.
- 6 sell Ragbags at markets, in local shops and also online.

- 7 A** Work in groups. Choose a hobby/interest you have and think about how you could make money from it. Answer the questions.

- 1 What is the name of the business?
- 2 What is the product/idea?
- 3 How will the business make money?
- 4 Who will you sell to?
- 5 What will you need to start/be successful?

- B** Prepare to present your ideas to the class. First practise your presentation. Use the notes in Exercise 7A to help you practise.

- C** Take turns to present your ideas to the class. Which group has the best idea? Which idea do you think could be the most successful? Why?

## writeback a website entry

- 8 A** Read an advertisement for a competition and one of the entries. What is different about the business idea?

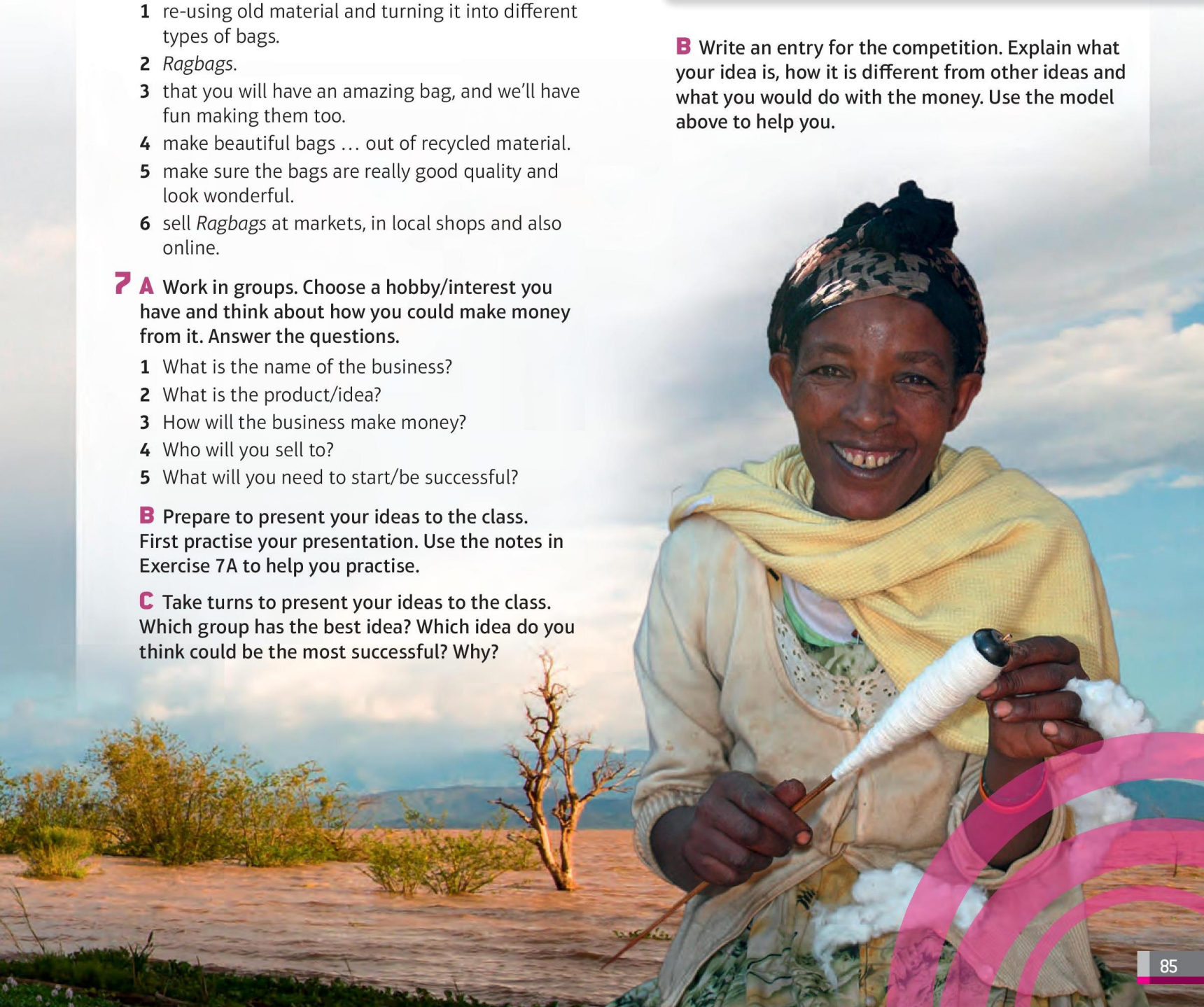
Newsfeed  Sharing  Timezone

### Calling all entrepreneurs

If you have a good business idea, and would like some help or investment from us, write and tell us about it. The winner of the 'Entrepreneur of the Year Award' will be given up to €10,000 to help start their business.

