UNIT 4  A link with the past

1 Family and celebrations

A Match the cards below with the good wishes.

1 Greetings from Edinburgh    2 Happy anniversary!
3 May all your birthday wishes come true!   4 Merry Christmas and Happy New Year!
5 Warmest Easter wishes   6 Congratulations on your wedding

B Match the words in the box to the definitions.

cousin • niece • nephew • great-grandparents • half-sister / -brother • uncle •
parents-in-law • brother- / sister- in-law • younger / elder brother / sister • aunt

1 The brother of your father or mother: ................................; their sister: ................................
2 The child of your aunt or your uncle: ........................................................
3 The grandparents of your parents: ...........................................................
4 A sibling who has one parent the same as yours: .................................; or ................................
5 Your brother’s or sister’s daughter ................................; their son: ..............................
6 Brother who is older than you: .................................; younger than you: ..............................
7 Sister who is younger than you: .................................; older than you: ..............................
8 Parents of your husband or wife: ....................................................
9 Sister of your husband or wife: ................................; their brother: ..............................

C Study the information, then complete what Gordon wrote about the picture.

• Gaby is Kelly and Gordon’s mother.
• Magdalena is Nancy’s mother.
• Nancy is Gaby’s mother.
• Gordon is younger than Kelly.
• Kelly is Nina’s mother.
• Mark is Kelly’s husband.

This is one of the best photos I’ve ever taken. It shows five generations of my family. I’m not the youngest generation any more! I took this photo on my (1) ________________________ ’s 90th birthday.

She is the lovely old lady in the middle. She is playing with the youngest of us all:
my (2) ................................ , my (3) ................................ , Kelly’s daughter. Kelly is the beautiful young woman in white dress. Our (4) ................................ is the smiling woman with spiky hair at the back. It’s hard to believe that she is a (5) ................................ now, isn’t it? Nina is her first (6) ................................ . The woman proudly holding her (7) ................................ is my (8) ................................ , Nancy. The best part of the picture is that Nina is holding her great-great-grandmother’s finger – generations connected. The only man in the photograph is my (9) ................................ , Mark. He is a great guy.

D Choose a photo from your family album and write about it. Explain when the photo was taken, who is who, and why you like the photo. Swap photos and descriptions with a partner and ask each other additional questions.

2 Best family story ever

A Match the sentence halves.

1 We felt relieved when my cousin ................................ a) tired.
2 I was very grateful ................................ b) a drama out of every little thing.
3 We walked all day and I was dead ................................ c) finally found his passport.
4 I wasn’t keen ................................ d) my school friends on family holidays.
5 My mum was out of her ................................ e) mind with worry when my brother had an accident.
6 My younger sister made ................................ f) I left home on my bike.
7 My mum was worried every time ................................ g) on visiting my aunt.
8 I always missed ................................ h) for my uncle’s help.

B Put the verbs in the right forms in the story below.

My cousin Sarah is my favourite relative. She is well-known for being extremely polite. She also has a great sense of humour and can teach people a thing or two. This story is so typical of her. At half past three, one morning, she (1) ................................ (sleep) soundly when the telephone (2) ................................ (ring). She (3) ................................ (pick) up the phone and politely (4) ................................ (say): “Good morning! Sarah Cummings speaking.” On the other end of the line there (5) ................................ (be) an angry male voice. He (6) ................................ (complain) that her dog (7) ................................ (bark) loudly and he couldn’t sleep. Sarah (8) ................................ (thank) the caller for telling her and politely (9) ................................ (ask) him for his name and number and then she (10) ................................ (hang up). The next morning at precisely half past three, Sarah (11) ................................ (call) her neighbour back. “Good morning, Mr Grant. I just (12) ................................ (call) to let you know that I (13) ................................ (not have) a dog.”

Adapted from http://www.esljokes.net/p7.html

C Write a short family story. If you can’t remember, ask your parents and / or other relatives. Show your story to two students in your class. Did anything similar happen in their family?
Unit 4

1 Childhood words

A Write words from the letters.

1 d, y, b, d, u ....................
2 t, e, a, n, n, c, e ....................
3 w, a, p, s ....................
4 t, e, e, n, t, i, d, o, n ....................
5 l, e, g, d, e, s ....................
6 m, y, o, r, i, t, o, r, d ....................
7 r, o, d, u, n, g ....................
8 g, i, s, n, w ....................
9 r, o, d, u, n, g ....................
10 l, a, r, p, o, y, g, u, n, g ....................
11 d, a, r, y ....................
12 r, m, o, f, e, m, t, r, i, s, s ....................

B Complete the sentences with the right forms of some of the words in A.

a) In the winters, we had huge snowball fights in the school (1) ................. in the breaks. If we didn’t have a (2) ................., we sat on plastic bags. They were quite slippery.

b) With my best friend, we often played in the (3) ................. on the (4) .................. We (5) ................. we were pilots. We stared to move back and forth and said, “Prepare for take-off”, and when we were flying high, we shouted: “Take off”. It really felt like flying.

c) I was a rather naughty child when I was small. I was often put in (6) ................. and my (7) ................. often asked my parents to see her and they talked about me for hours. Then I was routinely (8) ................. for a week or so.

