

## MONEY



I wonder -(мне) интересно expression выражение gently нежно, спокойно smoothly - гладко root - корень evil - эло greed - жадность blackmail - шантаж corruption коррупция slave labour рабский труд loads of money куча денег share out -

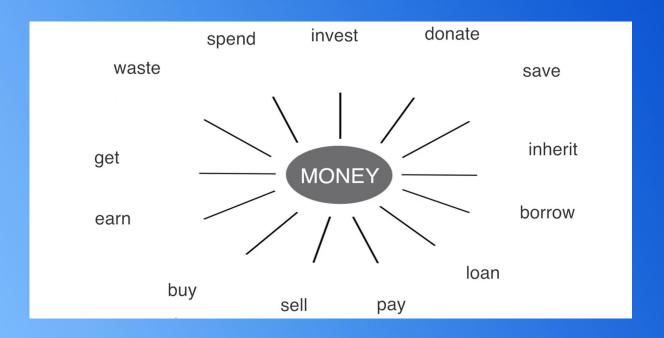
распределить

"Money makes the world go round." I wonder if this famous English expression is very true. If you have money, the world goes round very gently and you are happy. If you don't have money, the world might not go round so smoothly.

They also say that "money is the root of all evil". I think this is so true. Money makes people kill and steal. Greed means there are things in the world like blackmail, corruption, slave labour and a lot more terrible things.

Another common saying in English is "money can't buy happiness". I'm not so sure about this one. I know if I had loads of money I'd be pretty happy. I think if all the world's money was shared out, the world would go round more happily, and there would be less evil and more happiness.





Debate (express your opinion and discuss)

Choose a job you love and you will never work a day in your life



# It's better to work in a huge company than to be your own boss



# If you work overtime you need to get money for it

It is obligatory for people to speak some foreign languages to build a brilliant career



It is better to enjoy your work and get a small salary than to get a lot of money for a job you hate



1. barter	A. hard objects found on beaches	
2. cattle	B. weighing a lot	
3. shell	C. the unit of money used in most European Union countries	
4. mixture	D. to exchange things	
5. heavy	E. the money used in a particular country	
6. currency	F. cows and bulls	
7. euro	G. change the form, character, or function of something.	
8. convert	H. several different things together	

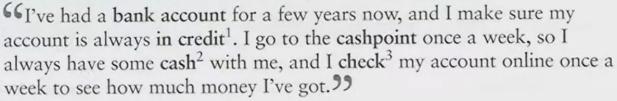


currency/ heavy /as/ carry/ machine/ instead of/ mixture /barter /paper /convert/ coins

- 1.People used different things ..... money.
- 2.To .....means to exchange things you have for the things you need.
- 3. First coins were made from a ...... of gold and silver.
- 4. First coins were difficult to ......, because they were ......
- 5. First paper money as well as first ...... appeared in ancient China.
- 6.In Europe first .....money were made by the French government.
- 7. Now people carry plastic credit cards ...... cash.
- 8. With a credit card you can take money from a cash ...... every time you need.
- 9. Many countries in Europe have the same ......... euros.
- 0. Tourists usually need to ...... their money into the local currency.



Managing your money





- 1 having money in the account
- <sup>2</sup> money in the form of notes and coins
- <sup>3</sup> look at the details of it

cashpoint

## Money problems

When I went to university, I had to get a bank loan<sup>1</sup> to pay my fees<sup>2</sup>. That meant I had to be careful and make sure I didn't waste money<sup>3</sup>, but by the time I finished my degree I owed<sup>4</sup> a lot. One good thing is that I don't have to pay it back until I get a job and I'm earning<sup>5</sup> a reasonable amount<sup>6</sup> of money. At the moment I'm saving up<sup>7</sup> for a new laptop; the one I have is very slow and keeps going wrong. I'd love to have a car as well, but I can't afford<sup>8</sup> it.<sup>9</sup>

<sup>1</sup> money you borrow from a bank

<sup>2</sup> money you pay to use something, or for a service, e.g. a lawyer's fee

<sup>3</sup> use it badly

<sup>&</sup>lt;sup>5</sup> receiving money for the work I do

<sup>&</sup>lt;sup>6</sup> quite a lot; \$1 million is a large amount

<sup>&</sup>lt;sup>7</sup> keeping money to buy something in the future

<sup>&</sup>lt;sup>8</sup> don't have enough money to buy one

<sup>4</sup> had to pay back a lot of money to the bank

### **Apartment**

This year I'm renting a flat with three friends of mine. We had to pay one month's rent as a deposit<sup>1</sup>, but it's a nice place, quite good value for money<sup>2</sup>, and the landlord isn't charging<sup>3</sup> us to use his garage.<sup>3</sup>

\* places where you live or stay

- <sup>1</sup> money you pay for something you are going to use, which is then returned to you when you have finished using it
- <sup>2</sup> good for the amount of money you pay
- 3 asking someone to pay an amount of money

### Language help

We use **rent** when we pay to use something for a long period of time, e.g. *rent a flat*. The noun **rent** is the amount you pay, e.g. *The rent is £400 per month*. We use **hire** when we pay to use something for a short period of time, e.g. *I hired a bike for the day*. Both verbs are used with cars, e.g. *We rented/hired a car when we were on holiday*.

## Useful vocabulary

Currency ['kAr(ə)n(t)sI]	Валюта
Sterling ['stɜːlɪŋ]	Фунт стерлингов
The dollar ['dɔlə]	Доллар
The euro ['juərəu]	Евро
Note [naut]	Банкнота
A ten-pound-note	Десятифунтовая банкнота
A twenty-euro-note	Банкнота 20 евро
Coin [koɪn]	Монета
Fifty p (pence) [pen(t)s]	50 пенсов
A fifty-pence-piece	Монета 50 пенсов
A one-pound-coin [paund]	Монета 1 фунт
Bank account [bæŋk] [əˈkaunt]	Счёт в банке
In credit ['kredIt]	С положительным сальдо (на счете имеются средства)
Cashpoint ['kæʃpɔɪnt]	Банкомат
Cash [kæʃ]	Наличные
To check [tfek]	Проверять
Bank loan [bæŋk] [ləun]	Заём, ссуда

To owe [əu]	Быть в долгу
To earn [3:n]	Зарабатывать
Amount of money [əˈmaunt]	Сумма денег
Reasonable ['riːz(ə)nəbl]	Приемлемый, достаточный
To save up	Копить деньги
To afford [ə'fɔːd]	Позволить себе
To pay back [peɪ] [bæk]	Возвращать деньги
A large amount [lɑːʤ] [əˈmaunt]	Крупная сумма
Accommodation [əˌkɔmə'deɪʃ(ə)n]	Жильё
To rent [rent]	Арендовать
Rent [rent]	Арендная плата
Deposit [dɪ'pɔzɪt]	(гарантийный) залог; задаток
Good value for money ['vælju:]	Предмет, стоящий уплаченных за него денег
To charge [ʧɑːʤ]	Брать плату
To hire ['haɪə]	Брать напрокат