

Unit 3: Money

1

Listening

Universal basic income

Listen to the recording from exercise 31, page 39 again. You are going to listen to a radio report about a universal basic income experiment in Finland. While listening, choose the correct answer (A, B, C or D) for questions 1–5. Put a cross (☒) in the correct box. The first one (0) has been done for you.

- |   |  |
|---|--|
| <p><b>0</b> The general idea behind UBI is</p> <p><b>A</b> that those who work get money from the government in addition to their regular income. <input type="checkbox"/></p> <p><b>B</b> that unemployed citizens get payments from the government. <input type="checkbox"/></p> <p><b>C</b> that all adult citizens get money from the government. <input checked="" type="checkbox"/></p> <p><b>D</b> that everyone who participates in further training courses gets money from the government. <input type="checkbox"/></p> <p><b>1</b> Researchers found that the UBI resulted in people</p> <p><b>A</b> being happier. <input type="checkbox"/></p> <p><b>B</b> being lazier. <input type="checkbox"/></p> <p><b>C</b> looking for jobs. <input type="checkbox"/></p> <p><b>D</b> quitting their job. <input type="checkbox"/></p> <p><b>2</b> The participants of the study had to meet the following requirement:</p> <p><b>A</b> being employed <input type="checkbox"/></p> <p><b>B</b> being unemployed <input type="checkbox"/></p> <p><b>C</b> being born in Finland <input type="checkbox"/></p> <p><b>D</b> being 21 years or older <input type="checkbox"/></p> | <p><b>3</b> The experiment consisted of</p> <p><b>A</b> a questionnaire and a phone survey. <input type="checkbox"/></p> <p><b>B</b> an analysis of job search behaviour and a phone survey. <input type="checkbox"/></p> <p><b>C</b> a focus group interview. <input type="checkbox"/></p> <p><b>D</b> an observation of participants' behaviour and an interview. <input type="checkbox"/></p> <p><b>4</b> The results show that those who received a UBI</p> <p><b>A</b> were healthier than before. <input type="checkbox"/></p> <p><b>B</b> had worse chances to find a job. <input type="checkbox"/></p> <p><b>C</b> stopped looking for a job. <input type="checkbox"/></p> <p><b>D</b> showed lower stress levels. <input type="checkbox"/></p> <p><b>5</b> People criticised that</p> <p><b>A</b> a UBI for all citizens would be too expensive. <input type="checkbox"/></p> <p><b>B</b> participants in the study wasted the money on drugs and alcohol. <input type="checkbox"/></p> <p><b>C</b> the UBI would replace the social welfare system. <input type="checkbox"/></p> <p><b>D</b> the amount of the UBI was far too low. <input type="checkbox"/></p> |
|---|--|

2

Writing

Universal basic income

After you've heard the radio report about a universal basic income (UBI) experiment in Finland you decide to leave a short comment via a social networking messenger. Write a text in which you:

- state what you are referring to
- give your opinion on introducing a UBI in Austria
- say why you think it is a good or bad idea

Write 130–150 words.

3 Language

Expressions relating to money

Match the definitions (1–6) with the words (a–f).

- |  |                          |                |
|--|--------------------------|----------------|
| 1 a machine in a wall that you can get money from                        | <input type="checkbox"/> | a coin         |
| 2 a flat, round piece of metal used as money                             | <input type="checkbox"/> | b notes        |
| 3 a piece of paper that tells you how much you must pay for something    | <input type="checkbox"/> | c cash machine |
| 4 a piece of paper money   | <input type="checkbox"/> | d cash         |
| 5 a small piece of plastic you use to buy something and pay for it later | <input type="checkbox"/> | e card         |
| 6 money in the form of coins and notes                                   | <input type="checkbox"/> | f bill         |

4 Language

Expressions relating to money

Complete the conversations with the expressions from exercise 1.

- 1 A: Can I pay by credit \_\_\_\_\_?  
 B: I'm sorry but we only take \_\_\_\_\_ here.  
 A: OK... here's fifty euros.
- 2 A: Do you have a one-pound \_\_\_\_\_ for the parking metre?  
 B: No. Maybe we can get change for a five-pound \_\_\_\_\_ at that shop.
- 3 A: Excuse me, is there a \_\_\_\_\_ near here?  
 B: Yes, there's one over there, on that wall.
- 4 A: The post has just come. You've got a letter.  
 B: Let's see. No, it's just a \_\_\_\_\_ from my accountant.

5 Reading

Money

Read the web postings. Then answer questions 1–8.

