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SURE

Workbook

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Unit 5 Money Matters

Grammar

Modal verb *will* | *be going to* | Present continuous as future

1 Read the dialogue and circle the correct options.

chat

- ANNA** Do you want to meet up tonight?
- ZOE** OK, but I can't be out late. ¹We're going / We'll go on holiday tomorrow.
- ANNA** Great! Where ²are you going / will you go?
- ZOE** ³We're going / We'll be going to visit Cornwall and ⁴I'm going to go / I'll go surfing there.
- ANNA** Fantastic! What time ⁵will / are you leaving?
- ZOE** Not until midday, but I've got to pack tonight because ⁶I'll see / I'm going to see my grandmother before we leave.
- ANNA** ⁷I'm going to / I'll help you pack if you want. Then we can go out.
- ZOE** Would you? That'd be great!
- ANNA** ⁸I'm coming / I'll come round at eight and you can tell me about your plans while we pack.
- ZOE** Great! ⁹You're probably telling / You'll probably tell me which clothes not to take as well, won't you?
- ANNA** ¹⁰I'm not saying / I won't say a word, I promise!

2 Look at the pictures and complete the sentences using the correct future form of the verbs below.

go come rain pay not buy



1 They _____ to the concert tomorrow night.



2 Alice hopes Poppy _____ to her party.



3 He _____ any clothes.



4 It _____.



5 She doesn't know how she _____ the bills.

Future continuous

3 Look at the diary. Use the future continuous and write what Flora will be doing...

- on Monday morning. She'll be playing tennis.
- at lunchtime on Tuesday.
- at 3.15 pm on Wednesday.
- on Thursday.
- on Friday night.
- on Saturday morning.
- on Sunday morning.

Monday	tennis with Chloe - 10 a.m.
Tuesday	have lunch with Sam
Wednesday	shopping for clothes - all afternoon!
Thursday	revision (all day)
Friday	party 9 p.m. Yay!
Saturday	get food for lunch - Tom's coming at 2.
Sunday	sleep!

Future perfect | Future perfect continuous

4 Look at the information in the table and complete the sentences. More than one answer is possible.

Jo will celebrate two years living in England next month.
Ben has been studying non-stop since midday.
Grace is not going to finish her project before the weekend.
Alex is having lunch with his friends between 1 p.m. and 3 p.m.
Leon is going to clean the house between 4 p.m. and 6 p.m.
Rae is studying all day tomorrow but she's going to stop in the evening.

- Next month, Jo _____ in England for two years.
- It's nearly midnight. In ten minutes, Ben _____ for 12 hours without a break.
- Grace _____ her project by Friday night.
- Will Alex _____ eating by 2.30 p.m.?
- At 6 o'clock, Leon _____ the house for two hours.
- By tomorrow evening, Rae _____.

Expressions & verbs with future meaning

5 Complete the blog with the words.

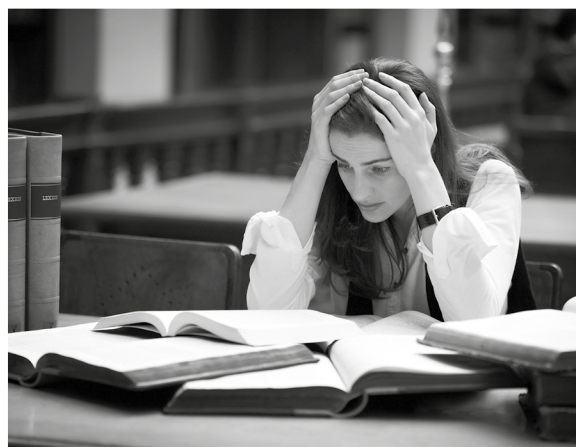
about due expect hope intend likely

HOME ABOUT PROJECTS BLOG CONTACT

Never again!

I ended last term owing money everywhere so I'm ¹ _____ to make a change. I've made up my mind – I ² _____ to put money aside for my bills at the beginning of term this time. That way, when I'm ³ _____ to pay something, there'll be enough money left. I don't ⁴ _____ to have a lot of money left over to spend on going out, but if I'm not in debt, that'll be a plus. It's not ⁵ _____ to be easy telling my friends I can't go out with them but, if there's no money left when the bills are paid, I ⁶ _____ to find the strength to say no.

Meanwhile, any money-saving tips will be very welcome!



