

Hello



How money can effect our life ?

How can we be successful in money management?



Can be happy if
be on the breadline

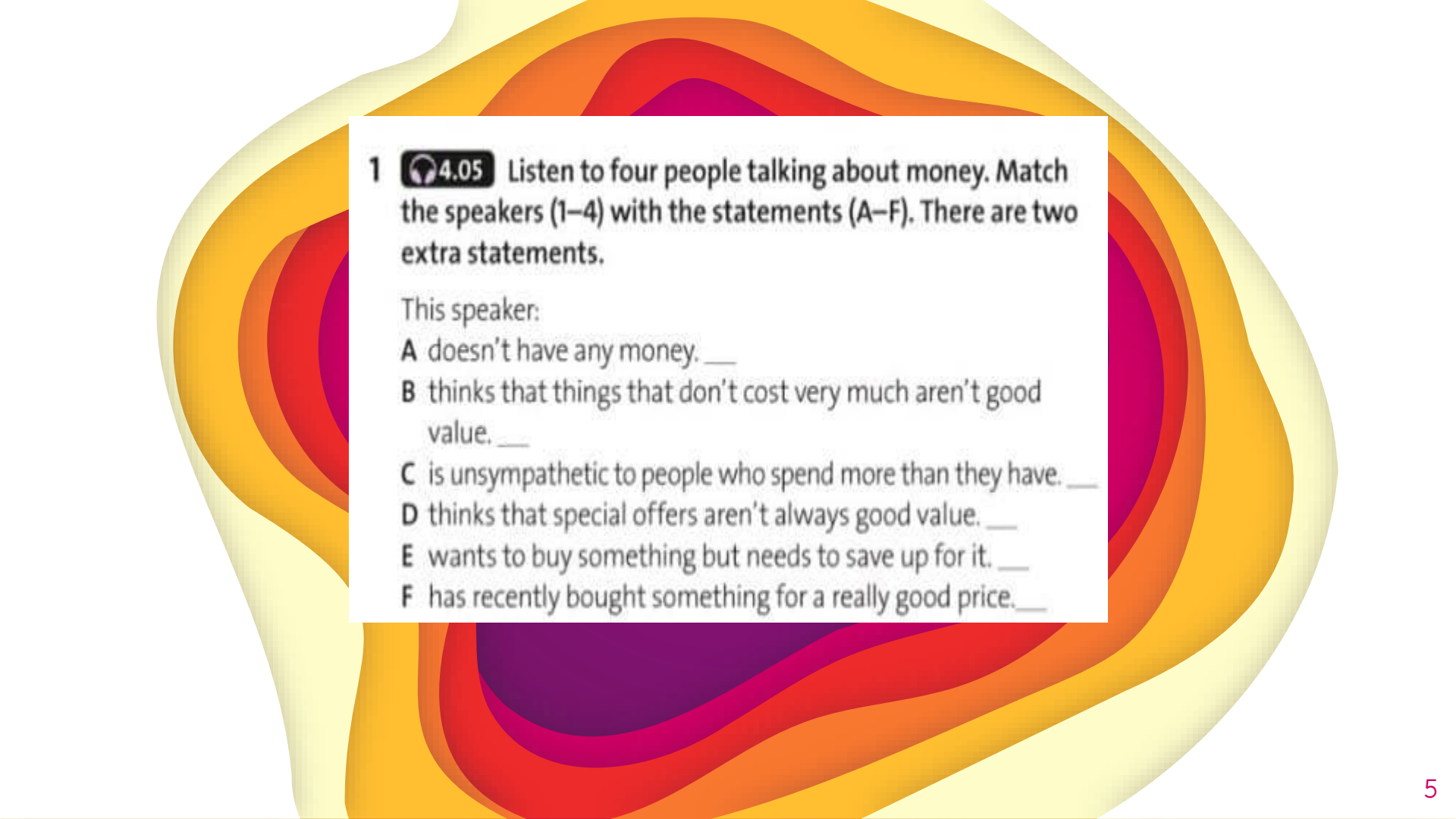

**fork money out on every
day**

land yourself in debt




With your eyes open
Live from hand to mouth



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- 1  4.05 Listen to four people talking about money. Match the speakers (1–4) with the statements (A–F). There are two extra statements.