2 Used to

A Complete the table and then check your answers with Grammar Links on page 126.

| I / You / (s)he / We / They / Your sister / Her brothers | used ................. use to | play with Lego. watch Cartoon Network.
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<tr>
<td>Did</td>
<td>I / you / (s)he / we / they / your sister / her brothers</td>
<td>................. to</td>
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B Compare what Zack says about himself at 15 and at 17. Then write sentences about him with “used to”.

Zack at the age of 15

I listen to emo.
I read a lot.
I have a girlfriend.
I wear dark clothes.
I don’t do any sports.
Cats are my favourite pets.
I don’t study well.
I play computer games.

Zack now, at the age of 17

I study well.
I don’t read a lot.
I have a girlfriend.
I listen to heavy metal.
I do a lot of sports.
I don’t play computer games.
I prefer dogs to cats.
I wear dark clothes.
Scan the posts answering the question: “What are some childhood games you used to play?” on Yahoo! Answers. Underline the names for all the games in the pictures.

Hide-and-seek was really the most fun. My best friend used to live across the street. Home base was the tree in front of our house, and the whole street within running distance was fair territory. I used to have a few favourite hiding spaces, but the most creative one was when someone hid behind a bicycle. She was found last LOL! I’d like to be able to play hide-and-seek again, but no one will play with me ...Killjoys!

One of my favourite games was “Red Rover, Red Rover”. I used to play it at school. You make two lines of friends and join hands. One person calls out “Red rover, red rover send XY right over!” Then that person would run and try and break the chain of hands. If they broke the chain, then they got to bring someone back with them to their side of the chain. If they didn’t, they had to join this chain. I used to be really good at it. I know, it sounds real old-timey, but I’m only 18.

Oh man, Lego! Lego was the best thing since sliced bread. I used to have, like, two buckets of it and used to spend so much time building whatever I wanted to. That passion for building sort of carried over into a love for Minecraft as I got older. Also, baseball and playing army in the woods, and riding bikes all over town. Then I discovered girls... and play got a lot more interesting. LOL!

We played boardgames like Monopoly and Ludo for hours late at night. We didn’t have video games. We played with marbles and dominoes a lot, too. Once, I won 28 marbles in one game! I made my first skateboard in the 60’s. It was a wooden board with a metal street skate cut in half and fixed on it. I went everywhere on it for a while.

Match the sentences to the posts.

1. The game is old, but the person isn’t.
2. Dating is this person’s newest “game”.
3. This person used to like a board game a lot.
4. This person used to play a lot in front of their house.
5. The Hungarian version of this person’s favourite game is “Adj, király, katonát!”
6. In this game, you have to find people.
7. This person made a simple version of a piece of sports equipment.
8. This person explains how his favourite games changed with age.
9. This person may be the oldest of the four writers.

Re-write post D using “used to” where possible.

Write your answer to the Yahoo! question.
Unit 4

1 Shared word

A Write one word in the middle in each pair. This word is the last word of the first phrase and the first word of the second phrase. There is an extra word in the box.

- flight (2x) • boarding • ticket • check • announcement • board • gate • passenger

1 security (____________) -in desk
2 two hours ahead of one’s (____________) number
3 go straight to the departure (____________) number
4 last call for a missing (____________) aircraft
5 miss a (____________) -information board
6 the flight is (____________) card
7 air (____________) office
8 on- (____________) a plane

B Write a long sentence with as many collocations in A as possible. Who has the most?

2 Earlier in the past

A Complete the sentences under the pictures from the box.

Kristie had already left • Kristie was leaving • Kristie left

When Martin arrived at the party, .................................

B Which picture is this sentence true about?

They didn’t meet. ..........................

C Check your answers in A and B with Grammar Links on page 126.

D Write a sentence about situations 1 to 4 below. Use the given words.

0 When I arrived home last night, my sister wasn’t at home.

she / go out  ...................................................................................

1 She tried her summer clothes on last spring, but they were too small.

she / put on / weight  ..................................................................................

2 Mr Szabó gave me a 1.

I / not do / my homework  ..................................................................................

3 They had to get off the train.

they / not buy / a ticket  ..................................................................................

4 We found our way around easily when we were in London last summer.

we / be there / many times before  ........................................................................
E Tick the right options.

1 When the girl reached the exit of the store, the security guard stopped / was stopping / had stopped her because she didn't pay / wasn't paying / hadn't paid for a skirt.

2 I was very tired when I arrived / was arriving / 'd arrived home last night because I had / was having / 'd had a very busy day. So I went / was going / 'd gone straight to bed.

3 When I checked my bank account, I saw that I didn't have / wasn't having / hadn't had much money left because I bought / was buying / 'd bought an expensive present for my nephew.

