

12A | Money matters

SPEAKING

1 Work in pairs. Look at the photo below and put these things in order of importance (1 = most important → 7 = least important) for the person.

- a roof over your head
- something to eat
- money in your pocket
- a steady job
- friends and family
- someone to share your life with
- hope for the future



2 Which of the things in exercise 1 are most important to you?

3 Discuss these questions.

- Are there many beggars and homeless people in your town?
- Do you ever give them any money? Why or why not?
- Who do you think should be responsible for helping them?

READING

1 Read the first part of a magazine article story about how Sheila and Akan met. How do you think the story ends? Discuss your ideas with a partner.

2 Turn to page 134 and read the second part to see if you were right.



'I never thought it would happen to me'

Every day on her way to work, Sheila Fletcher, a senior nurse from north London, passed a group of homeless men outside the Underground. She never paid any attention until, one day, she noticed a man who seemed different from the others. 'I don't know why,' said Sheila, 38, 'but I gave him £5. When I gave him the money, he looked so vulnerable, like a little boy.'

Sheila thought about him all day at work and realized that she wanted to see him again. That afternoon, he was there again and he smiled when he saw her. She didn't give him any money, but they talked for a few minutes without saying much. For the next three days, they chatted morning and afternoon and Sheila learnt more about him.

He told Sheila that his name was Akan and he came from Cyprus. He had lost his job in a shoe factory and he had lost his home at that time. He said that his friends didn't want to know him any more and he had been on the streets for eight weeks. He wanted to return to Cyprus, but

he thought that he would never have the money.

On the fifth afternoon, Sheila stopped, as usual. 'It was cold and wet,' she says. 'I couldn't leave him in the street. I knew it was crazy to invite a beggar to my home, but I wasn't worried.' At home, they chatted for hours about their families, their lives and their interests. Much later, feeling tired, Sheila told Akan that he could sleep on the sofa, and, before going to her room, she kissed him goodnight.

Suddenly, Akan looked agitated. 'Wait,' he said. 'I have to tell you something. I know it will shock you, but I have to tell you.' With tears rolling down his cheeks, Akan told Sheila that he was a heroin addict. Sheila was angry with herself, thinking she had been stupid to fall in love with an addict. After staying awake all night, she knew that although she loved him, she couldn't let him stay with her.

The next day, Sheila took Akan to a travel agent's and bought him a ticket to Cyprus. She didn't know if she felt happy or sad that he was returning home.

3 Read the two parts of the magazine article again. Correct the statements about Sheila and Akan.

- 1 Akan was from London.
- 2 He had been homeless for years.
- 3 Sheila gave him money every time she saw him.
- 4 Akan still has a lot of good friends.
- 5 Sheila was sad when she found out that Akan was a heroin addict.
- 6 Sheila thought it was stupid to fall in love with a homeless beggar.
- 7 Akan waited for a week before phoning Sheila.
- 8 When she arrived in Cyprus, Akan told her he was going to give up heroin.

4 Work in pairs. Discuss these questions.

- Do you think that Sheila and Akan's relationship will last?
- What kind of problems do you think they will face in the future?

GRAMMAR: reported speech & thought

When we report someone's words or thoughts, the verb forms usually move into the past.

direct speech	reported speech
'My name is Akan.'	He said his name was Akan.
'I lost my job in a shoe factory.'	He said he had lost his job in a shoe factory.
'I will never have the money.'	He thought he would never have the money.
'I can't let him stay with me.'	She knew that she couldn't let him stay with her.

We also make changes to pronouns and time expressions.

'I lost **my** home **then**,' said Akan.

He said **he** had lost **his** home **at that time**.

say and tell

- Use *tell* + the person you're talking to + reported speech
Akan **told** Sheila that he was a heroin addict.
Not ~~Akan said Sheila that he was a heroin addict.~~
- Use *say* + reported speech (do not refer to the person you're talking to).
He **said** that his friends didn't want to know him.
Not ~~He said her that his friends didn't want to know him.~~

➤ SEE LANGUAGE REFERENCE PAGE 124

1 Underline the examples of reported speech and thought in the magazine article.

2 Rewrite the sentences in direct speech or thought. Use these words to help you.

I me my you your tomorrow ago today

- 1 'I really miss my family.'
- 1 He said he really missed his family.
- 2 She told him she was a nurse.
- 3 He said he had arrived in London four years before.
- 4 She told him she couldn't stop thinking about him and his sad story.
- 5 He said he didn't understand why she wanted to help him.
- 6 She thought she would book him a flight home the next day.
- 7 He said his family would be delighted to welcome her to Cyprus.
- 8 She decided that she was going to fly to Cyprus that day.

3 Report the speech and thought below. Use *told*, *said*, *thought* or *decided*. Pay attention to the underlined phrases.

