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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

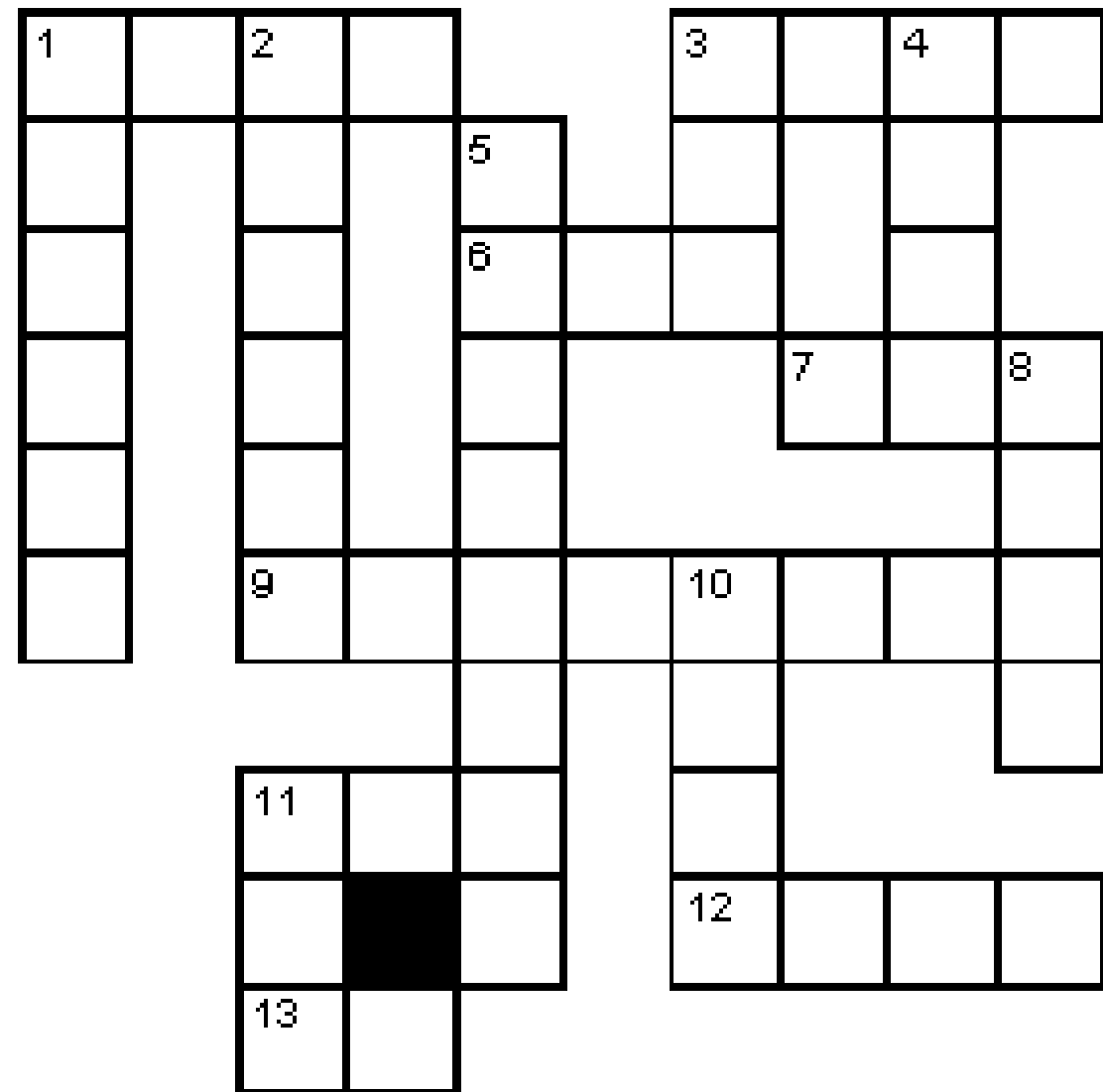
# speaking exercise

## 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 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

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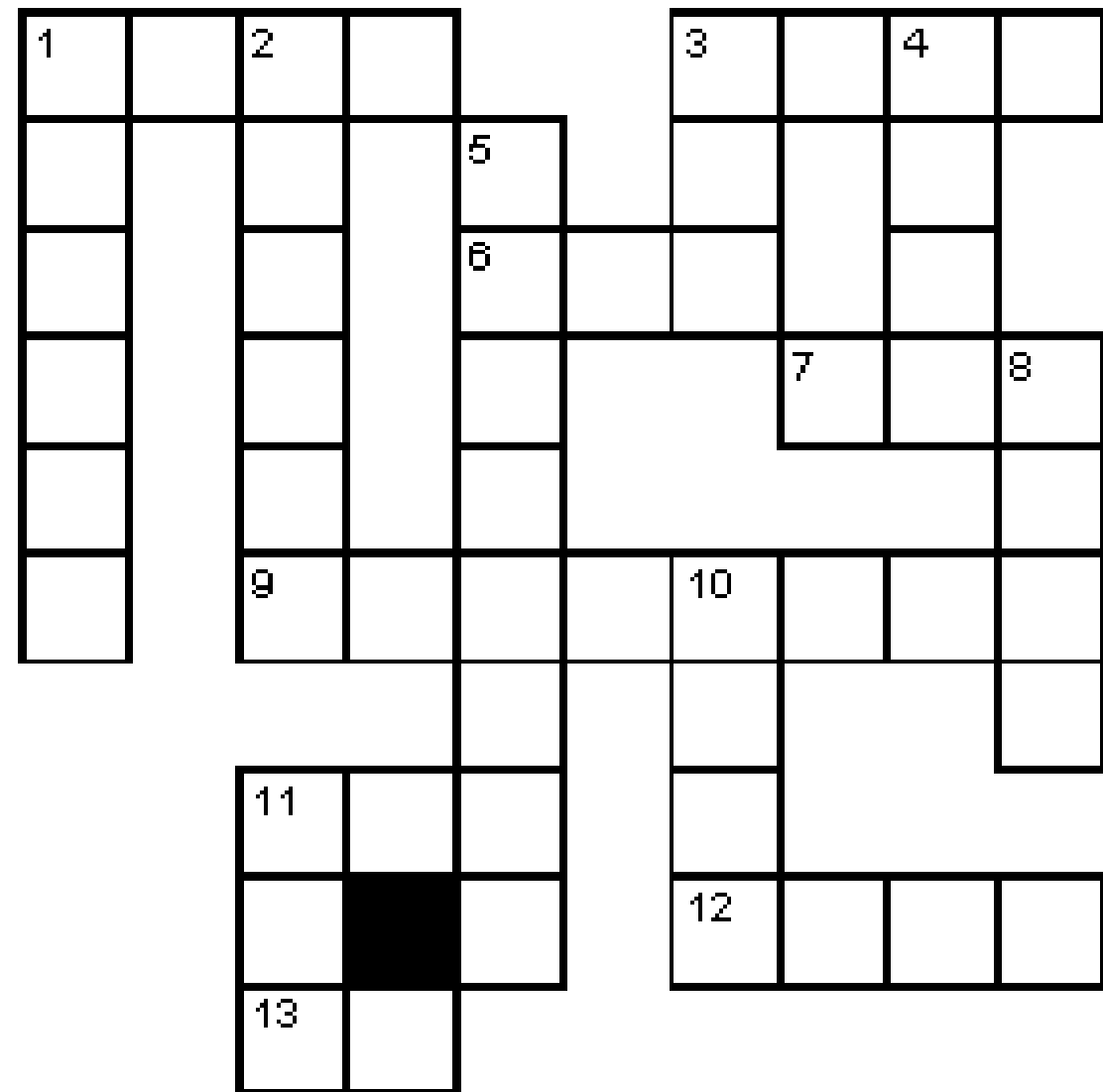
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# conversation exercise

## 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)*



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



Match the phrasal verbs with their definitions:

Phrasal verb	Definition
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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 \_\_\_\_\_.



ail

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 rip off. The average couple has to fork out £20,000. We've have 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.

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Thank you!  
any questions?