

# 5

## Spending money!

### Reading

**1** You are going to read an article about the future of shopping. Before you read, think about how shopping will be different in 50 years' time. See if any of your predictions are mentioned.

### Shopping – it's all change!

We've been shopping ever since we've had money, and even before that. But the way we do it has changed; the huge supermarkets, high streets and malls of today are very different from the traditional markets of the past. (1) ..... How, where and what we shop will surely be different 50 years from now. We asked futurologist Dr Susan Spender for her opinion.



### The future of Money

'This is one of the big changes that will take place very soon. Although we've been using notes and coins for thousands of years, the next generation won't need them at all. We already pay with credit or debit cards. These cards are convenient, but they can be a danger. People whose credit cards get stolen can find their bank accounts emptied. If only we could have the convenience of credit cards without the risk. Well, very soon we could. Computer scientists are working to create 'digital money'. Instead of carrying purses fat with notes or pockets stuffed with coins, we'll just pay with our finger tips! A special fingerprint reader will be in every shop. (2) ..... Simple! And since nobody will have any cash on them, there will be fewer crimes like mugging and theft.'

### The future of shops

'It's hard to imagine now, but shops are going to be a thing of the past. More and more people are already shopping online. I almost never go to the supermarket anymore. I simply order online and wait for the delivery van! Sometimes, though, I feel too lazy even for online shopping. I'm sure I'm not the only person who wishes that the fridge could fill itself. Again, technology is making this a reality. The kitchens of tomorrow will have smart fridges and cupboards that know when stocks are running low. (3) ..... That will leave us more time to buy fun things!'

But what about clothes? Surely we will want to try on items before we make a purchase? 'Well, we will do that online too. Each of us will have a 3D avatar – a kind of onscreen robot that looks like us – who can try on clothes for us. If our avatar looks good in our new jeans or prom dress, we'll buy it and wait for the delivery. (4) ..... If only they all became parks instead, or places where we could just have fun!'

### The future of products

'This is more difficult to predict. Okay, there are some basic things that we will always need to buy. Clothes and food will always be on our shopping lists. But just think about some of the things we spend money on today – ringtones for example. Years ago, when a mobile phone was more expensive, people would have laughed at the idea of spending more money to change the tune it rings with. Now people spend billions of dollars on ringtones each year. More and more, people are buying "virtual products" like ringtones. (5) ..... Music or video downloads are other examples of virtual products.

These are, I believe, the products of the future. Scientists are already working on special fabrics that you can digitally change. So, if you're bored with the dress which you bought last summer, you can just download a new pattern, plug it in and you've got a new dress! So you see, how we buy and *what* we buy will be very, very different in the future.'

### 2 Complete the gaps (1-5) in the article with the correct sentence (A-F). There is one extra sentence which you do not need.

- A You can't hold these products or put them in a bag and carry them home, but they are still things we buy.
- B They will automatically make an order for new supplies over the internet.
- C But what about the future of shopping?
- D Now, though, everyone has a mobile phone.
- E This device will identify us and automatically deduct the correct amount from our bank account.
- F This all means that high streets with boutiques and shopping malls will disappear forever.

## Vocabulary deduction

### 3 Match the underlined words and phrases in the text with the definitions.

- 1 a lorry which brings things from the shop to your home .....
- 2 buy .....
- 3 the amount of something you have .....
- 4 design printed on material .....
- 5 guess the future .....
- 6 material for clothes .....
- 7 something that does not exist anymore .....
- 8 stealing from someone in the street .....

## Vocabulary

**1 Complete the sentences with the words from the box. There are two extra words that you do not need.**

account • bargain • brand • cash • catalogue  
credit • receipt • refund • sales • shopaholic

- 1 I'm afraid I don't have any cash with me. Can I pay by ..... card?
- 2 Sorry, we don't accept cards. Please pay in .....
- 3 Look. These CDs are only £1 each. What a ..... !
- 4 Jenny always buys expensive ..... name clothes.
- 5 This dress looked so different in the ..... photo.
- 6 Don't buy those shoes now. Wait until the summer ..... start.
- 7 We can't exchange goods unless you have a .....
- 8 My mum and dad share the same bank .....

