

Exercise 5: A. pay for B. pay C. pay off
1. pay bills 2. pay it off 3. pay off all my debts
4. paid the rent 5. pay off the mortgage 6. tax you have to pay

Exercise 6: 1b 2d 3a 4e 5c 6h 7f 8j 9g 10i

Exercise 7: 1. It's very good value for money.
2. What a waste of money! 3. It'll save a bit of money.
4. He's got more money than sense!

Exercise 8: 1e 2h 3d 4a 5c

Unit 58 Rich and poor

Exercise 1: Lots of money: wealthy, well-off, comfortable, they must be loaded

Little money: short of money, broke, hard up, couldn't afford

9+ 10- 11- 12+ 13+ 14-

Exercise 2: 1+ 2- 3- 4- 5+ 6- 7- 8- 9+

Exercise 3: First dialogue: borrow, lending, owe, lent, pay you back. Second dialogue: lend, borrowing, paid back, lent, get it back

Exercise 4: 1. progress 2. poverty 3. wealth
4. bare 5. debt 6. poor

Exercise 5: 1. far too much, a fortune 2. hardly anything, next to nothing, peanuts

Exercise 6: 1. afford 2. belts 3. short 4. hard
5. penny 6. next 7. luxury 8. get 9. lend
10. borrow

Unit 59 At the bank

Exercise 1: 1. cash 2. account 3. loan 4. borrow
5. cheque 6. overdrawn 7. interest 8. debts
9. cashpoint 10. overdraft

Exercise 2: 1. Russia 2. Japan 3. India 4. Brazil
5. those countries which are part of the Euro-zone,
for example France, Germany, etc 6. Mexico

Exercise 3: current, deposit, savings, joint account
credit, cash card

1. joint account 2. current account 3. credit card
4. cash card 5. savings account, deposit account

Exercise 4: 1. a pay-in 2. a withdrawal 3. write
4. direct debit, standing order 5. electronic

Exercise 5: 1. overdrawn 2. overdraft 3. debt
4. loan 5. interest 6. mortgage

If your account is *in the black*, it is in credit (+). If it is *in the red*, it is in debit (-).

Exercise 6: 1e 2a 3f 4c 5b 6d
7. balance 8. statement 9. transactions

Exercise 7: 1b 2d 3c 4e 5a

Unit 60 Shops and shopping

Exercise 1: 1. butcher's 2. florist's 3. baker's
4. newsagent's 5. greengrocer's 6. off-licence
7. chemist's 8. ironmonger's

Meat shop is now the correct name for a shop.
sandy store = sweet shop, *drugstore* = chemist's,
liquor store = off-licence

Exercise 2: 1. baskets, trolley 2. checkout 3. plastic bag
4. aisle 5. organic, organic

Exercise 3: 15 2C 3S 4S 5C 6C

Exercise 4: 1. make a list 2. pick up a bargain 3. try this on 4. get a refund, keep the receipt 5. get this
If you're *window-shopping*, you're just looking in the shop windows with no intention of buying anything.

Exercise 5: 1. price 2. cost 3. price 4. cost 5. price
6. price 7. price 8. cost 9. the cost of living
10. half-price 11. two for the price of one
12. price list 13. price tag 14. total cost

Exercise 6: 1E 2C 3E 4E 5C 6F 7E 8E

Exercise 7: 1f 2g 3h 4c 5b 6e 7a 8d

Unit 61 Holidays

Exercise 1: 1d 2c 3b 4a 5c and f

Exercise 2: 1. holiday 2. resort 3. tour 4. trip

Exercise 3: 1g 2e 3d 4b 5c 6a 7h 8f

Exercise 4: 1. cruise 2. beach 3. safari 4. camping
5. skiing 6. adventure 7. sightseeing – The last
advert is for a holiday in San Francisco.

Exercise 5: 1. travel agents, brochures 2. break, long weekend
3. abroad 4. high season, tourists

Exercise 6: 1b 2e 3a 4c 5d

Exercise 7: 1. money 2. health 3. transport 4. food
5. shopping 6. accommodation

Unit 62 Beach holidays

Exercise 1: 1. the horizon 2. pier 3. rocks 4. cliffs
5. beach 6. sunlounger 7. waves 8. wind surfer
9. jet ski

Exercise 2: 1. inflatable dinghy 2. snorkel and mask
3. flippers 4. bikini 5. beach towel 6. swimming
costume 7. life 8. swimming trunks

Exercise 3: 1. crowded 2. deserted 3. golden, crystal-clear
4. warps 5. rocky 6. naturalist

Exercise 4: Dear Jane, Here we are in Portugal. The weather's absolutely glorious – the sun's been shining ever since we arrived. The hotel is really luxurious and we're only five minutes from the beach, which is deserted most of the time. That's where we are now. Peter's lying here next to me soaking up the sun and the kids are playing in the sea. The tide is coming in and we've got to move up the beach before we all get soaked! Wish you were here. Love Emma

Exercise 5: a. get b. keep c. go d. get e. go f. cool down
1. get a lovely sunman 2. get sunburnt 3. keep out of the sun 4. cool down in the sea 5. go for a paddle 6. go for a swim

Exercise 6: 1. sunbather 2. factor 3. sunblock
4. shade 5. exposure 6. canoe

Unit 63 Forms of transport

Exercise 1: 1. scooter 2. motorbike 3. minibus
4. bus 5. train 6. moped 7. coach 8. tram
9. bicycle 10. car 11. van 12. lorry

English Vocabulary Organiser Answers

Felicity O'Dell, Michael McCarthy



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