

APC English

phrasal verbs 3 with money

money

Money is something we use every day.

We **save** money for the future, **spend** money on things we need or want, and **pay** money when we buy something.

Sometimes people have **debt**, which means they owe money and must pay it back later.

example sentences

1. I have 100 Baht in my pocket. That is my money.
2. If you do jobs for people, you can earn money and save it.
3. I will buy an ice cream cone for 30 Baht, if I spend my money.
4. The electricity bill for this month is over 1000 Baht because we used the aircon.
5. If you borrow 100 Baht from a friend and haven't paid it back, you are in debt

money terms

Complete each sentence with the correct word

save / spend / pay / debt

Example: I want to **save** money for a new phone.

1. I don't like to _____ money on things I don't need.
2. She must _____ the bill before Friday.
3. He is in _____ because he borrowed too much money.
4. They are trying to _____ money for a holiday.
5. How much do you usually _____ on food each week?
6. I need to _____ rent at the end of the month.
7. She wants to _____ money instead of buying clothes.

money phrases

1. I pay for our house, so I give money to the bank every month.
2. I borrowed the money from the bank. Now I have debt and must give the money back over several years.
3. I put 1000 Baht in my bank account every month to save money for a holiday.
4. I spend money on lunch at work every day. It costs 50 Baht

money phrases

Complete each sentence using a suitable money phrase.

Example: I try to **save money** every month.

1. She spends a lot of money _____ clothes.
2. I need to pay _____ my train ticket.
3. He is _____ debt because he used his credit card too much.
4. They are trying to save money _____ their wedding.
5. How much do you usually spend money _____ food?
6. She doesn't like to pay _____ things she doesn't need.
7. Many students are in _____ after university.