6 Match 1–6 with a)–f).

- I'm not sure how much that car costs
- I'm due to finish paying back
- We're about to eat;
- If you shop around,
- The sale is to start at
- I've arranged to meet Sam

- my loan at the end of next year.
- you are likely to save a lot of money.
- would you like to join us?
- outside the bank at 10 a.m.
- 8 a.m. on January 1st.
- but it's bound to be expensive.



Grammar round-up

7 Choose the correct answer.

- This time next week, _____ on a beach in the sun. But don't worry – I'll think of you here working!
A I'll lie **B** I'll be lying **C** I'm lying
- Do you think you _____ ready by four o'clock? I don't want us to be late.
A will have been **B** will be being **C** will be
- 'I don't know what I'm going to do about money until I get paid.'
'_____ you some if you want.'
A I'm lending **B** I'm going to lend **C** I'll lend
- You need to have a break. _____ yourself ill if you keep working this hard.
A You're going to make **B** You're making
C You'll be making
- 'When does your holiday start?'
'I've just collected the tickets. _____ tomorrow. I can't wait!'
A We will have left **B** We're leaving **C** We will leave
- Don't do that to your tablet – _____ it!
A you're breaking **B** you'll break **C** you'll have broken
- Don't call me at 5 because _____ for my test then. Call me after 6.
A I will revise **B** I'll have revised **C** I'll be revising
- Please find your places quickly. The exam is _____ to begin.
A about **B** bound **C** likely

8 Complete the sentences below. Make each sentence relevant to you and your future.

- I'll be happy if... _____
- This weekend I'm going to... _____
- I'm seeing... _____
- I will have... _____
- I will have been... _____
- I expect... _____
- I am about to... _____
- This time next week,... _____
- I plan to... _____
- I'm bound to... _____

Vocabulary

Finances

1 Circle the correct option.

'The first thing I did when I opened a bank ¹*funding / balance / account* was to arrange for a(n) ²*overdraft / cash point / debt*. That way I knew I could borrow from the bank when I ran out of money – rather than starve!'

'The ³*funding / spending / transfer* for your time at college is a big issue. Many friends of mine took out a ⁴*grant / fee / loan*. They're going to have to pay that back when they start earning, though. I've got a job so my ⁵*outgoings / wages / costs* go towards supporting me during my studies. I hope I will have paid for everything by the time I finish.'

'It's very simple – you need to work out your ⁶*bill / budget / bursary* for the week, month, term or year. Then you have to make sure you don't ⁷*allow / debit / overspend*. Don't try to do the impossible though. If your ⁸*allowances / cash / outgoings* are more than your ⁹*earnings / fees / credit*, you're never going to make it work. Time to think again.'

2 Read the problem and complete the advice with one word in each gap.

Ask Sam!

CONTACT HOME INFORMATION

Dear Sam,

Like many students, I'm always running out of money. Last term I borrowed from my parents, but it's embarrassing to keep asking them to help me. I really want to take control of my spending. Have you got any tips?

Jack

Dear Jack,

I'm sure you now realise how important it is to keep ¹ _____ of your spending while you are at college. It's very easy to end ² _____ spending money that you shouldn't. But if you want to make sure you never run ³ _____ of money in the middle of the term again, you need to budget.

I suggest that you ⁴ _____ out how much money you have to spend on essentials, like bills, and put that money ⁵ _____ somewhere where you can't spend it easily. It doesn't mean you have to miss out ⁶ _____ all the fun – you can still go out – it's just that if you're tempted to ⁷ _____ out on something, you are less likely to do it if you don't have easy access to your money.

Sam

Fashion

3 Match the words with the definitions. There is one extra word. Write your own definition for it.

- a) branded b) chic c) logo d) neutral e) smart f) sporty
- 1 clothes made by a famous company
 - 2 something that is very fashionable or stylish
 - 3 colours that are not particularly bright
 - 4 a person's appearance or clothes when they look nice or presentable
 - 5 the name, design or symbol on a piece of clothing that helps us identify the maker

4 Complete the article with the correct words.

catwalk charity designer fabric statement High Street outfit signature stylish trend-setter vintage

FINDING YOUR

Style

Finding your ¹ _____ look is a simple affair, says Daisy Morgan.



CHOOSE YOUR INSPIRATIONS

Ask yourself whose style you admire. Is there an actor or actress whose clothes you really like? Maybe a singer? Be warned, though – it's not a good idea to copy the whole ² _____. You may want the ³ _____ labels that your favourite TV personality wears but it's good to develop your own style.