4 All the way home from Mexico, a man sat / was sitting / 'd sat next to me on the plane. He looked / was looking / 'd looked very nervous. I think he didn't fly / wasn't flying / hadn't flown before.

3 A letter of complaint

A Put verbs 1 to 14 in the right past tenses.

a) ________________ ____________

b) ________________ ____________ your gift-wrapping service.

I (1) __________________ (buy) an expensive crystal vase for my niece’s wedding in your shop on 6th November.

I (2) __________________ (ask) for gift-wrapping. On the wedding day I (3) __________________ (have) a nasty surprise. When the bride (4) __________________ (open) the box, it was empty. Your gift-wrapping service (5) __________________ (not put) the vase in it! You can imagine how I (6) __________________ (feel).

I (7) __________________ (go) back to the shop, but they (8) __________________ (not believe) me. They (9) __________________ (say) they (10) __________________ (put) the vase in the box. It is simply not true. About 50 people (11) __________________ (watch) the bride as she (12) __________________ (open) the box and (13) __________________ (find) nothing inside. Where (14) __________________ (vase / go) then?

c) ________________ ____________ , I got into the most embarrassing situation.

d) ________________ ____________ to ask you to e) ________________ ____________ the price of the vase and offer some compensation for the stress you have caused.

f) ____________________________ .

Melinda Brown

B Fill in gaps a) to f) with expressions in the box. There’s an extra expression.

fully refund me • I’m writing to complain about • Yours faithfully • Through no fault of my own • To sum up • Dear Sir / Madam • It is only fair

C Write a letter of complaint about an unpleasant experience in a shop or with a service. Give it to a partner to answer it. Are you happy with their answer?
Find the odd word out – In each row, three words have connected meanings. Mark the one that doesn’t. Explain your choices.

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<tbody>
<tr>
<td>1</td>
<td>A national anthem</td>
<td>B poem</td>
<td>C rosette</td>
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<tr>
<td>2</td>
<td>A barricade</td>
<td>B tank</td>
<td>C railway carriages</td>
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<tr>
<td>3</td>
<td>A gun</td>
<td>B bullet</td>
<td>C demonstration</td>
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<tr>
<td>4</td>
<td>A shoot</td>
<td>B fire</td>
<td>C aim</td>
</tr>
<tr>
<td>5</td>
<td>A soldier</td>
<td>B freedom fighter</td>
<td>C army</td>
</tr>
<tr>
<td>6</td>
<td>A wounded</td>
<td>B fighting</td>
<td>C shooting</td>
</tr>
<tr>
<td>7</td>
<td>A be scared</td>
<td>B be afraid</td>
<td>C be worried</td>
</tr>
<tr>
<td>8</td>
<td>A shout</td>
<td>B battlefield</td>
<td>C say loudly</td>
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Escape to freedom

A What do you know about the Berlin Wall? You can check this link to find out more: http://en.wikipedia.org/wiki/Berlin_Wall

B AS 4.1 Listen to an extract from a radio programme. Answer these questions:

1 What is the programme about?
2 Who is the guest?
3 What is the connection between a hot air balloon and the Berlin Wall?

C Listen again and decide if the sentences are true (√) or false (×).

1 The balloon escape happened on 9th November 1979.
2 Nine people travelled with the balloon.
3 A border guard shot a hole in the balloon.
4 They had a good view from the balloon.
5 They had too little gas.
6 When they saw the West German side, they landed easily.
7 The balloon they used for their escape wasn’t the first one they had made.
8 When the Strelzyk family tried to escape on their own, they landed before they reached the border.
9 The trip took about half an hour.
D Fill the gaps with the right forms of the missing verbs. Listen to the recording when you need it.

On 16th September 1979, two East German families, the Strelzyk’s and the Wetzel’s
(1) .................................................................. to West Germany in a hot-air balloon they (2) ................................................................. themselves. Eight people, four adults and four children (3) ................................................ in a small basket in the dead of night at an altitude of 2000 metres over the “death strip border”.

It (4) .................................................................. “death strip border” because there (5) .............................................................. an area, a strip along the wall on the East Berlin side, where people (6) .................................................. If they did, they (7) ....................................................... . The guards used search lights and they (8) ................................................................. the balloon. Luckily it was high in the sky by then, so they (9) ................................................................. them. Apart from this, they had technical problems with the balloon, like a hole had appeared, and they also (10) ................................................................. of gas and (11) ................................................................. . When they landed, they had no idea if they were in East or West Germany, because the balloon (12) ................................................................. a couple of times and it was too dark for them (13) ................................................................. which way the wind (14) ................................................................. them.

It took them one and a half years (15) ......................................................... the balloon. Before they made the one they used in their successful escape, they (16) ................................................................. two that (17) ................................................................. . At that time, the Strelzyk family (18) ................................................................. on their own, but (19) ................................................................. . They landed 200 metres short of the border, but luckily no one (20) ................................................................. them, so they just walked home.