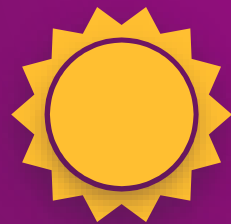
This speaker:

- A doesn't have any money. ___
- B thinks that things that don't cost very much aren't good value. ___
- C is unsympathetic to people who spend more than they have. ___
- D thinks that special offers aren't always good value. ___
- E wants to buy something but needs to save up for it. ___
- F has recently bought something for a really good price. ___

- 2  4.05 Listen again. Complete the idioms with the words below. Which of the idioms did each speaker in exercise 1 use?

broke comfortably dirt hard rip rolling

- 1 be _____ in it (= be extremely wealthy)
- 2 be _____ (= have no money at all)
- 3 be a _____ -off (= not be worth the price)
- 4 be _____ cheap (= cost very little money)
- 5 be _____ up (= have very little money)
- 6 be _____ off (= have enough money)





3 Complete the sentences. Use each idiom from exercise 2 once in the correct form.

- 1 I've been invited to go skiing next month, but I'm completely _____ so I won't be able to go.
- 2 The flights were _____ so they all sold out in minutes.
- 3 This week's lottery prize was the biggest ever. Whoever picked the winning numbers will be _____!
- 4 I'd lend you some cash, but I'm afraid I'm a bit _____ at the moment.
- 5 What _____ – we expected a lot more for our money!
- 6 It's a very expensive hotel; you'd have to be quite _____ to stay there.

7

- 4 **DICTIONARY WORK** Read the **Dictionary Strategy**. Then find an idiom related to money in the dictionary entry below.

killing /'kɪlɪŋ/ *noun, adj.*

- *noun* an act of killing sb deliberately **SYN** murder **IDM** **make a killing** (informal) to make a lot of money quickly

- 5 **Underline the words you would look up to find the meanings of these idioms 1–7. Match idioms 1–7 with definitions a–g. Use a dictionary to help you.**

- 1 tighten one's belt
 - 2 live in the lap of luxury
 - 3 make ends meet
 - 4 pay through the nose for something
 - 5 live hand to mouth
 - 6 make a fortune
 - 7 be in the red
- ___ a make a lot of money
 - ___ b live in very comfortable conditions
 - ___ c pay too much money for something
 - ___ d earn just enough money for your needs
 - ___ e spend all your money on basic needs
 - ___ f spend more money than you have in your bank account
 - ___ g spend less money



▶ **make money**



to earn a lot of money from a job or an investment:

- *Making money is the only reason I work on Wall Street.*

▶ **sb's money is on sb/sth**



used to say that someone strongly believes that a particular thing is likely to happen or a particular person is likely to be the one to do something:

- *My money is on the bond markets getting it right.*



to waste money:

- *In propping up these industries, is the government throwing taxpayers' money down the drain?*