KNOW WHERE TO SHOP

If you want this year's fashions straight from the ⁴ _____, you'll need to go to London, Milan or Paris! ⁵ _____ shops copy styles from the major fashion shows and are obviously much cheaper but you end up looking the same as millions of other people. Don't ignore ⁶ _____ shops – they're great places to find unusual items, especially if you're into a more ⁷ _____ look.

GO FOR A GOOD FIT

There's no point in buying ⁸ _____ clothes if they are too big or too small. You need to learn what looks good on you.

THROW STUFF AWAY

Is your wardrobe full of clothes that you wouldn't be seen dead in? Do you have shirts or blouses made of cheap ⁹ _____ that feels horrible. Show no mercy – throw them out!

AND FINALLY...

You don't have to be a ¹⁰ _____. Be comfortable with who you are – there's no need for you to make a fashion ¹¹ _____ with everything you wear.

Grammar

Modal verbs: speculating about the present & the future

1 Choose the correct option.

- That *can't* / *must* / *couldn't* be Rob phoning. He said he'd ring around now.
- I'm not sure about this, but I *might* / *may not* / *must* go to the cinema on Saturday night.
- A** Do you think this is the right place?
B I don't know. It *could* / *must* / *can't* be.'
- That story is impossible to believe. It *mustn't* / *may* / *can't* be true.
- You spent €2,000 on a laptop? You *might not* / *must* / *can* be mad!
- They *may* / *mustn't* / *can't* be right about him being a criminal. The police have just arrived outside his house.
- The woman in the photo *mustn't* / *can't* / *can* be English because she's wearing traditional Mexican dress.
- It *must* / *couldn't* / *may* be cold out there – look at all that snow!

2 Choose the correct answer, a) or b).

- If you go out with a friend at night,
a) you should be safe if you stay together.
b) you could be safe all the time.
- You must be tired after that long journey.
a) Let me make you a cup of tea.
b) There is no other way.
- That man looks suspicious.
a) Must we do something?
b) Should we phone the police?
- What
a) should we do about Jeremy?
b) may be the problem with Jeremy?
- 'What do you think is wrong with Stella?'
a) 'She can have a problem.'
b) 'She might be ill.'
- 'Do you want to do something tonight?'
a) 'Sure! I mustn't do anything else.'
b) 'No sorry, I can't. I'm babysitting.'
- 'I feel really hot and my throat is sore.'
a) You must have the flu.
b) You can't be tired.
- The house is freezing!
a) The central heating mustn't be working.
b) The central heating can be broken.

Modal verbs: speculating about the past

3 Complete the text with the phrases.

could have imagined may have happened
might have been stolen might have stayed
might not have been must have had
should have phoned would have called

Where's Danny?

When Danny was late home that night, his parents were a little worried. When he was out all night, they thought something ¹ _____ to him. But when he didn't answer his phone the next morning, they began to think he ² _____ an accident. Or his car ³ _____. They ⁴ _____ the police but it was not unlike Danny – he wasn't the most thoughtful of young men, and often changed his plans without letting them know. The police ⁵ _____ very sympathetic if Danny had turned up safe and sound after a long search. Also, he was over 18, so they thought he ⁶ _____ at a friend's house – something that he often did if it got late. So his parents just waited... and waited... his father getting angrier, preparing what he was going to say to him: 'You ⁷ _____ us. We've been worried sick!' Meanwhile his mother just worried in her quiet way. However, the truth was stranger than either of them ⁸ _____...

4 Complete the two responses to the following situations. Use the correct form of the verbs in brackets.

- You return home to find that one of your windows is broken.
a) The children _____ it. (must / do)
b) Someone _____ a ball through it. (might / thrown)
- Your car suddenly stops moving.
a) It _____ out of petrol. (might / run)
b) There _____ a problem with the engine. (must / be)
- You go to great trouble to buy someone a DVD but they tell you they've already got it.
a) You _____ me! (might / tell)
b) I _____ you! (should / ask)
- Your parents find some damage to their carpet and they're sure you did it.
a) It _____ me, I suppose. I'm not sure. (could / be)
b) It _____ the dog. (must / be)
- You wake up to bright sunshine but the garden is flooded. You heard nothing in the night.
a) It _____ a lot during the night. (must / rain)
b) There _____ a thunderstorm. I would have heard it. (cannot / be)

5 Read the scenario below and speculate about past and present events using *must*, *can't* or *could/might/may*. Write at least five sentences.

There might have been an earthquake.