E Write the story of another escape from East Germany. Use all the information below. Optional: If you know an escape story, you can write that story, too.

Martin Kasten, young doctor / swim to freedom
Start / swim / midnight
Very dangerous:
1. in Boltenhagen / guards / check the beach with searchlights
2. in the sea / Communist patrol boats / look for East Germans // not spot him 😊
3. sea / very cold
Before swimming: cover body in a lot of fat / put on frogman’s suit and flippers
He / use / snorkel
He / be in the cold Baltic water / eighteen hours //
Swedish boat / take him onboard /
took him to West Germany

**Family**

- in-law;
- brother-/sister-
- daughter-/son-
- father-/mother-/parents--

**relative** [ˈrɛlətɪv] [ˈɪnˈlɔː]

- in-law: házasság útján szerzett rokonság;
- brother-/sister-/ 
- daughter-/son-/ 
- father-/mother-/parents--

- relative: rokon

- My brother-in-law is like a real brother
- my father-/mother- and my parents-

- My sister is expecting twins. I’m going to be
- an aunt soon and have a nephew and
- a niece, too.

- My parents have no brothers or sisters,
- so I don’t have a cousin.

**Four siblings:** Jack, 14 + Marie, 17 + Jim, 19 + George, 21 years old

Marie has a younger brother and two elder brothers. Her younger brother is 14.

The younger of the two elder brothers is 19 and the older one is 21.

**Celebrations**

- anniversary; 
- wedding ~

- Boxing Day
- celebrate
- Christmas;
- ~ Eve; ~ Day
- congratulation;
- ~s on
- Easter
- New Year’s Day
- New Year’s Eve
- Santa

**School**

- attention; pay ~
- boarding school
- buddy
- detention;
- put sy in ~
- dormitory
- form master / 
- mistress
- yard

- How do your parents celebrate their wedding anniversary?
- We usually visit relatives on Boxing Day.
- What do Irish people celebrate on 17th March?
- Did you use to get a lot of toys at Christmas when
  you were small?
- Congratulations on your wedding!
- How long is your Easter holiday?
- I stayed in bed until 2 p.m. on New Year’s Day.
- Let’s have a party on New Year’s Eve!

- Do you usually pay attention at school?
- My elder sister used to go to a boarding school.
- We have been best buddies since we started school.
- Jackie was put in detention because she had
  written some rude words on her desk.
- How many people are there in your dormitory?
- Why does your form master want to talk to you
  parents?

- We didn’t use to have a school yard in my old school.
Toys and games

sledge [slɛdʒ] szánkó
snowball; ~ fight hógolyó; hócsata
swing [swɪŋ] hinta

Travelling by air

air ticket repülőjegy
announcement; make an ~ bejentés; bejentést tesz
be ~ beszállás; folyik a ~
departure [dɪ'pɑːtʃə(r)] indulás
information board információs tábla
security check biztonsági ellenőrzés
take off felszáll (repülő)

Complaints

complain [kəm'pleɪn] panaszkodik, (el)panaszol
faithfully; yours ~, [ˈfəθfəli] hűségesen; tisztelettel
refund [rɪˈfʌnd] visszafizet(és), megtérít(és)

History

anthem [ˈænθəm] himnusz
army ['ɑː(r)mi] hadsereg, katonaság
barricade [bærɪˈkeɪd] barikád
bullet [ˈbʊlɪt] (fegyver)golyó
demonstration [ˌdɪmenˈstrəʃ(ə)n] tüntetés
fight [fiːt] harcol
fire tüzel, lő
flag [flæɡ] zászló
freedom; ~ fighter [ˈfrɪdəm] szabadság; -harcos
hit [hɪt] eltalál
national [ˈnæʃənəl] nemzeti
revolution [ˌrevəˈluːʃ(ə)n] forradalom
rosette [ˈrəʊzət] kokárda
shoot [ʃuːt] lő
tank [tæŋk] tank
truck [træk] teherautó

We used to play racing games with toy cars at the kindergarten.

When did you last go on a sledge?
She didn’t use to like snowball fights, but now she loves them.
She felt sick after she had gone on a swing.
I always buy my air ticket online.
Let’s go to the gate! They’ve just made an announcement that our plane is boarding.
The departure time has been changed on the information board.
By the time we’ve gone through security check, our plane had taken off.
I’m writing to complain about the quality of service on your aircraft.
Hivatalos levél záróformulája, vessző és teljes név követi
He asked for a refund because his plane had arrived six hours late.
The crowd sang the National Anthem.
My cousin would like to join the army.
The bullets of the army couldn’t hit the freedom fighters because they had built barricades.
There’s going to be a demonstration at the Parliament.
Many young people fought in the 56 revolution.
The Hungarian flag is red, white and green.
“The most important kind of freedom is to be what you really are.” Jim Morrison
He continued to fight even though a bullet had hit him.
The National Museum is on the Museum Boulevard.
The French Revolution began in 1789.
Many Hungarians wear rosettes on 15th March.
John F. Kennedy was shot in Dallas in 1963.
Trucks used to be made on Csepel island.
1 Money words

A Match the pictures to the words in the box.