**Attitudes to money**

When I was a kid and **got pocket money**, I spent it all on sweets and toys. I work now but I still spend most of my money. I believe we should live for today! *Riz*

I used to spend my pocket money, too, but when I got a part-time job at 16, I **opened a bank account**. Every week I **paid money into** it and it grew, little by little, and eventually I **saved** enough **money** to buy a motorbike. I'm very happy with my decision. *Sami*

I have a good job, but I **owe money** to my parents from my university years. They don't need it, but I want to **pay it back**. It's my choice. So right now I **can't afford** anything! *Romola*

Romola, I'm sure you **can afford** something small. Everybody **has** a bit of **spare change**. *Riz*

Who:

- 1 kept money to buy something special? \_\_\_\_\_
- 2 is going to return money to someone? \_\_\_\_\_
- 3 got money from their parents as a child? \_\_\_\_\_, \_\_\_\_\_
- 4 got money from their parents as a student? \_\_\_\_\_
- 5 put money into a bank account? \_\_\_\_\_
- 6 thinks everyone can buy something? \_\_\_\_\_
- 7 isn't able to buy anything? \_\_\_\_\_
- 8 started a bank account? \_\_\_\_\_

## 6 Language

### Money

**Circle** the correct choice in each sentence.

- 1 He's quite rich. He can / can't afford to buy that huge house.
- 2 Do you have a bank account / some spare change? I need a 50-cent coin.
- 3 She wants to owe money / pay me back in a week.
- 4 Davie gets \$25 pocket money / bank account a week.
- 5 I owe / save my brother a bit of money.
- 6 You're old enough to open / pay back your own bank account now.
- 7 I won £50, which is great because I'm saving money for / can't afford a new computer.
- 8 I'll pay some money back to / into my account this Friday.
- 9 I can / can't afford anything right now. I've spent all my money on a new car.

## 7 Language

### Paying for things

Put the words in brackets in order to complete the conversation.

- 1 A: \_\_\_\_\_ ? (cards / you / do / take)  
B: Yes, sir. Credit cards and debit cards.
- 2 A: \_\_\_\_\_ ? (play / can / card / I / by)  
B: Yes, of course.
- 3 A: \_\_\_\_\_ ? (smaller / anything / you / do / have)  
B: Let me see. Yes, here you are.
- 4 A: \_\_\_\_\_ ? (pay / like / how / you / would / to)  
B: With a credit card, please.
- 5 A: \_\_\_\_\_ ? (card / see / can / your / student / I)  
B: Yes, here you are.

8

### Language

#### Reported speech

Rewrite these sentences using reported speech.

- |   |  |
|---|--|
| 1 "Are there any other things I have to think about?"                 | <i>The reporter wanted to know ...</i>     |
| 2 "Don't chase the animals or raise your voice."                      | <i>Mr Hutchinson told the reporter ...</i> |
| 3 "Cutting through the corn will ruin the maze."                      | <i>He explained ...</i>                    |
| 4 "What are the MTB trail rules?"                                     | <i>Adam wanted to know ...</i>             |
| 5 "I don't want you getting lost or hurt."                            | <i>Ms Patterson said ...</i>               |
| 6 "You must stick to the rules during our stay in Wales."             | <i>She explained to the group ...</i>      |
| 7 "Do you think there will be any other school groups apart from us?" | <i>Clara asked Ms Patterson ...</i>        |
| 8 "Keep your eyes focused 20 to 30 feet ahead of you on the trail."   | <i>She told Clara ...</i>                  |

9

### Language

#### Reported speech

Rewrite these sentences using reported speech.

- |  |                                    |
|--|------------------------------------|
| 1 "I won't tell anyone."   | <i>She promised that ...</i>       |
| 2 "Where are my socks?"  | <i>He wanted to know ...</i>       |
| 3 "Don't talk to me like that."                                  | <i>She told him ...</i>            |
| 4 "May I borrow your pen?"                                       | <i>He asked Marco ...</i>          |
| 5 "Mind your own business."                                      | <i>I told them ...</i>             |
| 6 "You can come and stay at my place if you're ever in Bristol". | <i>He said I ...</i>               |
| 7 "Do you know when Ms Hollow will be back?"                     | <i>She asked the assistant ...</i> |

Key

1 Listening

Universal basic income

- |  |  |
|--|--|
| <p>0 The general idea behind UBI is</p> <p>A that those who work get money from the government in addition to their regular income. <input type="checkbox"/></p> <p>B that unemployed citizens get payments from the government. <input type="checkbox"/></p> <p>C that all adult citizens get money from the government. <input checked="" type="checkbox"/></p> <p>D that everyone who participates in further training courses gets money from the government. <input type="checkbox"/></p> | <p>3 The experiment consisted of</p> <p>A a questionnaire and a phone survey. <input type="checkbox"/></p> <p>B an analysis of job search behaviour and a phone survey. <input checked="" type="checkbox"/></p> <p>C a focus group interview. <input type="checkbox"/></p> <p>D an observation of the participants behaviour and an interview. <input type="checkbox"/></p>                |
| <p>1 Researchers found that the UBI resulted in people</p> <p>A being happier. <input checked="" type="checkbox"/></p> <p>B being lazier. <input type="checkbox"/></p> <p>C looking for jobs. <input type="checkbox"/></p> <p>D quitting their job. <input type="checkbox"/></p>   | <p>4 The results show that those who received a UBI</p> <p>A were healthier than before. <input type="checkbox"/></p> <p>B had worse chances to find a job. <input type="checkbox"/></p> <p>C stopped looking for a job. <input type="checkbox"/></p> <p>D showed lower stress levels. <input checked="" type="checkbox"/></p>   |
| <p>2 The participants of the study had to meet the following requirement:</p> <p>A being employed <input type="checkbox"/></p> <p>B being unemployed <input checked="" type="checkbox"/></p> <p>C being born in Finland <input type="checkbox"/></p> <p>D being 21 years or older <input type="checkbox"/></p>   | <p>5 People criticised that</p> <p>A a UBI for all citizens would be too expensive. <input type="checkbox"/></p> <p>B participants in the study wasted the money on drugs and alcohol. <input type="checkbox"/></p> <p>C the UBI would replace the social welfare system. <input type="checkbox"/></p> <p>D the amount of the UBI was far too low. <input checked="" type="checkbox"/></p> |