You arrive at a friend's house and notice the following:

- your friend's front door is open
- you shout but no one answers
- your friend's dog is there but is behaving strangely
- you can hear the sound of running water
- a bowl of cereal is smashed on the floor
- some things are not where your friend usually leaves them
- the laptop is missing
- a window is open
- music is playing on the radio

Modal verb + *be* + *-ing* form

6 Complete the sentences with the phrases.

can't be studying could be seeing may be going
might be playing must be sleeping should be arriving

- 1 There's no music coming from his room so Jack _____.
- 2 Julie _____. I can hear the television.
- 3 **A** Where's Victor? Didn't he say he'd call us today?
B He _____ golf. He usually does that on a Saturday.
- 4 We _____ to the cinema tonight. Do you want to come?
- 5 Well, the train got in ten minutes ago so they _____ soon.
- 6 I _____ Mia this weekend. Shall I tell her your news?

Modal verb + *have been* + *-ing* form

7 Choose the correct answer, a), b) or c).

- 1 **A** She didn't answer the phone.
B She might _____ to music on her earphones.
a) have listened
b) have been listening
c) have had been listening
- 2 I don't believe him. He can't _____ here then – these houses weren't even built!
a) have had been living
b) be living
c) have been living
- 3 **A** I saw Jo in town.
B She must _____ to the doctor's. She said she had an appointment at five.
a) have been going
b) have been gone
c) have had gone
- 4 **A** What was Jill doing with all that food?
B She could _____ her sister prepare for the party.
a) have had help
b) have helping
c) have been helping

- 5 I didn't do it right. I'm sorry. I can't _____ attention to the instructions.
a) been paid
b) have been paid
c) have been paying
- 6 I _____ the exam when you called. That's probably why my phone was switched off.
a) can't have been taking
b) must have taken
c) may have been taking

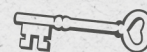
8 Complete the sentences with the correct form of *be* and the verbs in brackets.

- 1 Alex _____ to ask Victoria to marry him. I saw him shopping for a diamond ring. (must / plan)
- 2 They _____ outside in the garden when we rang the doorbell. That's why they didn't hear us. (must / work)
- 3 Terri _____ to dance class tonight, I'm not sure. (might / go)
- 4 Izzy _____ about the noise we make when she called last night, but she was so polite, I can't be sure. (may / complain)
- 5 Jason _____ at his friend's house when you visited. That's why you didn't see him. (might / stay)
- 6 **A** Have you seen Ben?
B He _____ in his room, but I'm not sure. (may / study)
- 7 I _____ for Synergy Business Solutions in 2005, I suppose. To be honest, I can't remember! (could / work)
- 8 Sue _____ in London in 2000. She only came to the UK in 2008. (can / live)
- 9 Joe _____ overseas. He doesn't have a passport. (can / travel)
- 10 You _____ much better by this time tomorrow. (should / feel)

Grammar round-up

9 Complete the text with the correct form of the verbs in brackets.

Lost Treasure



This morning I found a really interesting thing as I was walking to work: a big, golden key. It was lying on the pavement, and I saw it glinting in the sun. Someone ¹ _____ (must / drop) it. It ² _____ (cannot / be / lie) on the pavement for long because it was still clean and almost dry, even though a light rain was falling. I looked around to see who ³ _____ (might / lose) such an impressive key. I wonder what it opens! It ⁴ _____ (could / be) the key to an ancient castle, or it ⁵ _____ (may / unlock) a secret treasure chest! It ⁶ _____ (might / be / steal)! I haven't called the police to report the key yet, but I will do soon. Someone ⁷ _____ (must / wait) right now for me to hand it into the police, and then, when I do, I ⁸ _____ (might / get) a reward!

Vocabulary

Countries & capitals

1 Write the missing vowels to complete the countries and cities.

	Country	Capital city
1	_gypt	
2	_th _ _ p _ _	
3		C _ nb _ rr _
4	Sl _ v _ k _ _	
5	C _ n _ d _	
6	F _ nl _ nd	
7		K _ thm _ nd _
8	P _ k _ st _ n	

2 Complete the table above with these countries and cities.

Addis Ababa Australia Bratislava Cairo
Helsinki Islamabad Nepal Ottawa

Word Expander *reckon / guess / suppose*

3 Put the words in the correct order to make sentences.

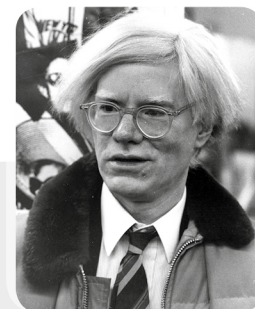
- guess / angry / I / you're.
- this / suppose / I / I / should / pay / bill.
- bedtime / reckon / it's / I.
- suppose / go / France / you'll / I / your / to / for / holiday.
- I / she's / guess / worried.
- dinner / reckon / should / out / I / go / for / we.

