

Intermediate

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Oxford Word Skills



Learn and practise English vocabulary



48 I can talk about personal finance

A Spending and saving

Are you good at looking after your money? For instance, do you:

- ☞ keep a record of your **outgoings**, e.g. **debit card** payments, or **lose track** of what you spend?
- ☞ keep your account **in credit** all the time, or are you sometimes **overdrawn**?
- ☞ pay your credit card bills promptly, or do you allow debts to **mount up**?
- ☞ check all the **transactions** in your **bank statements**, or do you just ignore them?
- ☞ think you're **thrifty**, or do you **squander** large **sums** of money?

Glossary

outgoings	PL the money a person or business has to spend regularly. <i>OPP</i> income .	transaction	a piece of business between people. (Here, it is putting money into your account or taking it out . <i>SYN</i> withdrawing it .)
debit card	a plastic card used for taking money directly from your bank account.	bank statement	a record of the money paid into and out of a bank account.
lose track of sth/sb	not have information about what is happening or where sth/sb is. <i>OPP</i> keep track of sth/sb .	thrifty	careful about spending money. <i>OPP</i> extravagant .
credit	If you are in credit , there is money in your account. <i>OPP</i> overdrawn / in the red <i>INF</i> . (If you are overdrawn , you have an overdraft .)	squander sth	waste sth, especially money or time, in a careless way.
mount up	increase gradually in size. <i>SYN</i> build up / accumulate .	sum (of sth)	an amount of money.

spotlight Bank accounts

A **current account** gives immediate access to your money, but pays little interest. A **deposit** or **savings account** pays more interest but without such quick access.

1 Complete the sentences with suitable words.

- I'm afraid I _____ track of _____ card payments because I forget to write them down. When I get my monthly bank _____, I can see all the _____.
- I keep a reasonable amount of money in my _____ account – just enough to keep it in _____ – but I put most in a _____ account where I get more interest.
- I didn't _____ track of my outgoings this month, and now I'm in the _____.
- I'm the sensible one with money – very _____. My brother isn't; he's very _____.

2 Complete each dialogue with a single word.

- Did you take some money out? ~ Yes, I _____ £100.
- Is there money in your account? ~ No, I'm afraid I'm _____.
- Do you know what you spend? ~ Yes, I keep a record of all my _____.
- Have you spent too much this month? ~ Yes, and now I've got an _____.
- Do you always pay credit card bills? ~ Yes, otherwise debts can _____ up.
- Does he spend his money carefully? ~ No, he _____ most of it.

B Looking after your money

Creating a personal budget

FEW PEOPLE bother to **budget**, which is why so many are in debt. You must **calculate** the total amount of money coming in **per** month, and the total going out, both regular outgoings and all other expenses. Then, **subtract** the expenses **from** the income. If there's a **surplus**, don't spend it: that is your emergency **fund** to keep for **contingencies**.

If there is a **shortfall**, then you must take action. Consider where you can **economize** and **make cutbacks**. Be ruthless, and don't expect anyone else to **subsidize** you and **bail you out**.

spotlight **surplus**

A **surplus** is more of something than is necessary. If it is money, the opposite is a **deficit**; if it is food, petrol, etc., the opposite is a **shortage**.

Glossary

budget	plan how much to spend and what to spend it on (a budget is the amount of money available to spend, with a plan for spending it).	fund	an amount of money available for a particular purpose.
calculate sth	use numbers to find a total number, amount, or distance. SYN work sth out. calculation N.	contingency	sth that may or may not happen (contingency plans / a contingency fund).
per	for each (used to express the cost or amount of sth for each person, period of time, etc.).	shortfall	the difference between what you have and what you need.
subtract sth from sth	take one number from another to calculate the difference. SYN take sth away from sth.	economize	reduce the amount of money, time, goods, etc. that you use. SYN make cutbacks.
		subsidize sb	give money to sb to help them pay for sth. subsidy N.
		bail sb out	rescue sb from a difficult situation, often with money.

3 Circle the odd one out, then say what the other two words have in common.

- 1 a) shortfall b) surplus c) deficit _____
- 2 a) shortage b) contingency c) shortfall _____
- 3 a) economize b) take away c) subtract _____
- 4 a) economize b) make cutbacks c) make contingency plans _____
- 5 a) deficit b) fund c) budget _____
- 6 a) work out b) calculate c) economize _____

4 Complete the texts with suitable words.

The floods in the spring are now causing severe food (1) _____ throughout the country, and this will leave many farmers with a significant (2) _____ in their income. A few lucky ones may have a (3) _____ fund to help them, but the majority will no doubt be hoping for a government (4) _____ to (5) _____ them out.