- pound
- change
- deposit
- cash
- cash machine
- exchange rates
- dollar
- (bank)note
- penny
- (bank)card
- cheque
- withdraw
- cent

B What are the synonyms of these words?

1 PLASTIC is a slang word for ....................... 5 TENNER is a ........................................... (BrE)
2 BUCK is US English slang for ..................... 6 BILL is US English for ..................................
3 QUID is British slang for .............................. 7 CHECK is US English for ..................................
4 A FIVER is a ........................................... (BrE)

C Complete the sentences with the right forms of the verbs in the box.

borrow • deposit • owe • lend • make • spend • pay • withdraw • cost • change • win

1 I’m broke. Can you ..................................... me a tenner?
2 She is very careless with money. She gets her pocket money on the 5th and by the 10th she ..................................... it all!
3 My parents are in debt. They .................................. the bank more than two million forints.
4 We’ll need some Euros in France, so let’s ..................................... some money.
5 They ................................................. a lot of money on the lottery.
6 Do men .............................................. more money than women doing the same job?
7 Excuse me! How much do these jeans .....................................?
8 He didn’t have enough money to buy a car so he ..................................... a million forints from his parents.
9 They didn’t take plastic so I had to ..................................... in cash.
10 Before you can ...................................... any money from the bank, you need to ..................................... some money first.
**Section 1**

2 **Quotations and reporting**

A **Turn the direct quotations into indirect ones. Then check with the GL on page 127.**

1 Eva in March 2013: “My parents have lent me 20 quid until I get my pay on the 5th next month.”
   a) Reported in March 2013: Eva says that .................................................................
   b) Reported on 2nd April 2013: Eva says that .........................................................

2 Paul in Edinburgh: “I don’t want to leave. I love it here.”
   a) Reported in Edinburgh: Paul says ........................................................................
   b) Reported in London: Paul says ................................................................................

3 Suzy and James in March 2013: “We want to go on holiday to the Lake District this summer, but we can’t afford it.”
   a) Reported not in the Lake District: Suzy and James say that ..................................
   b) Reported in the Lake District: Suzy and James say that ........................................

B **Skim the text. Which title matches the story?**

1 The Tricky Youth 2 Nice Old Lady? 3 Helping the Poor

There was a young man at the supermarket, and he saw that an elderly lady was looking at him strangely. He started to feel funny when the lady walked up to him and said, “I’m sorry to bother you, but you look just like my son, who died recently.” The young man was so sorry for her loss that he asked Is there anything I can do for you? “Well,” she replied, “as I’m leaving, could you just say ‘Goodbye, mother!’? It would make me feel so much better.” She gave the young man a sweet smile. Of course I can do that, no problem,” the young man promised. They both continued shopping. As the lady was leaving, the young man called out Goodbye, mother! just as she had asked. He felt so good as the lady was smiling at him. Then at the checkout he saw that his total was about £50 higher than it should be. “This amount is wrong! I only bought a few items...” he complained. Well... the cashier explained that’s including your mother’s shopping, sir...

C **Study the highlighted punctuation marks (= írásjelek) in the story and add the missing ones. The spaces where you need them are marked with _._ Check with GL on page 128.**

D **AS 5.1** The young man in the story is telling his friends what happened to him at the supermarket. As you listen, compare the spoken story to the written one, and mark the main differences. Then check with GL on page 128.

E **Talk in a small group:**

Two young boys come down your street every afternoon, and they beat rhythmically on every rubbish bin they pass. They make a terrible noise. How can you stop them?

F **AS 5.2** Listen to a story. Did the man stop the boys in a similar way to your idea?

G **Write the story up as a continuous text. Write for a general reader. Use the script on page 138. Continue from here: ... Poor Sam just couldn’t take it any more. ...**

H **Swap your writing with a partner. Check the quotations, the style and punctuation for each other.**

I **Tell the story to a friend (your partner) as if it happened to you. Start like this:**

You know that I live in a quiet street. Well, last September it wasn’t quiet for a while. There were these two boys from the school nearby, who ....
Words for money matters

A Put ~ for similar meanings and an ↔ for opposite meanings between the pairs of words.