- 1 She said she really had to get her work done that night.
- 1 'I'm sorry Sam, I really have to get my work done tonight.'
- 2 'I can't go out tonight, Bill, I've got some work to do.'
- 3 'David, I've just typed and printed the report for you.'
- 4 'I'll never understand why John did that.'
- 5 'I'm going to tell him what happened first thing tomorrow.'
- 6 'Jane, I'm really sorry I didn't phone you last night.'
- 4 Work in pairs. Imagine a situation for each of the sentences in exercise 3. Who is speaking to whom?
- 5 What was the longest conversation you've had in the last day? Who were you talking to? What did you talk about? Report the conversation to your partner.

I had a conversation with my girlfriend yesterday evening. She said she needed a holiday. I told her I wanted to take some time off, too. We decided to book a week in France.

READING & SPEAKING

1 Look at the survey. What is it investigating?

- 1 people's spending habits
- 2 how much money people earn
- 3 people's attitudes to money

2 Answer questions 1–6 in the survey. Then work in pairs and compare your answers.

3 With your partner, complete question 7. Compare your sentence with the rest of the class and choose the best one.



The Money Survey

Complete the survey and you could win one of our fabulous prizes.

1 **Is money important to you?**

- a) Yes, but other things are as important.
- b) Yes, of course. You can't do anything without money.
- c) No, not really, so long as I've got enough to survive.

2 **Do you worry about money?**

- a) Yes, all the time.
- b) Only at the end of the month.
- c) No, not on the whole.

3 **What do you do with your money?**

- | | | |
|--------------|-------------|--------------|
| a) donate it | c) enjoy it | e) invest it |
| b) lend it | d) save it | f) spend it |

4 **What is your main source of income?**

- | | |
|-------------------|---------------------------|
| a) your job | b) your family |
| c) the government | d) other (please specify) |

5 **Who or what influences the way you spend your money?**

- a) your friends
- b) your family
- c) your bank
- d) information on TV or in the papers?

6 **Which of these prizes would you most like to win?**

- a) a holiday for two
- b) a Smart™ car
- c) £5,000
- d) £1,000 a year for the next ten years

7 **In no more than fifteen words, describe your attitude to money*:**

* **The best answers here may be used as a slogan in an advertising campaign for Western Commercial Bank.**



If you want to take part in our prize competition, fill in the information below and send it to us by 30 June.

Name:

Address:

Age: under 18 18–25 25–35 over 35

LISTENING

- 1  2.35 Listen to a woman from Western Commercial Bank talking about the results of the survey. Tick the most popular answers for each question on the survey in the Reading section.
- 2  2.35 Listen again and say if the sentences are true (T) or false (F).
- The people who answered the questions were under eighteen.
 - The survey took place in a café.
 - The woman was surprised by the answers to the second question.
 - A lot of young people give money to charity.
 - Very few young people invest their money.
 - About half of the people in the survey have a job.
 - Most of them share a flat with friends.
 - Newspapers and the TV influence most people's money decisions.

GRAMMAR: reported questions

To report a *wh*- question

- move the verb tenses into the past.
- drop the question mark.
- change the word order.

'What are you saving your money for?'

He asked me what I was saving my money for.

Note that in *yes/no* questions you also use *if* or *whether* to introduce the question.

'Do you have a savings account?'

*She wanted to know **if/whether** I had a savings account.*

Note that you do not need an auxiliary verb (*do/does/did*) to report questions in the present simple or the past simple.

He asked me whether I saved money regularly.

Not ~~*He asked me whether I did save money regularly.*~~

 SEE LANGUAGE REFERENCE PAGE 124

- 1 Find five examples of reported questions in tapescript 2.35 on page 153.

- 2 Put the reported questions into direct speech.

1 *'Have you got a job?'*

- They asked me if I had a job.
- They wanted to know whether I lived at home.
- They asked me what I had studied at university.
- They wanted to know what I was going to do in the holidays.
- They asked me who my greatest hero was.
- They asked me if I could speak any other languages.

- 3 Work in pairs. Choose and discuss eight of the questions.

- Would you like to be a millionaire?
- Do you think money can buy happiness?
- What is your greatest ambition?
- Who do you admire most?
- What makes you feel happy?
- How many bank accounts do you have?
- Are you often in debt?
- Have you ever paid a bill late?
- When did you last read a financial newspaper?
- Do you prefer giving or receiving?
- Have you ever dreamed about money?
- How often do you go on holiday?
- Is it easy for you to save money?

- 4 Work with a different partner. Tell your new partner about the questions you asked and the answers you received in exercise 3. Use *I asked her/him ...*

SPEAKING & VOCABULARY: verb collocations (money)

- 1 Complete the questions with a verb from the box.

get into withdraw write take out
open pay make buy

- When was the last time you _____ a bill in cash?
- How old were you when you _____ your first bank account?
- Do you prefer to _____ cash from the bank or from a cash machine?
- How many cheques have you _____ in the last three months?
- Is it easy for young people to _____ a mortgage these days?
- Have you considered _____ stocks and shares?
- What's the quickest way to _____ a million?
- Do you agree that it's far too easy to _____ debt these days?

- 2 Work in pairs. Ask and answer the questions in exercise 1.