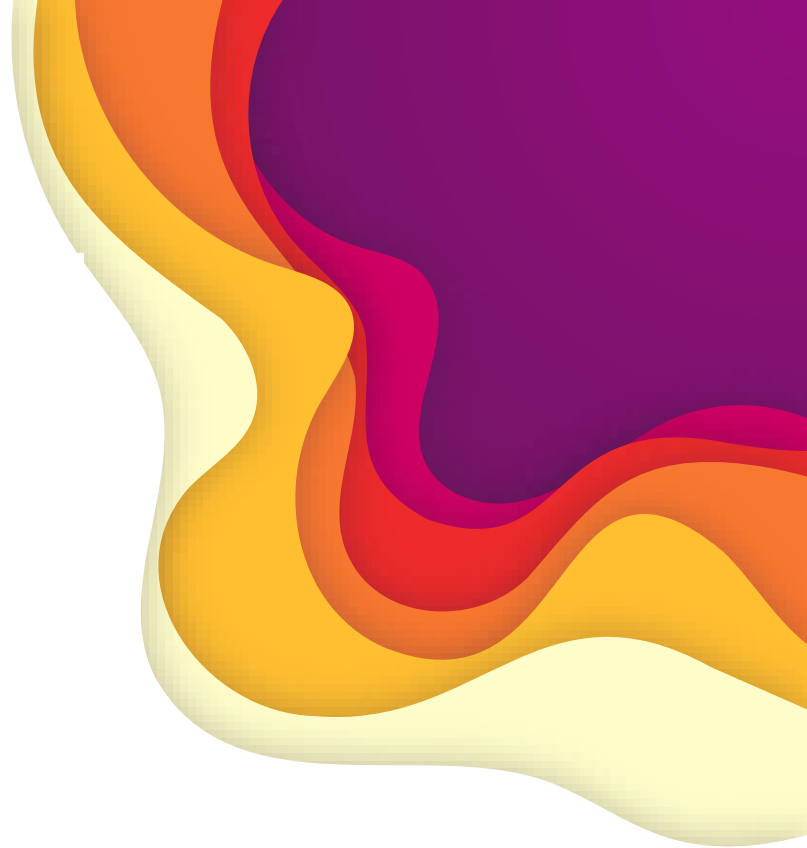


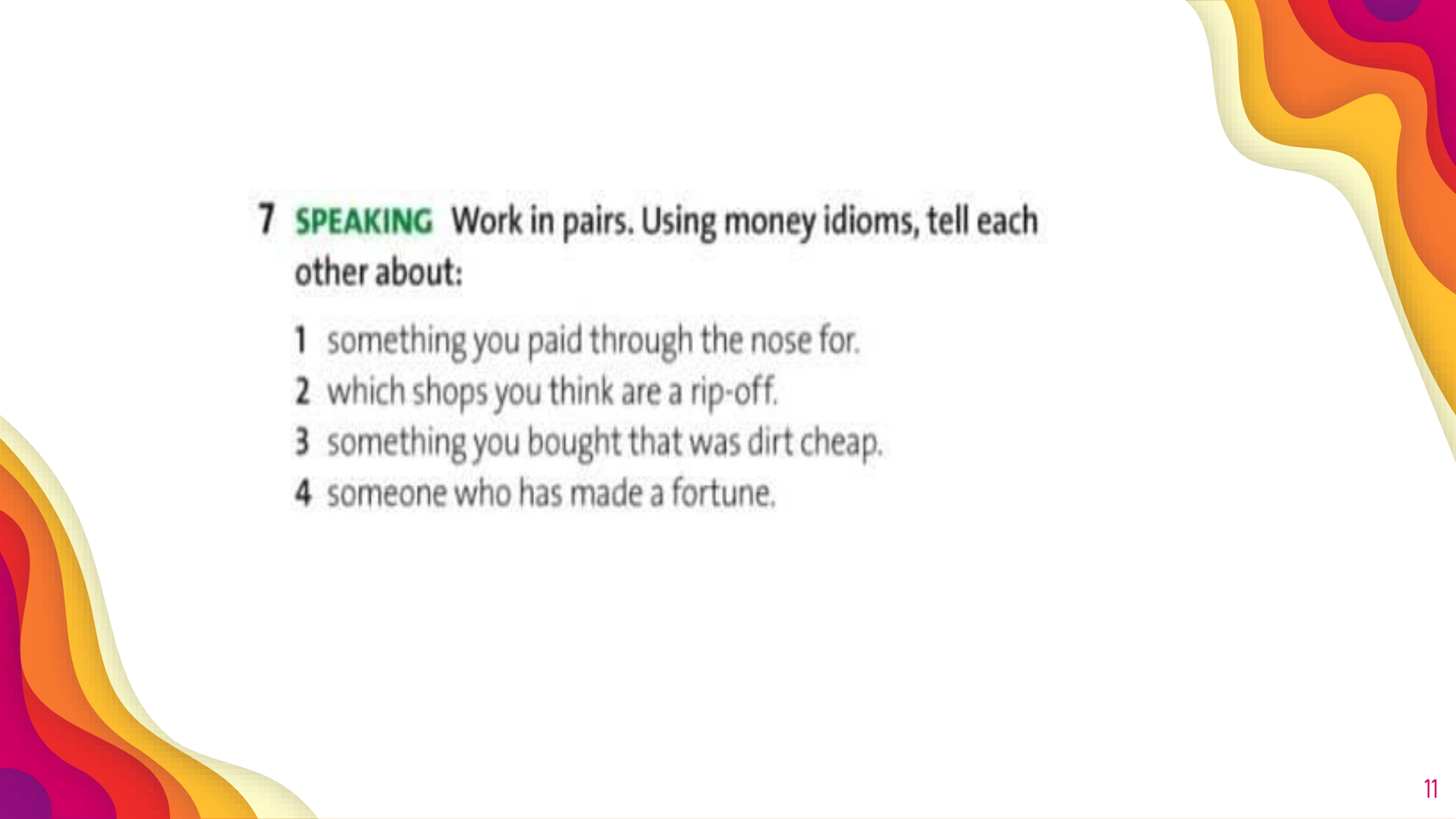
to waste money:

- *In propping up these industries, is the government throwing taxpayers' money down the drain?*

6 Complete the sentences. Use each idiom from exercise 5 once.

- 1 It's difficult to _____ with today's high cost of living.
- 2 Many hotels will _____ this year because of a lack of tourists.
- 3 Without _____, I won't be able to afford a new phone.
- 4 Having _____ through her website, she was a millionaire in six months.
- 5 Because of the recession, thousands are _____.
- 6 Not all celebrities _____. Some are not so well off.
- 7 I know I _____ for it, but I just had to buy it!





7 SPEAKING Work in pairs. Using money idioms, tell each other about:

- 1 something you paid through the nose for.
- 2 which shops you think are a rip-off.
- 3 something you bought that was dirt cheap.
- 4 someone who has made a fortune.