1 credit           loan
2 repay           pay back
3 income           expense
4 on a regular basis    regularly
5 salary           wage
6 overdraw         overspend
7 pay off a debt     take out a loan
8 move away        move in with / together

B How many collocations can you make using one word from both boxes? You can add articles (a / an / the) or use a plural (többes számú) form as needed.

| A          | B
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<tbody>
<tr>
<td>car, owe,</td>
<td>car loan, owe money</td>
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<tr>
<td>stick to,</td>
<td>loan repayment</td>
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<td>get,</td>
<td>debt</td>
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<tr>
<td>student,</td>
<td>rate</td>
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<tr>
<td>gas,</td>
<td>bill</td>
</tr>
<tr>
<td>loan,</td>
<td>fee</td>
</tr>
<tr>
<td>heating,</td>
<td>the rent</td>
</tr>
<tr>
<td>telephone,</td>
<td>a mortgage</td>
</tr>
<tr>
<td>earn,</td>
<td>money</td>
</tr>
<tr>
<td>credit,</td>
<td>a budget</td>
</tr>
<tr>
<td>pay,</td>
<td>ends meet</td>
</tr>
<tr>
<td>pay off,</td>
<td></td>
</tr>
<tr>
<td>make,</td>
<td></td>
</tr>
<tr>
<td>electricity,</td>
<td></td>
</tr>
<tr>
<td>interest,</td>
<td></td>
</tr>
<tr>
<td>debt,</td>
<td></td>
</tr>
<tr>
<td>take out,</td>
<td></td>
</tr>
<tr>
<td>course,</td>
<td></td>
</tr>
<tr>
<td>charge,</td>
<td></td>
</tr>
<tr>
<td>repay</td>
<td></td>
</tr>
</tbody>
</table>

C Fill in the gaps with words and collocations from exercises A and B.

When we moved into our new house, my parents didn’t have enough money to pay the full price, so they had to (1) ........................................ Now it is hard to (2) ........................................ because they have to (3) ....................................... with a high (4) ....................................... Every month they (5) ....................................... to plan what we can spend and we all have to (6) ....................................... When they pay all the (7) ....................................... like heating, telephone, electricity, etc. we have very little left. So absolutely no pocket money for me and my sister. We have student jobs and we (8) ....................................... It will take two more years for my parents to (9) ....................................... Life will be easier then.

Reporting

A Complete the reporting sentences and then check with GL on page 129.

Open your books, please. Our teacher told ........................................
Don’t make any noise! His father told us ........................................
Shall I lend you some money? My friend offered ........................................
You shouldn’t spend all your money. Her sister advised her ........................................
I’ll help you with the shopping, Mum. Les promised ........................................
They don’t make enough money. They complained that ....................................................... .
I’ll open a new account. He said .......................................................................................... .
You didn’t pay enough. They explained ............................................................................ .
Joe hasn’t paid off his debt yet. His mother said ............................................................... .
Is the test going to be difficult? Students often ask their teacher if ................................. .
Are you going out with anybody? He asks her every day ....................................................... .
Did you like the film? Every time we see a film together she asks me .............................. .

B Skim the answers on Yahoo! Answers to Miss Thrifty’s question, “How can I save for a holiday?” Tick the answers you agree with.

<table>
<thead>
<tr>
<th>Name</th>
<th>Advice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fat Boy</td>
<td>Don’t rent videos. You can borrow them from your local library.</td>
</tr>
<tr>
<td>BoxeRMan</td>
<td>I have limits for how much I will spend in different categories each month. Put money for different things into labelled envelopes.</td>
</tr>
<tr>
<td>Erik</td>
<td>Don’t have expensive habits. I don’t drink, smoke or shop for pleasure.</td>
</tr>
<tr>
<td>Eve</td>
<td>Have a piggy bank and use it to keep any change left in your pockets at the end of the day. I have saved a lot of money this way.</td>
</tr>
<tr>
<td>Jimmy</td>
<td>I opened a bank account and didn’t get a card for it. Do the same! It will make getting your money out more difficult.</td>
</tr>
</tbody>
</table>

C Read the post in B again and first complete then write the reporting sentence below.

0 Fat Boy advised Miss Thrifty not to rent videos. She could borrow them from her local library.

1 BoxeRMan said that He advised Miss Thrifty.

2 Erik told Miss Thrifty He explained.

3 Eve.

4 Jimmy.

D Discuss with a partner which advice you agree with and which you don’t.

E Write your reply to the question. Swap with a new partner. Report your class what your partner said about ways of saving money.
Banking words

A Write the options from the box into the online menu of Savvy’s Bank. Use the clues below.

Mortgages • Savings Accounts • Interest • Business Banking • Credit Cards •
Current Account • Internet Banking • Insurance • International Banking •
Investments • Personal Banking • Loans

B What information is there on a bank card? Match card details to parts of the card.

Card number
Signature Strip
Card Holder’s Name
Issuing bank
Chip
Card Security Code
Magnetic Stripe
Expiry Date
Student Loan in the UK for EU students

**A** Match the questions to the paragraphs. Do you think you could get a student loan in the UK?

1. How much can you get with the Tuition Fee Loan?
2. When do you have to pay it back?
3. What financial help can you get?
4. Can you get additional help?
5. Does your course qualify?
6. How are Tuition Fee Loans paid?

If you're a student from another EU country, you can apply for financial help to study at a college or a university in the UK.

Depending on your circumstances, you may qualify for help with tuition fees and 'additional help' – for example, living costs. To qualify for a Tuition Fee Loan you must be an EU national, or the family member of an EU national, and your course must qualify.

