



# MONEY & SPENDING

## Discussion

### Basic questions

1 What comes into your mind when you hear the word money?

*\*Money is...*

2 Do you save money? What are you saving your money for?

*\*Yes, I save money for my... / No, I don't save money.*

3 What do you like spending your money on?

*\*I like spending my money on...*

4 Do you often buy things which are on sale?

*\*Yes, I often buy things which are on sale... / No, I don't often buy things which are on sale...*

5 What would you do if you were given \$1 million?

*\*If I were given a million dollars, I'd...*

### Extended questions

1 Is money important to you? How does money make you happy?

*\*Yes, it is. It makes me happy because... / No, it isn't.*

2 How powerful do you think money is?

*\*It is powerful because it can...*

3 When you buy something what is most important to you: price, quality, fashion, trend, brand names?

*\*When I buy something, the most important to me is...*

4 Do you think money can buy love?

*\*Yes, I think it can buy love. / No, I don't think it can buy love.*

## 5 Why do people often want more money, no matter how much they have got?

*\*People often want more money...because...*

## Vocabulary

### 1 purchase /'pɜ:tʃəs/

[verb] to buy something

*Ex. Tickets must be purchased two weeks in advance.*

[noun] [uncountable, countable] the act or process of buying something

*Ex. A house is the most expensive purchase that most people ever make.*

[countable] something that you have bought

*Ex. If you are not satisfied with your purchase we will give you a full refund.*

### 2 waste /weɪst/

[verb] to use more of something than is necessary or useful

*Ex. Jack wastes too much time playing computer games.*

[noun] an unnecessary or wrong use of resources (time, money, energy, abilities, etc.)

*Ex. That movie was a complete waste of time.*

### 3 discount /'dɪskaʊnt/

[noun] a reduction in the usual price

*Ex. They offer a ten percent discount on travel for students.*

### 4 affordable /ə'fɔ:rdəbl/

[adj] not expensive

*Ex. This store sells nice clothes at affordable prices.*

### 5 broke /brəʊk/

[adj] having no money

*Ex. I'm always broke by the end of the month.*

### 6 bargain /'bɑ:ɡɪn/

[noun] something on sale at a lower price than its true value

*Ex. This coat was half-price - a real bargain.*

[verb] to try to make someone agree to give you something that is better for you, such as a better price or better working conditions

*Ex. She's bargaining with the seller for a cheaper price.*

## Grammar

**1 to spend (money) Verb + ing/ on V-ing/ on sth**

*Ex. I spent \$300 on buying that dress.*

**2 afford to + (Verb/afford) sth**

*Ex. I try to save money so that I can afford (to buy) a new motorbike.*

**3 To make a purchase : to buy sth**

*Ex. Have you ever made an online purchase?*

**4 Expressions stating amount of money (or time/weight) are plural in form but take a singular verb**

*Ex. \$1000 is not a small amount of money to me.*



## Idioms / Useful Expressions

**1 Money doesn't grow on trees - something that you say which means you should be careful how much money you spend because there is only a limited amount.**

*Ex. Dad, can I have a new bike?' - 'We can't afford one. Money doesn't grow on trees, you know.'*

**2 I'm not made of money - something that you say in order to tell someone who asks you for money that you do not have very much**

*Ex. 'I can't lend you a hundred pounds. I'm not made of money, you know.'*

**3 Flat broke - to have no money at all**

*Ex. I'm flat broke. I have not a cent on me.*

**4 To cost (sb) an arm and a leg - to cost a lot of money/ to be very expensive**

*Ex. These opera tickets cost us an arm and a leg!*

**5 Time is money - time is valuable so do not waste it**

*Ex. I don't want to spend a lot of time standing here talking. Time is money.*