**2 Choose the correct answer.**

- 1 I don't mind ..... you my MP3 player, but please look after it.  
a lending      b borrowing      c owing
- 2 I found a 20 euro ..... on the pavement this morning.  
a coin      b note      c currency
- 3 What's the ..... in Switzerland?  
a coin      b note      c currency
- 4 The ..... you just dropped rolled under the sofa.  
a coin      b note      c currency
- 5 Here's that money I ..... you.  
a lend      b borrow      c owe
- 6 Could I ..... your calculator for a moment?  
a lend      b borrow      c owe

**3 Five of these sentences contain mistakes. Find them and correct them.**

- 1 Before the euro, the Greek note was called the drachma.
- 2 Could you borrow me two euros?
- 3 Does this machine take fifty cent notes?
- 4 I never lend money from anyone. If I can't afford something, I just don't buy it.
- 5 James lent Helen ten euros and she hasn't paid it back.
- 6 Marcus still owes me some money, but I feel bad about asking him for it.
- 7 Sorry. I don't have any change. I've only got a twenty euro coin.
- 8 The smallest euro coin is worth one cent.

**4 Complete Angie's diary extract with the correct form of *go, do, or make*.**



Back in January, I  
(1) ..... a  
decision to help Mum  
and Dad around the  
house in return for  
some pocket money.

Now, every evening, I (2) .....  
the washing up and tidy the kitchen  
before I (3) ..... my homework.  
When Mum and Dad (4) .....  
jogging on Saturday morning, I clean  
and vacuum the house. Mum and Dad pay  
me at the end of every week, and I've  
already (5) ..... quite a good  
amount of money. In fact, tomorrow,  
I'm going to (6) ..... shopping  
in town with friends to spend some  
of the profit I've (7) .....  
Thanks Mum and Dad. It's great to  
(8) ..... business with you!

# Grammar 1

## 1 Choose the correct relative pronouns.

- 1 That's the shop **where** / **who** I bought my new dress.
- 2 I can't understand the reason **why** / **when** you bought this.
- 3 Saturday's the day **who** / **when** I usually go shopping.
- 4 Kelly's the girl **who** / **whose** mum runs that big shop on the high street.
- 5 I think the assistant **which** / **who** served me was called Tony.
- 6 The things **that** / **where** they sell here are really unusual.

## 2 Make sentences using the phrases in the boxes and a relative pronoun.

A credit card • A customer  
A greengrocer's • A shopkeeper  
Internet crime • January • Profit

shops make from selling things.  
that we can pay for things with.  
when many shops have sales.  
~~who buys things in a store.~~  
where you can buy vegetables.  
who owns a store.  
why many people don't shop online.

- 1 A customer ..... is someone  
who buys things in a store.
- 2 ..... is something
- 3 ..... is a place
- 4 ..... is someone
- 5 ..... is the reason
- 6 ..... is the month
- 7 ..... is the money

## 3 Find and correct the mistakes in each sentence.

- 1 Do you like the new phone what you bought?  
.....
- 2 Is this the purse that you thought you'd lost it?  
.....
- 3 Isn't she the girl who she works in the supermarket?  
.....
- 4 My father, that hates shopping, almost never buys new clothes.  
.....
- 5 The internet, almost everyone uses now, has changed shopping forever.  
.....
- 6 This is the place who there used to be a park, but now it's a shopping centre.  
.....

## 4 Join the sentences together using non-defining relative clauses.

- 1 I bought the CD last week. It is damaged.  
.....  
.....
- 2 I usually buy my clothes from this shop. It's closed for the summer.  
.....  
.....
- 3 This street market is lively and colourful. It sells better quality food than the supermarket.  
.....  
.....
- 4 My wallet had all my credit cards in it. It was stolen from our car.  
.....  
.....
- 5 Everyone knows my family's shop. It's in the centre of the village.  
.....  
.....
- 6 Cash has existed for thousands of years. It is becoming less popular.  
.....  
.....



## Words you heard

### 1 Complete the text with the words from the box.

customers • merchandise  
no-name • refunds • return

#### Our money back guarantee policy

(1) ..... who are not happy with their  
(2) ..... can have their money back if they  
bring items back within one month of purchase. However,  
these (3) ..... are only possible if you have a  
valid receipt. You must also (4) ..... items in  
excellent condition. This policy is valid for all our goods,  
both designer labels and (5) ..... brands.

## Grammar 2

### 1 Choose the correct form.

- I wish **there was** / **there is** a good cinema in our town.
- I bet you wish you **came** / **had come** to the party last night.
- Greg wishes he **had got** / **gets** a summer job last year.
- I wish you **would stop** / **had stopped** doing that. It's annoying.
- My sister wishes she **had had** / **had** curly hair.
- If only I **hadn't spent** / **didn't spend** all my money yesterday.
- My best friend wishes he **could** / **can** play a musical instrument.
- If only that customer **hurried** / **would hurry** up! I want to go home.