Your course must take place at a UK university or a college that receives government funding. Some private colleges also qualify. Your course must lead to a degree, a diploma or a higher certificate. Check with the institution if they qualify.

It will depend on your course type. The maximum is £9,000 for full-time students, including full-time distance-learning students. Part-time students and students at a private university or college usually get less.

Tuition Fee Loans are paid directly to your university or college in three instalments over the academic year.

You might be able to get help with things like your living costs if you meet certain conditions. For example, if you've lived in the UK for more than three years before your course starts. You may be able to get extra help through educational grants and charities.

You start to repay any loans plus interest after you've left your course and when you earn more than £21,000 a year. You don’t have to pay back any grants or scholarships.

http://www.direct.gov.uk/en/EducationAndLearning

**B** Imagine that you are phoning the Student Finance Services European Team helpline, and ask the questions in the article. Write polite indirect questions. We have started them for you.

a) I'd like to know .................................................................

b) Can you (please) tell me ............................................................

c) I'm not sure ........................................................................

d) I don't understand. .................................................................

e) I was wondering ....................................................................

f) I forgot to ask ........................................................................

**C** In pairs, answer the questions in **2B** from memory first. Then check in the book.
1 Jam story verbs – Complete the sentences about Fraser Doherty with the right forms of the verbs in the box. There is an extra verb.

get • run • make • sell • create • deposit • publish • move • do • set up • give

When Fraser (1) .......................... his business, he only wanted (2) .......................... some pocket money. First he (3) .......................... the jam door-to-door and in local shops and farmer’s markets. His jam was so popular that, in a year, he (4) .......................... some press attention.

He (5) .......................... some research and found that he needed a healthy product to sell even more. He (6) .......................... his own healthy brand of jam, SuperJam. He (7) .......................... into a factory from his parents’ kitchen. Fraser is very busy now. He (8) .......................... his business and his charity, and he (9) .......................... lectures and speeches. He (10) .......................... two best-selling books.

2 Business idea from the Moon

A Below is the true story of Dennis Hope. Match the quotations to the pictures. Then talk in small groups. What do you think the story is?

a) “OK, it means that individuals can claim and own the Moon. I’ll do just that.”

b) “We’re doing exactly what our forefathers did when they came to the New World from the European continent.”

c) “My life is really bad. I have just divorced, I lost my job. I don’t even have a small piece of land.”

d) “That’s the area we are going to sell next.”

e) “This is to inform you that I, Dennis Hope, as signed below, am hereby officially claiming ownership of all the planets and moons (aside from the Earth) in our solar system.”

f) “There’s a lot of land up there!”
B Skim the text. Was your story similar?

In November 1980, Dennis Hope was driving along a road in northern California. He was very unhappy. He was thinking about his life and he thought (1) ..........................................................

He then looked at the moon and the idea came to him (2) ...........................................................

He did some research and he found that the United Nation’s Outer Space Treaty of 1967 says that outer space, including the Moon and other celestial bodies can not be claimed and owned by any nation. He thought that it meant (3) ...........................................................................

Hope sent letters to the United Nations, the United States government and the government of the Soviet Union, and informed them that (4) ...........................................................................

He then started his own business, the Lunar Embassy Corporation, to sell parts of the moon. He selects land to be sold by closing his eyes and pointing to a map of the moon. If it is not sold yet, he declares (5) ............................................................................

He has already made $9m (£4.5m) through nearly 4 million sales with buyers from 183 countries. Hope started his own government, the Galactic Government in 2004. It has a constitution, a congress (parliament) and its own money, the delta. And of course Hope is the president. He calls himself “the Head Cheese”, “the omnipotent ruler of the Moon”. In an interview, he said (6) ............................................................................

Well, not everyone sees it like that.


C Complete the text using the indirect speech versions of the quotations in 2A.

D AS. 5.3 Paul and Paola discuss Dennis Hope’s business. Whose opinion is more negative?

E Listen again and complete the summary of what Paul said.

Paul thought the UN (1) ........................................ Mr Hope because his claim (2) ........................................ totally ridiculous. He gave an example: He (3) ........................................ up at the sky, but since it (4) ........................................ daytime, he (5) ........................................ the sun. He got the idea that there (6) ........................................ a lot of energy there. He decided (7) ........................................ that energy to people who (8) ........................................ to enjoy the warmth of the sun. Paul also explained to Paola why people (9) ........................................ to have a piece of the moon. He said it (10) ........................................ because it (11) ........................................ a lot of helium-3 isotope, a great energy source. He thought Mr Hope (12) ........................................ to prison for illegally selling what is not his.

F Listen again and take notes of what Paola said. Write a summary.

G Talk in small groups and discuss what you think.
Managing your money

**afford; can / can’t ~**

megengedheti / nem ~ meg magának

We can’t afford to stay in a five-star hotel.

**aside; put sg ~**

félele tesz vmit

I’ve decided to put some money aside every month.

**bill**

számla

She was like, “Oh, you haven’t paid the gas bill yet, have you?”