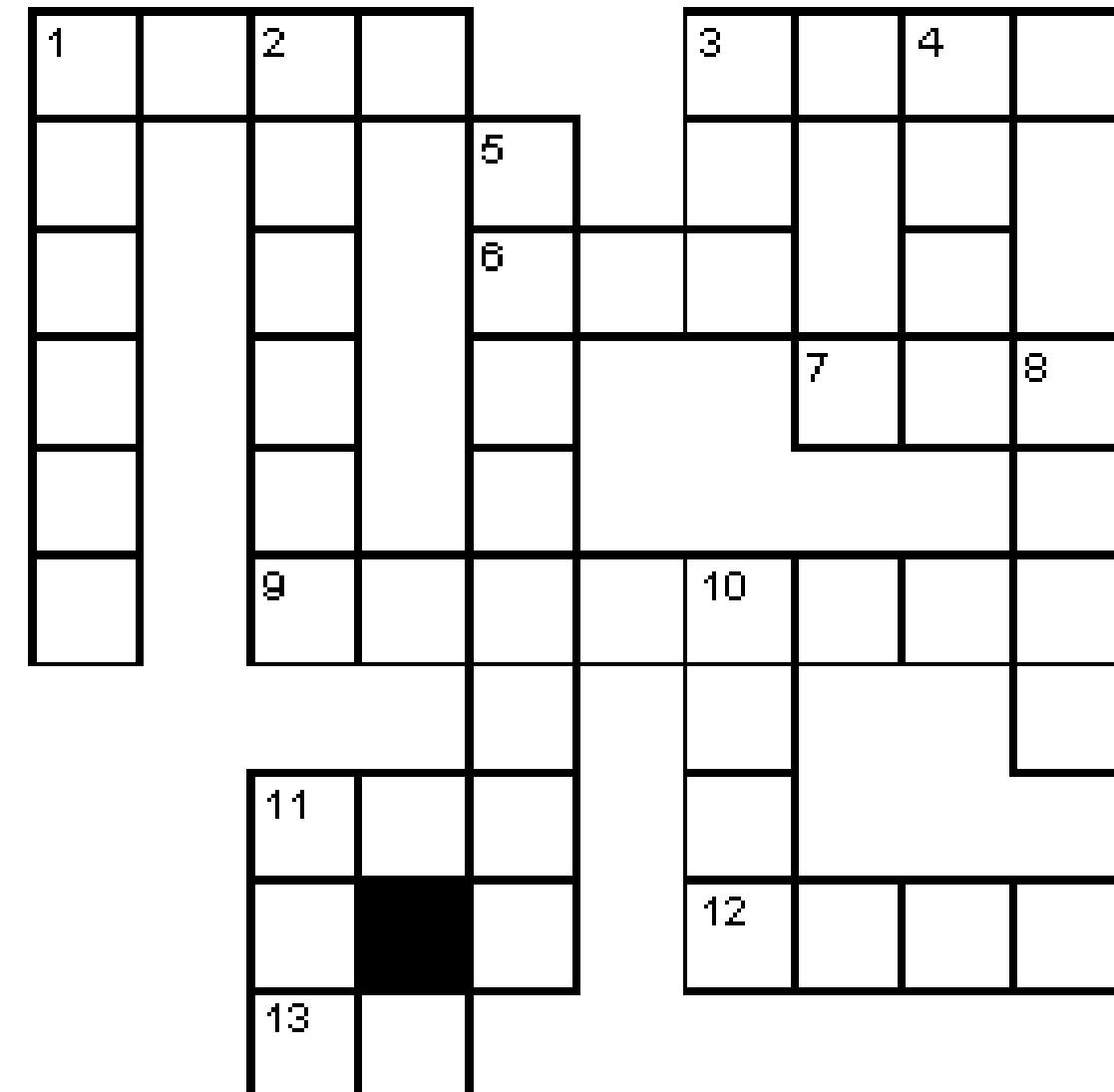
speaking exercise

Across

1. I have to take ____ of my little brother.
3. If you ____ across a good dictionary. Buy it for me.
6. I don't want to cook. Let's ____ out.
7. Let's ____ up the tent before it rains.
9. Don't ____ ____ to me you rude boy.
11. If you ____ into Jack, tell him to call me.
12. ____ up! It's morning.
13. There are many mistakes. ____ it over.

Down

1. Can you ____ with some solutions.
2. If we don't start spending less, we will ____ of money soon.
3. I'm going to ____ down on fatty foods.
4. He likes to ____ up stories.
5. I ____ well with Sandy because she is so easygoing.
8. It's warm. Why don't you ____ off your jacket?
10. The bomb will ____ up in two minutes.
11. I need to get ____ of some old furniture.



find the phrasal verb

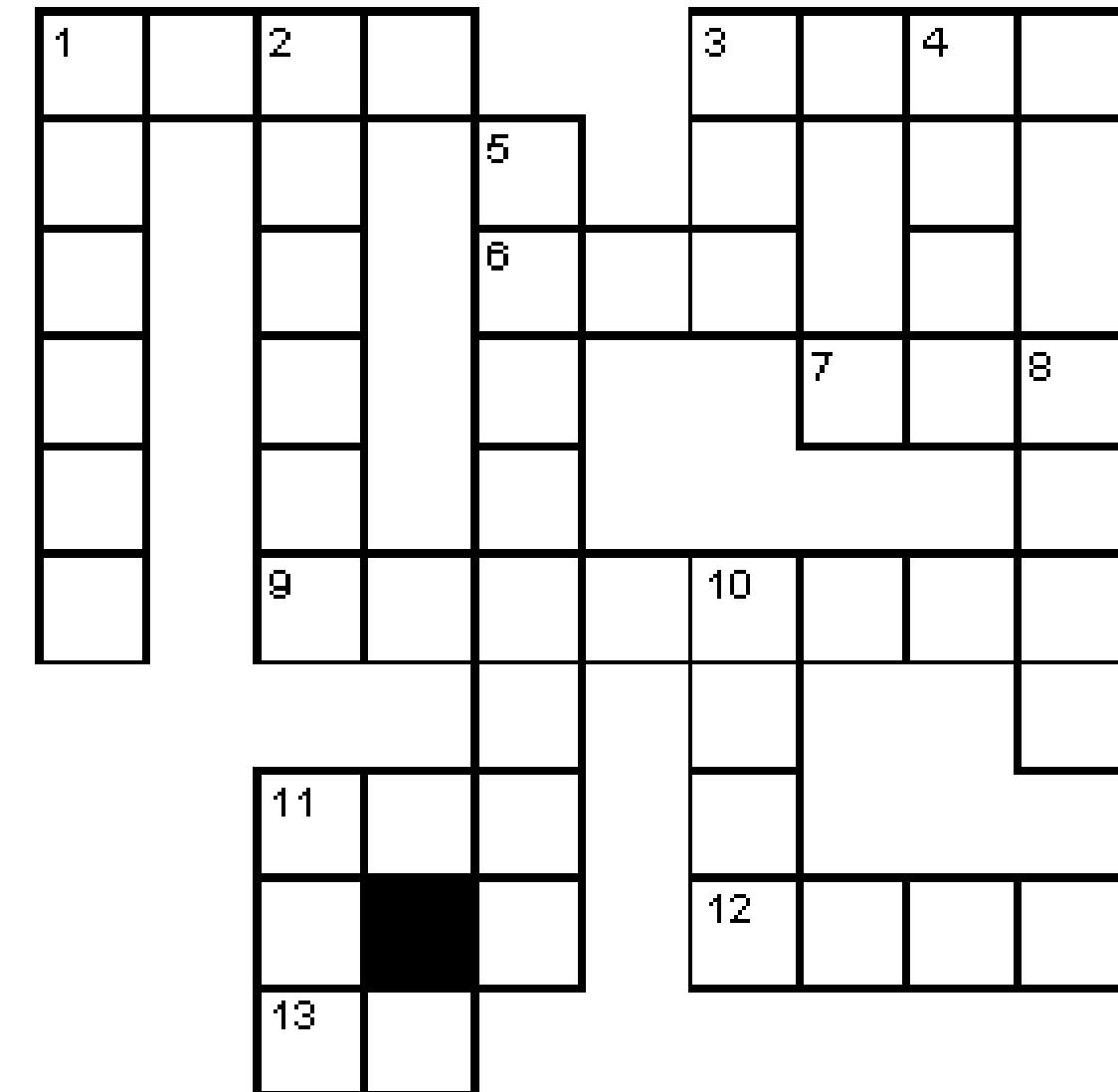
1. each phrasal verb is on **2 slips of paper**
2. each student has one slip of paper
3. **find the matching slip (a1 -> a1, d4 -> d4)**
4. complete the crossword
5. clues are
 - a for across or
 - d for down

