



LESSON 3. MONEY AND SHOPPING

Money is all around us. We use it every day and normally don't think about it. But without money, the world would be very different. Money is extremely important, but what is it exactly?

Economists tell us that money has three characteristics.

The first characteristic is that money must be a **store of value**. This means that whatever form the money takes (paper, gold, coins, etc), it must be valuable to people. People must think that the coin or piece of paper they have is valuable. In the past, gold and silver were used for this.

The second characteristic is money must be a **medium of exchange**. This means that everyone who uses money must agree that it can be used to buy and sell things. If you go to a store to buy some food, you are able to give the shopkeeper money for the food because he accepts the money.

The last characteristic is that money must be a **unit of account**. This means that we must be able to easily count it and easily divide it into smaller parts.





Listening 3.1

Listen to the conversation and then answer the questions below.

1. How much does the father owe his son in allowance?

- A. three dollars
- B. thirteen dollars
- C. thirty dollars

2. Why hasn't the father given his son allowance?

- A. because he didn't remember to do it
- B. because he doesn't have any money now
- C. because his son already has money

3. When does the father usually give his son money?

- A. on Friday
- B. on Saturday
- C. on Sunday

4. Where does the man get money to pay his son?

- A. in his bedroom
- B. at the bank
- C. from the bookstand

5. Choose one thing the boy does NOT mention about how he will spend his money.

- A. He will buy some toys.
- B. He will save some of it.
- C. He will give part to the needy.



Shopping Budget

A: What are you trying to do?

B: I'm working on a **budget**.

A: What kind of budget?

B: I need to budget my shopping so that I don't spend all my money.

A: What's your budget?

B: I can spend about \$300 per month.

A: Why so little?

B: The rest of my money needs to be saved.

A: What do you need to **save up** for?

B: I still need to pay my **bills**.

A: You're wise for saving your money.

B: I think it's just common sense.



1. How do you budget your money?
2. Are you able to save some money? Why or why not?

Idioms & Phrasal Verbs

Match column A with the meaning on the right.

- A. Money doesn't grow on trees
- B. I'm not made of money
- C. Time is money
- D. Beyond one's means
- E. To cost an arm and a leg
- F. Flat broke
- G. Foot the bill
- H. Pay back
- I. Pay off
- J. Save up
- K. Put aside



- 1. to return money owed to someone
- 2. money doesn't come easily
- 3. to not have a lot of money
- 4. more than one can afford
- 5. to cost a lot of money
- 6. to save money for a specific purpose
- 7. to finish paying all money that is owed
- 8. to have no money at all
- 9. to keep money for a large expense in the future
- 10. to pay for something
- 11. money doesn't come easily
- 12. time is valuable so do not waste it
- 13. to have no money at all

Matching Exercise

- | | |
|---------------------------|---|
| A. Antique Shop | 1) a store that sells cakes |
| B. Booth | 2) a store that sells alcoholic drinks |
| C. Boutique | 3) a store that buys and sells inexpensive used things, especially things that are broken, very old, or of low quality |
| D. Confectionary | 4) a store that sells valuable old objects |
| E. Delicatessen | 5) a store that sells sweet foods such as cakes and pies |
| F. Drapery | 6) a gas station |
| G. Drugstore | 7) men's clothes, or a store that sells men's clothes |
| H. Filling Station | 8) a store that sells used things at low prices |
| I. Haberdashery | 9) a store that sells food such as cooked meat, cheese, and food from other countries |
| J. Junk Shop | 10) a small enclosed space where you can buy things, look at things, or use a service |
| K. Liquor store | 11) a store that sells medicines, beauty products, and other goods. The usual British word is chemist. |
| L. Patisserie | 12) a small fashionable store, especially one that sells clothes |
| M. Stall | 13) a business that sells cloth and things made of cloth |
| N. Thrift Shop | 14) a large table or a small building that is open at the front, used for selling things or for giving people information |



Listening 3.2

Shopping for Clothes

Do this exercise while you listen

1. What size T-shirt does the customer want?
2. Does the shop have a medium size purple T-shirt?
3. What colour T-shirt does the customer try on?
4. Does the customer buy the red T-shirt?
5. How much does it cost? (e.g. 12.20)
6. Does the customer pay by credit card or with cash?