**borrow**

kölcsön vesz

She went, “Please, please, can I borrow ten quid?”

**broke**

le van égye

I haven’t stuck to the budget, and now I’m broke.

**budget; make a ~**

költségvetés ~t készít

**bills**

számla

**borrow**

kölcsön vesz

She went, “Please, please, can I borrow ten quid?”

**broke**

le van égye

I haven’t stuck to the budget, and now I’m broke.

**make a ~**

költségvetés ~t készít

**euro**

euro

I wonder if the euro is used in Slovakia.

**expense**

kiadás

Your income should cover all your expenses.

**fiver**

ötfontos

She said she had found a fiver on the floor.

**hard up**

anyagi nehézségei vannak

People are often hard up when they start their independent life.

**heating**

fűtés

Our heating bills were very high because of the cold winter.

**income**

bevétel

Their only income is her salary as a nurse.

**lend**

kölcsön ad

She asked if I could lend her ten quid.

**make ends meet**

kijön a pénzéből

We can only make ends meet if we spend no money on entertainment.

**owe**

tartozik

I owe you ten quid.

**pocket money**

zsebpénz

How much pocket money do you get?

**quid**

font (informális)

He makes 200 quid a week online.

**rent**

lakbér

How much rent do you pay?

**save; ~ money**

féleltesz; spórol

He wanted to know how much money I had saved for our trip.

**spend**

költ (pénzt)

My parents advised me never to spend more money than I have.

**utility bill**

közüzemi számla

He wanted to know when we had to pay the next utility bill.

Banking

**account; ~ number**

(bank)számla; ~ szám

What is your account number?

**ATM**

bankjegy-automata

Is there an ATM near here?

**cancel**

letilt

Call the bank clerk to cancel the card you’ve lost.

**cash machine**

pénzautomata

He wanted to know if there was a cash machine near there.

**charge**

fizetendő összeg / díj

She informed me about all the banking charges I would have to pay.

**credit; ~ limit**

hitel; ~ keret

If you use a credit card, the bank gives you credit and you pay it back later. If you use a debit card, you pay directly form your account.

**debit card**

betéti kártya, bankkártya

He’s built up a large debt on his credit card. Now he has to pay it back at an interest rate of 18%.

**debt**

adósság

**interest; ~ rate**

kamat; kamatláb

Now he has to pay it back at an interest rate of 18%.

**owe**

tartozik

I owe you ten quid.

**pocket money**

zsebpénz

How much pocket money do you get?

**quid**

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költ (pénzt)

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**utility bill**

közüzemi számla

He wanted to know when we had to pay the next utility bill.
loan; take out a –
[kəʊlən] kölcsön; ~t vesz fel
He asked if she could take out a student loan to be able to study at uni.

mortgage
[mɔː(r)ɡɪdʒ] lakásvásárlási hitel
He said that they had taken out mortgage to buy a house.

overdraft; ~ limit
[ˈəʊvə(r)draːft] hiteltúllépés; hitelkeret
My best friend advised me not to go over my overdraft / credit limit.

pay off
kifizet
It took my parents twenty years to pay off the mortgage on our flat.

repay / pay back
visszafizet, törleszt
She promised to repay the loan next month.

repayment
visszafizetés, törlesztés
All my mum’s salary is spent on debt repayments.

Official matters

birth certificate
[sə(r)ˈtɪfɪkət] születési anyakönyvi kivonat
She said she couldn’t find her birth certificate.

confirmation; ~ letter
[kənˈmɪrɪʃ(ə)n] megerősítés, visszaigazolás
The officer told me to get a confirmation letter from my school.

document
[ˈdɒkjument] irat, dokumentum
He wanted to know what documents he needed to open an account.

insurance; health ~ card
[ɪnˈʃʊərəns] biztosítás; TB kártya
She reported that she had lost her health insurance card.

national
állampolgár
He is a British national but he lives in Hungary.

valid
érvényes
He told me to bring a valid ID or passport with me.

Business

brand
márka
I’m wondering what his favourite brand of trainers may be.

company
cég
Would you like to start your own company one day?

product
termék
What good Hungarian products do you know of?

run a business
vállalkozást vezet
She runs her own IT business.

Quoting and reporting

explain
( meg/el)magyaráz
Can you explain to me why you borrowed more money?

offer
(fel)ajánl
She offered to lend me 5 quid until next Friday.

promise
megígér
I was wondering why she had promised to help us with our expenses.

wonder
töpreng

salary
fizetés – hónapra vagy évre előre megállapítva
His monthly salary of £900 is just enough to make ends meet.

wage
bér – ledolgozott napok vagy órák után
Her hourly wage as an unskilled worker is rather low.

advice
tanács
When he asked me what my advice was, I advised him to spend less.

advise (Br)
tanácsol

say to sy
She said to me what she thought.

say sg to sy
She said many interesting things to me about saving up.

tell sy
told me what she thought.

tell sy sg/to do sg
She told me to start saving up.