

# 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.

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**Exercise 1 Answers**

1.spend
2.pay
3.debt
4.save
5.spend
6.pay
7.save

## 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.

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### Exercise 2 Answers

- 1.on
- 2.for
- 3.in
- 4.for
- 5.on
- 6.for
- 7.in

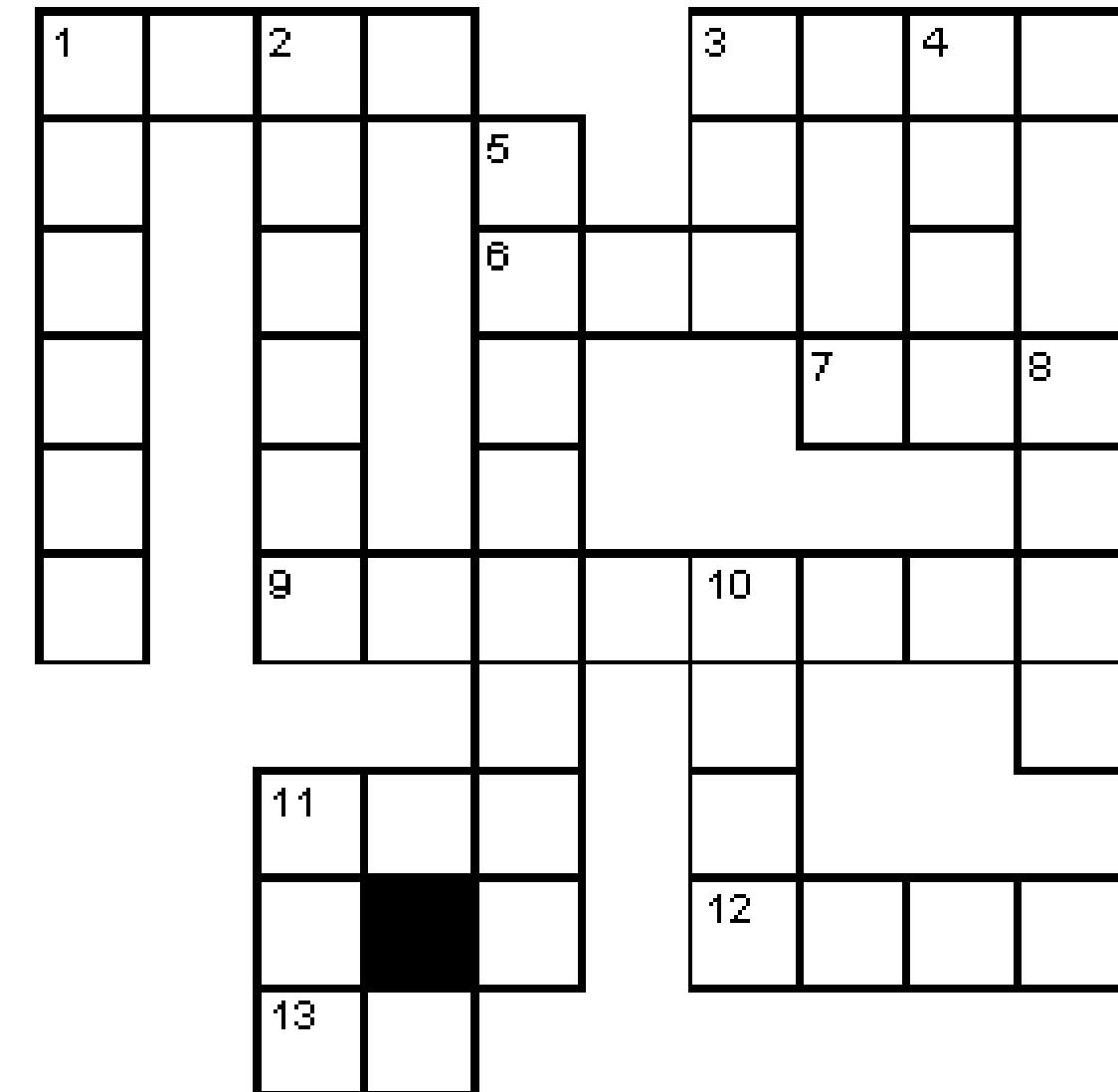
# speaking exercise

## 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.
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

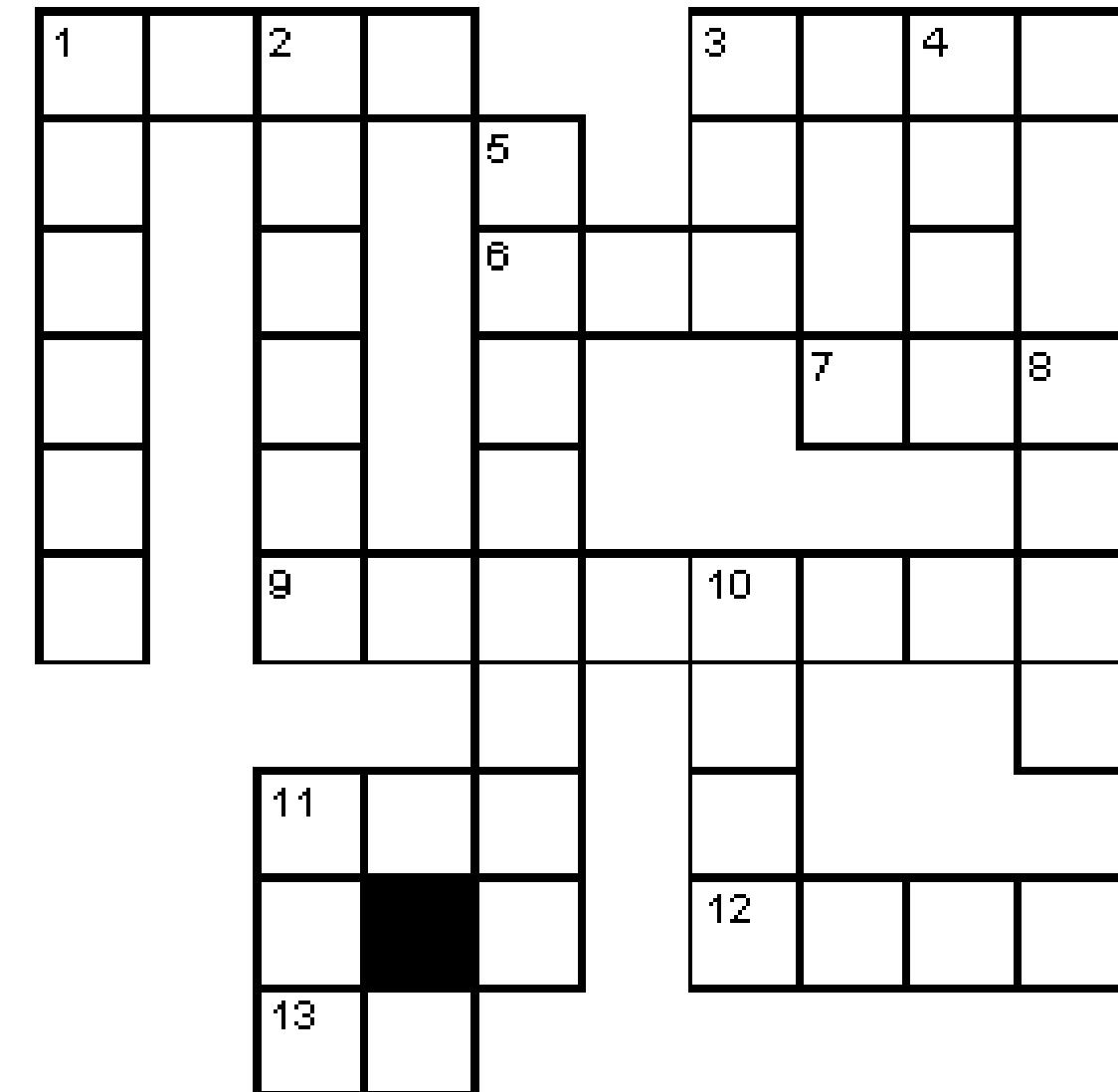
1. each phrasal verb is on **2 slips of paper**
2. each student has one slip of paper
3. **find the matching slip (a1 -> a1, d4 -> d4)**
4. complete the crossword
5. clues are
  - a for across or
  - d for down

## ACROSS

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# 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 \_\_\_\_\_ \_\_\_\_\_.

## 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 rip people off.
2. If you spend a lot of money on a treat for yourself, you splash out.
3. If you buy a lot of things on credit you run up debts.
4. If you pay your bills you pay off your debts.
5. Your parents have to fork out lots of money for bills each month.
6. If you put money in the bank you save up.

# 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

## Match the phrasal verbs with their definitions:

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

complete the text

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

I can't believe how much weddings cost. It's a complete **rip off**. The average couple has to **fork out** £20,000. We've **been saving up** since last year. We **put aside** about £500 each month and so far we have £5000. I **splashed out** £1000 on a designer wedding dress. I've also **made out** a cheque for £500 to the church. I hope we don't **run up** too many debts because it will be difficult to **pay them off** and we don't want to ask our parents for a **bail out**.

Thank you!  
any questions?