### 2 Read the situations and then complete the sentences with the correct form of the verbs in brackets.

- It's raining and I haven't got an umbrella.  
a I wish the weather ..... better.  
(be)  
b I wish I ..... an umbrella.  
(bring)

- My sister is out shopping but she hasn't got enough money for the bus back home.  
a She wishes she ..... so much money. (spend)  
b She wishes she ..... more money with her. (have)
- Dad broke his old camera and wants a new one, but it's too expensive.  
a He wishes he ..... his camera. (not break)  
b He wishes the new one ..... so expensive. (not be)
- I didn't know you hate Redice, and I've bought you a ticket for their concert.  
a I wish I ..... you don't like Redice. (know)  
b I wish I ..... tickets for another concert. (have)
- I left my wallet on a café table and it was stolen.  
a If only I ..... my wallet there. (not leave)  
b I wish I ..... so forgetful. (not be)

### 3 What do you wish for the present and what do you regret about the past? Write three wishes and three regrets you have about your life.

#### Three wishes


I wish .....  
If only .....  
I wish .....

#### Three regrets

I wish I had .....  
If only I had .....  
I wish I hadn't .....



## Listening

- 1**  You will hear four conversations about problems with shopping. Listen and match the problems with the conversations. There is one extra problem that you do not need.

Conversation 1 .....

Conversation 2 .....

Conversation 3 .....

Conversation 4 .....

- a being given the wrong money
- b being treated rudely in a shop
- c not finding what you want in the shop
- d not receiving the correct item
- e receiving damaged merchandise

## Writing

- 1** Match the expressions 1-5 with the more formal versions a-e.

1 I want all my money back. ....

2 It's really bad. ....

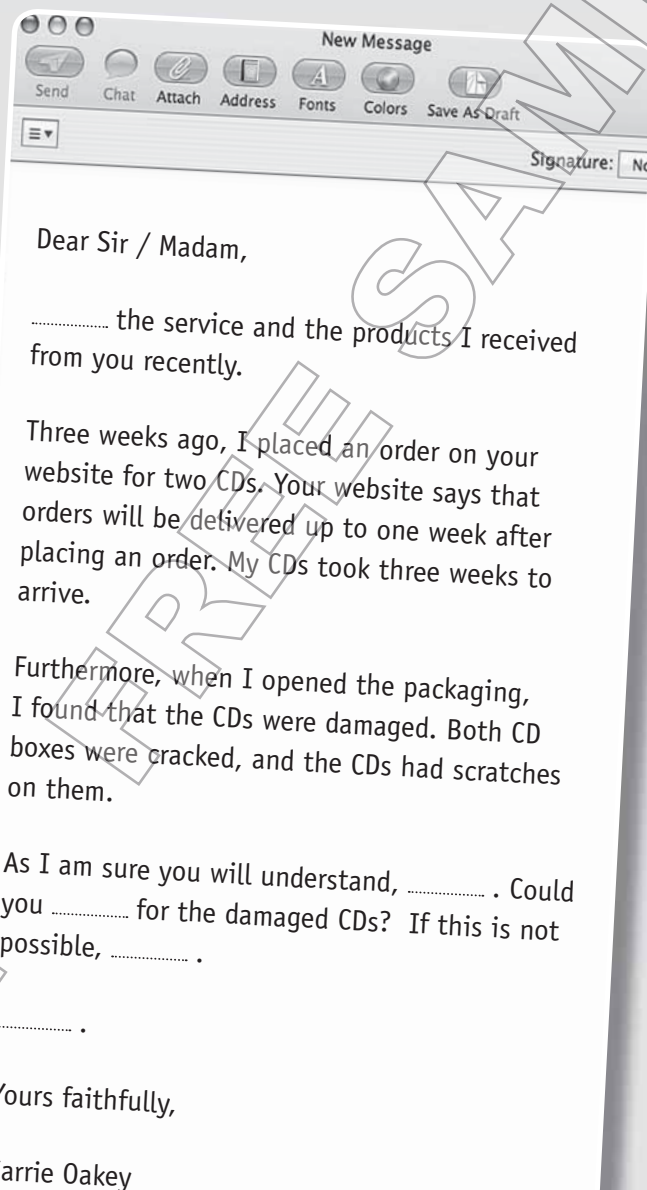
3 Give me new ones. ....

4 This is to tell you that I'm not happy with ... ..

5 Write back to me immediately. ....

- a Please send replacements.
- b I would like a full refund.
- c I am writing to complain about ...
- d I look forward to hearing from you soon.
- e This is completely unacceptable.

- 2** Read this email. What is the writer complaining about?



- 3** Now complete the email with formal expressions from Exercise 1.

- 4** Imagine you ordered something online, but you are not happy with the service or products you received. Write an email of complaint to the company asking for a refund.