We plan to open a clothes shop called 'One World'. Our idea is to import handmade clothes from India and sell them in shops and on the internet. Our business will be different because we will pay fair prices to the people making the clothes in their own country. We need €10,000 to open the shop and build the website.

- B** Write an entry for the competition. Explain what your idea is, how it is different from other ideas and what you would do with the money. Use the model above to help you.





## V MONEY

### 1 A Complete the poem.

Brenda Bones was poor and thin  
 Until her famous lottery win.  
 She won a million, paid her <sup>1</sup>b\_\_\_\_\_,  
 Bought a big house in the hills,  
 Told her friends it's time to rest,  
 But decided to <sup>2</sup>in\_\_\_\_\_   
 In a super-size hot air balloon  
 And flew from Crete to Cameroon  
 Forgetting the money she gave or <sup>3</sup>l\_\_t,  
 Till every penny of her win was spent.  
 Then one sad day the balloon crashed  
 And Brenda Bones ran out of <sup>4</sup>c\_\_\_\_.  
 She <sup>5</sup>borr\_\_ed <sup>6</sup>c\_\_ns and took a train  
 And walked till she was home again.  
 She had no money, had no car.  
 She found a job in a little bar  
 And told long stories about her trips  
 And all the customers gave her <sup>7</sup>t\_\_\_\_.  
 It took her years to finally learn it  
 But money's better when you <sup>8</sup>e\_\_\_\_ it!

**B** Work in pairs and compare your answers. Then read the poem aloud.

## G RELATIVE CLAUSES

### 2 A Complete the sentences with *that*, *where* or *who*.

- Monday is the day of the week *that* I like best.
- Pasta is the food I eat most often.
- My mother is the person *who* has helped me the most.
- The town I grew up is really beautiful.
- My brother and sister are the only people *who* understand me.
- The restaurant I usually have lunch is expensive.

**B** Make the sentences true for you.

**C** Work in pairs and compare your ideas.

**A:** *Sunday is the day of the week that I like best.*

**B:** *Really? Why?*

**A:** *Because I can relax.*

## G TOO MUCH/MANY, ENOUGH, VERY

### 3 Look at the pictures. What's the problem in each situation? Make as many sentences as you can using *too*, *very*, *(not) enough*, or *too much/many*.



## V MULTI-WORD VERBS

### 4 Work in pairs and take turns. Ask the questions and complete the responses using the correct multi-word verb.

**1 A:** Are you still trying to become a film star?

**B:** No. I **gave up** acting.

**2 A:** How was your dream holiday?

**B:** It \_\_\_\_\_ a nightmare: I lost my wallet and then I got sick!

**3 A:** Do you still have her book?

**B:** No. I \_\_\_\_\_ it \_\_\_\_\_.

**4 A:** Do you still have all those guitars in your living room?

**B:** No. They \_\_\_\_\_ too much space.

**5 A:** Did you accept the job offer?

**B:** No. I \_\_\_\_\_ it \_\_\_\_\_.

**6 A:** Did he join another company?

**B:** No, he \_\_\_\_\_ this one!

## F BUYING THINGS

### 5 A Put the words in the correct order to make conversations.

Conversation 1

**A:** I / you / help / can ?

**B:** looking / just / I'm

Conversation 2

**A:** I / help / can ?

**B:** tools / you / gardening / do / sell ?

**A:** just / I'll / check

Conversation 3

**A:** you / particular / looking / are / anything / in / for ?

**B:** you / these / do / red / have / of / in / one ?

Conversation 4

**A:** it / is / how ?

**B:** doesn't / it / fit

have / do / in / size / bigger / one / you / a / of / these ?

**A:** look / I'll / a / have

you / here / are

**B:** Thanks.

OK / fits / it

Conversation 5

**A:** next / who's ? are / or / credit / paying by / you / card / cash ?

**B:** card / credit / please

**A:** here / just / you / please / can / sign ?

Conversation 6

**A:** me / excuse

this / try / can / I / on ?

**B:** certainly / sir / yes

**A:** room / where's / fitting / the ?

**B:** left / it's / the / on

**B** Work in pairs. Practise the conversations.