Making public

4 Circle the correct option.

- Sometimes, newly married couples like to include a fireworks *exhibition / performance / display* in their celebrations.
- Fascinated by reading from an early age, Grant couldn't wait to get a career in *exhibiting / launching / publishing*.
- The latest paintings by this talented local artist are on *display / broadcast / exhibition* in the Town Hall.
- The *publishing / performance / launch* party for the company's new product attracted lots of publicity.
- Many recording artists time the *release / exhibition / display* of new music to coincide with holiday periods.
- Because of the nature of the material, some films are only *exhibited / broadcast / displayed* later in the evening.
- The amazing *publication / performance / exhibition* by the dancers was the highlight of the show.
- Music shops had large *broadcasts / displays / releases* in their windows showing the cover of the CD.
- Exhibit / Performance / Display* number 18 in the museum is a gold necklace which is over 2,000 years old.
- In 2012, the Rolling Stones celebrated 50 years together with the *broadcasting / publication / exhibition* of a book entitled 50.

5 Complete the text using the correct form of the words in capitals.



Andy Warhol, 1928–1987

Andy Warhol was an American commercial illustrator who became one of the world's most famous artists. His paintings have appeared in ¹ _____ all over the world.

EXHIBIT

In the 1960s, he created experimental films and, during the mid-1960s, he adopted the band, the Velvet Underground, and paid for studio time to allow them to ² _____ their first album.

RELEASING

The first ³ _____ of Warhol's *Pork* in New York in 1971 marked his introduction to theatre. Although he loved celebrity culture and television, he worked little in that medium.

PERFORM

He created *Andy Warhol's Fifteen Minutes*, which MTV ⁴ _____ in the mid-1980s.

BROADCASTER

He also ⁵ _____ several books and, in 1969, was behind the magazine *Interview*, a ⁶ _____ still running today.

PUBLICATION

PUBLISH

Typical of his innovative approach to the arts was when Commodore ⁷ _____ one of the earliest affordable computers, the *Amiga*.

LAUNCH

Warhol drew a portrait on one at the press conference.

Thousands of Warhol's works using different media are on ⁸ _____ in The Andy Warhol Museum in Pittsburgh.

DISPLAYED

Word Expander *actually / sense*

6 Match 1–6 to a)–f).

- He's done it – he's
 - When they say it's free, that's not
 - When she said 'I'll kill you,' she didn't
 - This solution is cheap and simple so it makes
 - I'm sorry but what you're suggesting
 - In one sense
- a) actually mean she would!
b) actually passed his exams!
c) a lot of sense to do that.
d) actually true as you have to pay a small charge.
e) this is a good idea; however, I don't think you've thought about it enough.
f) doesn't make any sense.



- 1 Write about customs in your country that foreign visitors might not understand or might find a little strange. Use the headings below.**

Food and eating

In my country, we always eat with the right hand.

Behaviour in restaurants or cafes

We always treat waiters and waitresses with great respect.

Personal space

We stand far apart but always maintain eye contact.

Mobile phone use

We don't often talk on mobiles but use them mostly for texting.

Paying for things

We always say 'please' and 'thank you' when buying something.

- 2 Quickly read the text on page 31 and find the words and phrases below. Circle the correct meaning.**

- 1 unnerving (paragraph 1)
 - a) something that's difficult to get used to
 - b) something that makes you feel uncomfortable
- 2 alarmed (paragraph 1)
 - a) surprised and a little worried
 - b) amused
- 3 at all costs (paragraph 1)
 - a) if it's possible
 - b) whatever you do
- 4 prank (paragraph 2)
 - a) a joke or trick that you play on someone
 - b) a way to communicate with someone
- 5 slurping (paragraph 3)
 - a) something upsetting or likely to make people angry
 - b) a sound sometimes made when eating or drinking
- 6 tolerant (paragraph 3)
 - a) unable to understand
 - b) showing understanding
- 7 Tipping (paragraph 4)
 - a) being unpleasant to others
 - b) leaving money for waiters
- 8 frowned upon (paragraph 4)
 - a) not expected
 - b) not liked or encouraged
- 9 scenario (paragraph 4)
 - a) feeling
 - b) situation
- 10 transaction (paragraph 5)
 - a) a custom or habit in a country
 - b) an arrangement between two people

- 3 Read the text again and decide if the statements below are T (True) or F (False).**

- 1 The writer has travelled a lot.
- 2 He still practises a custom he picked up in another country.
- 3 He will be going to Italy soon.
- 4 He doesn't like the way Japanese people behave.
- 5 He advises against tipping.
- 6 He recommends doing a little research before visiting a country.