Check your understanding: shop assistant or customer

1. Is it OK?
2. And in purple?
3. Would you like to pay with credit card or with cash?
4. Can I help you?
5. Yes, have you got this T-shirt in other colours?
6. Can I try it on?
7. What size do you want?

What was the last item of clothing you bought? Where and when did you buy it? Are you happy with it?

CLAUSE

What Are Clauses?

A clause is a group of words that includes a subject and a verb.

A clause can be distinguished from a phrase, which does not contain a subject and a verb (e.g., *in the afternoon, drinking from the bowl*).

An independent clause can express a complete thought (and can be a standalone sentence). A dependent clause is usually a supporting part of a sentence, and it cannot stand by itself as a meaningful proposition (idea).

Independent Clause

Tara ate a cheese roll **after** she watched the news.
(*Tara ate a cheese roll* is an independent clause. It works as a standalone sentence.)

1. He ran fast
2. I was late at work.

Dependent Clause

Tara ate a cheese roll **after she watched the news**.
(The clause *after she watched the news* is a dependent clause. It does not work as a standalone sentence.)

1. *Because I woke up late this morning...* (what happened?)
2. *When we arrived in class...* (what occurred?)

Identify whether dependent or independent clause.

1. The pony express did not last long.
2. Mail was carried by ships
3. Because today's mail travels so slowly.
4. The pony express riders would often ride throughout the night.
5. While they were called pony boys.
6. When they carried the mail.
7. Because fuel is so expensive.
8. The pony express just might be revived.
9. Though nobody knew the trip's length.
10. A rider travelled a great distance before he stopped for the night.
11. Before the letter arrived by pony express.
12. During summer vacation, students could sign up to ride for the pony express.
13. It would be fun.
14. Since our mail delivery is so slow.
15. While another letter will be delivered by the postal system.

Vocabulary Activity

Discuss these words

barcode	scales	borrow
coins	checkout	debtor
notes	shelves	loan
lift	escalator	cashier
trolleys	lend	bank
tills	debt	sales clerk
florist's	interest	credit card

For each space, write in the correct form of the verb you see in brackets. Don't use contractions..

I love 1.)_____ (go) shopping. My husband 2.)_____ (think) I am crazy because I go shopping every day. I 3.) ___ (be) like this since I was 10 years old. When my mother 4.)_____ (take) me to buy new clothes, I loved 5.) (stay) in the shops for hours and hours. We were quite a poor family so I used to 6.) _____ (look) at everything without 7.)_(buy) and that is what I still do now. I look. I touch. I feel, but I rarely 8.)_____ (buy) a single thing. After I 9.) (be) shopping with my mother, I always 10.) (feel) very happy.

My favourite shops 11.) __ (visit) now are supermarkets. I would like 12.) __ (own) a supermarket I think! If I 13.) ___ (have) my own supermarket, I 14.) __ (spend) all day there and be the happiest person alive. So why 15.)_____ (I like) supermarkets so much? Well, I love food and I especially love 16.)_(try) different foreign foods. When I am I a supermarket, I can 17.) _ (see) together all different types of food...it's like 18.)_____ (be) in a street market but with the advantage of 19.)_ _____ (be able to) listen to the wonderful music they 20.)_____ (play).

That is the other thing I love about 21.)_(be) in shops...the music. In my house, I can't stop 22.)_____ (listen) to a CD my daughter 23.)____ (buy) for me for Christmas called 'Best of Supermarket Super 40'. Since I was young, I 24.)_____ (never like) rock music or classical music, only shopping music. I enjoy 25.) ___ (relax) by 26.) _____ (listen) to that music when I 27.) ___ (work) in the house. I am such a happy woman. 28.)_____ (go) shopping is my life.

Speaking Activity



1. About how much do you usually spend each day?
2. Are you good at saving money?
3. Have you ever owed money to people?
4. If you had no money, do you think you could be happy?
5. What kind of things do you often shop for?
6. Do you compare prices at different stores when you shop?
7. What was the last thing you bought for someone else?
8. What's your favourite place to shop?
9. Explain these proverbs: What do they mean? Say them in other English words.
 - The best things in life are free. Time is money.
 - Save your pennies for a rainy day.
 - Money talks.
 - You can't take it with you when you go. Money doesn't grow on trees

The End