3 Language

Expressions relating to money

- |  |                |
|--|----------------|
| 1 a machine in a wall that you can get money from                        | c cash machine |
| 2 a flat, round piece of metal used as money                             | a coin         |
| 3 a piece of paper that tells you how much you must pay for something    | f bill         |
| 4 a piece of paper money   | b notes        |
| 5 a small piece of plastic you use to buy something and pay for it later | e card         |
| 6 money in the form of coins and notes                                   | d cash         |

4 Language

## Expressions relating to money

- 1 **A:** Can I pay by credit **card**?  
**B:** I'm sorry but we only take **cash** here.  
**A:** OK... here's fifty euros.
- 2 **A:** Do you have a one-pound **coin** for the parking metre?  
**B:** No. Maybe we can get change for a five-pound **note** at that shop.
- 3 **A:** Excuse me, is there a cash **machine** near here?  
**B:** Yes, there's one over there, on that wall.
- 4 **A:** The post has just come. You've got a letter.  
**B:** Let's see. No, it's just a **bill** from my accountant.

## 5 Reading

### Money

- |   |  |                  |
|---|--|------------------|
| 1 | kept money to buy something special?       | <b>Sami</b>      |
| 2 | is going to return money to someone?       | <b>Romola</b>    |
| 3 | got money from their parents as a child?   | <b>Riz, Sami</b> |
| 4 | got money from their parents as a student? | <b>Romola</b>    |
| 5 | put money into a bank account?             | <b>Sami</b>      |
| 6 | thinks everyone can buy something?         | <b>Riz</b>       |
| 7 | isn't able to buy anything?                | <b>Romola</b>    |
| 8 | started a bank account?                    | <b>Sami</b>      |

## 6 Language

### Money

- 1 He's quite rich. He can / can't afford to buy that huge house.
- 2 Do you have a bank account / some spare change? I need a 50-cent coin.
- 3 She wants to owe money / pay me back in a week.
- 4 Davie gets \$25 pocket money / bank account a week.
- 5 I owe / save my brother a bit of money.
- 6 You're old enough to open / pay back your own bank account now.
- 7 I won £50, which is great because I'm saving money for / can't afford a new computer.
- 8 I'll pay some money back to / into my account this Friday.
- 9 I can / can't afford anything right now. I've spent all my money on a new car.

## 7 Language

### Paying for things

- |   |   |   |
|---|---|---|
| 1 | <b>A:</b> <b>Do you take cards?</b>               | (cards / you / do / take)               |
|   | <b>B:</b> Yes, sir. Credit cards and debit cards. |   |
| 2 | <b>A:</b> <b>Can I pay by card?</b>               | (play / can / card / I / by)            |
|   | <b>B:</b> Yes, of course.                         |   |
| 3 | <b>A:</b> <b>Do you have anything smaller?</b>    | (smaller / anything / you / do / have)  |
|   | <b>B:</b> Let me see. Yes, here you are.          |   |
| 4 | <b>A:</b> <b>How would you like to pay?</b>       | (pay / like / how / you / would / to)   |
|   | <b>B:</b> With a credit card, please.             |   |
| 5 | <b>A:</b> <b>Can I see your student card?</b>     | (card / see / can / your / student / I) |
|   | <b>B:</b> Yes, here you are.                      |   |

## 8 Language

### Reported speech

- 1 The reporter wanted to know **if there were any other things he had to think about.**
- 2 Mr Hutchinson told the reporter **not to chase the animals or raise his voice.**
- 3 He explained **that cutting through the corn would ruin the maze.**
- 4 Adam wanted to know **what the MTB rules were.**
- 5 Ms Patterson said **(that) she didn't want me / us / them getting lost or hurt.**
- 6 She explained to the group **that they had to stick to the rules during their stay in Wales.**
- 7 Clara asked Ms Patterson **if she thought there would be any other school groups apart from them.**
- 8 She told Clara **to keep her eyes focused 20 to 30 feet ahead of her on the trail.**

## 9

### Language

#### Reported speech

- 1 She promised that **she wouldn't tell anyone.**
- 2 He wanted to know **where his socks were.**
- 3 She told him **not to talk to her like that.**
- 4 He asked Marco **if he might borrow his pen.**
- 5 I told them **to mind their own business.**
- 6 He said I **could come and stay at his place if I ever were in Bristol.**
- 7 She asked the assistant **if he/she knew when Ms Hollow would be back.**