- 4 Choose the correct answers.**

- 1 When did the writer realise that people from different cultures have a different idea of personal space?
 - a) for a long time before he travelled
 - b) only while he was travelling
 - c) while he was travelling and after he returned
 - d) only after he returned from his travels
- 2 What was it that caused a problem for the writer in paragraph 1?
 - a) speaking too quietly
 - b) speaking too loudly
 - c) standing too close to someone
 - d) standing too far away from someone
- 3 What does the writer say about giving gifts?
 - a) Avoid black or white wrapping paper in Japan.
 - b) Roses are a good flower to give.
 - c) The Chinese welcome clocks as presents.
 - d) Red is a bad colour for wrapping paper.
- 4 In paragraph 3, what does the writer mean by 'fit in'?
 - a) behave like the people in the country
 - b) criticise bad habits
 - c) avoid bad habits
 - d) behave like a typical tourist
- 5 What does the writer think about table manners?
 - a) They are bad wherever you go.
 - b) They are particularly bad in Japan.
 - c) They are not always illogical.
 - d) They vary in different countries.
- 6 In paragraph 4, why does the writer put the word 'accidentally' in inverted commas?
 - a) to show that this is what the waiter thinks
 - b) to highlight the mistake made by the customer
 - c) to show how easy it is to offend someone
 - d) to prove how easy it is to be careless
- 7 What conclusion can we draw about money in paragraph 5?
 - a) The writer is against shopping by phone.
 - b) In some cultures, people are less honest than in other cultures.
 - c) Some cultures greatly respect financial transactions.
 - d) In some cultures it is hard to get good service when buying things.

CUSTOMS AROUND THE WORLD

Travelling the world can teach you some interesting and useful things. And the more you travel, the more you understand people, writes **Vincent Sawyer**.

One of the things I've noticed most when travelling is that people from different countries have different ideas of personal space. In some cultures, it is acceptable to move in close to talk to someone and speak in a low voice. That's a bit unnerving at first – until you look around you and realise that everyone's doing it. After living in Asia for a year, I started doing it myself. Then, when I came back to the UK, I carried on doing it, even resting my hand on the other person's arm sometimes. It's a shock to realise that people are taking a step away from you or pulling their arm away with an alarmed look on their face. This is just one example of why we need to be aware of the culture we're in. Communication is key and avoiding a breakdown is important.

Giving presents is another area where cultural differences may come into play. In China, Hong Kong or Taiwan, a clock isn't a good gift to give because it symbolises the end of a relationship. Flowers are a good idea as long as they are not roses which are often considered too romantic and personal. Chrysanthemums are sometimes sent when someone has died so avoid these flowers for happy occasions. Also, choose the paper carefully for your gift. In Asia, red is good because it symbolises good luck, but black and white can both be symbolic of death and bad luck.

Table manners can also be different in various cultures. Noisy eating can attract angry stares in many western countries. Not in Japan, however, where loud slurping noises are encouraged, especially if the food is noodles or soup. Japanese people believe it cools the food down and improves the flavour. Most places are tolerant of the strange habits of tourists, but if you want to fit in, this is the kind of thing you may need to know.



When you leave a café or restaurant after paying your bill, do you also leave a little extra on the table for the waiter? Tipping varies from country to country. In some places, it's something that's expected of you, while in others, it's frowned upon or illegal. So, in some extreme cases, a waiter will get angry if you don't tip them. In other cases, they will return the money that you have 'accidentally' left on the table. It's always best to find out what they expect of you. If tipping is allowed or encouraged, then find out how much you should leave as this varies between 5 per cent and 20 per cent or more.

Still on the subject of money, some countries, particularly in Asia, place great importance on how you hand it over. There is much more respect involved in the transaction, with the giver and the receiver generally using both hands and concentrating on the act. You shouldn't casually hand a bank note over with one hand while talking to someone else or talking on your phone. You'll almost certainly cause offence.

So before you travel, be aware of the customs of the country you're visiting. Your stay may work out better for it.