



## MONEY MATTERS

Match the description in the column on the right with the correct word.

- |              |  |
|--------------|--|
| 1. wallet    | a British bronze coin. A coin worth one cent.  |
| 2. income    | a loan from a bank that helps a borrower buy a home.                                   |
| 3. bargain   | money received on a regular basis.   |
| 4. currency  | a small folding case for carrying paper money and credit cards.                        |
| 5. deposit   | a public sale where goods are sold to the person who offers the highest price.         |
| 6. teller    | the price you pay to borrow money.   |
| 7. penny     | an agreement with someone to get a lower price.  |
| 8. auction   | a person who deals with customers' transactions in a bank.                             |
| 9. interest  | a sum of money paid into a bank OR a sum of money given as part payment for something. |
| 10. mortgage | a paper medium of exchange that is in current use in a particular country.             |

### Phrasal Verbs - Match the Columns

- |                   |  |
|-------------------|--|
| 1. Pay off        | to pay a large amount of money.                  |
| 2. Save up        | to have enough money to cover expenses.          |
| 3. Cut back       | to save money for a specific purpose.            |
| 4. Make ends meet | to pay the remaining amount of a debt.           |
| 5. Break even     | to borrow money (e.g., loan or credit).          |
| 6. Shell out      | to reduce spending or expenses.                  |
| 7. Take out       | to collect and store money for a future purpose. |
| 8. Put aside      | to neither gain nor lose money.                  |

### A Short Story: Money in the Modern World

- **Pronouns:** I, you, he, she, it, we, they, me, you, him, her, us, them
- **Possessive Pronouns:** mine, yours, his, hers, ours, theirs
- **Possessive Adjectives:** my, your, his, her, our, their

#### Story:

In the modern world, money is everywhere. \_\_\_\_\_'s in \_\_\_\_\_ phones, \_\_\_\_\_ wallets, and even \_\_\_\_\_ video games. It can buy \_\_\_\_\_ almost anything we want.

\_\_\_\_\_ love using my phone to pay for things. \_\_\_\_\_'s so easy! \_\_\_\_\_ just tap your phone on the machine, and \_\_\_\_\_ takes \_\_\_\_\_ money. \_\_\_\_\_ and she do the same thing.

But money isn't just about buying stuff. \_\_\_\_\_ can also help us do fun things. \_\_\_\_\_ can use \_\_\_\_\_ to go to concerts, movies, and amusement parks. \_\_\_\_\_ can make \_\_\_\_\_ lives more exciting.

So, the next time \_\_\_\_\_ see money, remember \_\_\_\_\_'s more than just paper or coins. \_\_\_\_\_'s a tool that can help \_\_\_\_\_ have a great life.

## Teacher's Key

1. wallet	a small folding case for carrying paper money and credit cards
2. income	money received on a regular basis
3. bargain	an agreement with someone to get a lower price
4. currency	a paper medium of exchange that is in current use in a particular country
5. deposit	a sum of money paid into a bank OR a sum of money given as part payment for something
6. teller	a person who deals with customers' transactions in a bank.
7. penny	a British bronze coin. A coin worth one cent.
8. auction	a public sale where goods are sold to the person who offers the highest price
9. interest	the price you pay to borrow money
10. mortgage	a loan from a bank that helps a borrower buy a home

### Phrasal Verbs

1. Pay off to pay the remaining amount of a debt.
2. Save up to collect and store money for a future purpose.
3. Cut back to reduce spending or expenses.
4. Make ends meet to have enough money to cover expenses.
5. Break even to neither gain nor lose money.
6. Shell out to pay a large amount of money.
7. Take out to borrow money (e.g., loan or credit).
8. Put aside to save money for a specific purpose.

### Example Sentences

1. Pay off: to pay the remaining amount of a debt.  
Example: "I'm trying to pay off my credit card."
2. Save up: to collect and store money for a future purpose.  
Example: "I'm saving up for a new bike."
3. Cut back: to reduce spending or expenses.  
Example: "We need to cut back on unnecessary purchases."
4. Make ends meet: to have enough money to cover expenses.  
Example: "It's hard to make ends meet on a tight budget."
5. Break even: to neither gain nor lose money.  
Example: "The business broke even in its first year."
6. Shell out: to pay a large amount of money.  
Example: "I had to shell out \$100 for the repair."
7. Take out: to borrow money (e.g., loan or credit).  
Example: "I took out a loan to buy a car."
8. Put aside: to save money for a specific purpose.  
Example: "I put aside \$50 each month for emergencies."

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### Story:

In the modern world, money is everywhere. **It's** in **our** phones, **our** wallets, and even **our** video games. It can buy **us** almost anything we want.

**I** love using my phone to pay for things. **It's** so easy! **You** just tap your phone on the machine, and **it** takes **your** money. **He** and she do the same thing.

But money isn't just about buying stuff. **It** can also help us do fun things. **We** can use **it** to go to concerts, movies, and amusement parks. **It** can make **our** lives more exciting.

So, the next time **you** see money, remember **it's** more than just paper or coins. **It's** a tool that can help **you** have a great life.