ACROSS

1. I have to take ____ of my little brother.
3. If you ____ across a good dictionary. Buy it for me.
6. I don't want to cook. Let's ____ out.
7. Let's ____ up the tent before it rains.
9. Don't ____ ____ to me you rude boy.
11. If you ____ into Jack, tell him to call me.
12. ____ up! It's morning.
13. There are many mistakes. ____ it over.

Down

1. Can you come with some solutions.
2. If we don't start spending less, we will run out of money.
3. I'm going to cut down on fatty foods.
4. He likes to make up stories.
5. I get along well with Sandy because she is so easygoing.
8. It's warm. Why don't you take off your jacket?
10. The bomb will go up in two minutes.
11. I need to get riddance of some old furniture.



conversation exercise

what is digital innovation?

A: What does “digital innovation” mean?

B: It means using technology to make something new or better.

A: What kind of technology do you mean?

B: Things like apps, websites, and online tools.

A: Can it help a business?

B: Yes, it can help businesses work faster and better.

A: Can you give an example?

B: An online shop that makes buying easier is one example.

A: So digital innovation improves how people use products?

B: Yes, it helps customers and saves time.

A: Is this important for new businesses?

B: Yes, many new businesses start with digital ideas.

phrasal verbs 3

(advanced)

informal money phrasal verbs

exercise #1

listening exercises

Money (informal) phrasal verbs

listen to the meaning first then fill the gaps in the sentences

fork out

rip ... off

pay off

save up

run up

splash out

Money (informal) phrasal verbs

fork out

pay off

run up

rip ... off

save up

splash out

1. If a shop charges too much for something they _____ people _____.
2. If you spend a lot of money on a treat for yourself you _____ _____.
3. If you buy a lot of things on credit you _____ _____ debts.
4. If you pay your bills you _____ _____ your debts.
5. Your parents have to _____ _____ lots of money for bills each month.
6. If you put money in the bank you _____ _____.

exercise #2

Match the phrasal verbs with their definitions:

Phrasal verb	Definition
1. make out <u> G </u>	A. Spend a lot on something you like.
2. save up <u> </u>	B. Pay for something that you don't want to.
3. put aside <u> </u>	C. Pay your debts
4. fork out <u> </u>	D. Accumulate money in a bank or money box.
5. rip off <u> </u>	E. A con/ Charge a ridiculous amount of money.
6. splash out <u> </u>	F. Rescue someone financially.
7. bail out <u> </u>	G. Complete (a cheque or a document)
8. pay off <u> </u>	H. Store money in a safe place.
9. run up <u> </u>	I. Accumulate debts.
10. squirrel away <u> </u>	J. Reserve money to spend later

exercise #3

complete the text

made out saving up fork out
rip off splashed out put aside bail
 out run up pay off

I can't believe how much weddings cost. It's a complete _____. The average couple has to _____ £20,000. We've been _____ since last year. We _____ about £500 each month and so far we have £5000. I _____ £1000 on a designer wedding dress. I've also _____ a cheque for £500 to the church. I hope we don't _____ too many debts because they will be difficult to _____ and we don't want to ask our parents for a _____.

Thank you!
any questions?