I'm not very careful with money and don't often (6) _____, but I decided to keep a record of my regular outgoings each month. At first I found it quite difficult to (7) _____ all my other expenses, but I managed it after a while. I realized I had a bit of a (8) _____ whenever I had to pay large bills, and would need to make (9) _____. The most obvious place to start was the car, as it was costing me £100 (10) _____ month.

22 I can talk about plays and films

A A fabulous play 🎧



'The Woman in Black' is a **spine-tingling ghost story** that will have you **on the edge of your seat** throughout the production. With just a minimal **set** and few **sound effects**, this drama will **scare you out of your wits!**

A **nail-biting adaptation** of Susan Hill's novel. The plot **twists** are brilliant, and the **cast** of two are **sensational!** The **applause** went on and on.

Phenomenally successful, and **unanimously acclaimed** by the critics. A **must-see thriller!**



Glossary

spine-tingling ghost story	very frightening or exciting in a way that you enjoy.
on the edge of your seat	a story about the spirit of a dead person that sb hears or sees.
set	very excited and interested in sth.
sound effects	the scenery and furniture used in a play, film, etc.
scare sb out of their wits	sounds that are made artificially in a play, film, etc. to make it more realistic, e.g. wind, thunder.
nail-biting adaptation	frighten sb very much.
twist	making you very excited or worried. SYN gripping.
cast	a book or play that has been made into a film, TV programme, etc.
sensational	an unexpected change or development in a story or situation.
applause	(+ SING OR PL V) all the people who act in a play or film.
phenomenally	INF extremely good; wonderful. SYNS fabulous, brilliant.
unanimously	the sound of an audience (people watching a play, etc.) showing approval by hitting their hands together. applaud v. SYN clap.
acclaimed	in a very great or impressive way. SYN extraordinarily.
	in a way that is agreed by everyone. UNANIMOUS ADJ.
	publicly talked or written about in an admiring way. acclaim n.

1 Cover the texts and glossary. Circle the correct word.

- I was on the end / edge of my seat.
- There were great sound affects / effects.
- The race had a nail-eating / -biting finish.
- We were scared out / out of our wits.
- There's a great twist / cast in the story.
- We agreed phenomenally / unanimously.
- It's an adaption / adaptation of a book.
- The music was spine-tingling / -tingly.
- Are you keen on ghost / spirit stories?
- Did they applause / applaud at the end?

2 Replace the underlined word or phrase with a word or phrase with a similar meaning.

- The people watching the play loved it. _____
- The play was absolutely fabulous. _____
- There has been considerable public praise for the play. _____
- The actors in the play were very good indeed. _____
- What did you think of the scenery and furniture? _____
- The musical was extraordinarily good. _____
- It was a really tense and exciting story. _____
- Someone started applauding and then everyone joined in. _____

B A terrible movie

A I had to sit through some **atrocious**, **sentimental** movie that Frankie wanted to see on TV last night, called 'Love in Summer'.

B Oh, I saw that – yes, it was **tedious**, wasn't it? Full of **clichés** – you know, all men are **shallow**, dishonesty is bad . . .

A Yes, it was all terrible – **feeble** jokes, **wooden** dialogue, and the acting was very **mediocre**. And Jack Burns was totally **miscast** as the romantic lead, wasn't he?

B Yeah, he was **dire**, and Maggie Lovett was pretty **unconvincing** too. I don't know why I watched it all the way through – it was **utter rubbish**.

spotlight Boredom

Tedious is a synonym for **boring**, and **deadly dull** is 'very boring'. These idioms mean 'very bored': **bored to tears**, **bored to death**, **bored stiff**, or **bored out of your mind**.

Glossary

atrocious	very bad and unpleasant. SYN dire INF.
sentimental	OFTEN DISAPPROVING making people experience feelings of sadness, sympathy, etc. in a deliberate and obvious way.
cliché	a phrase or idea that has been used so often it no longer has much meaning and is not interesting. clichéd ADJ.
shallow	not showing serious thought, feelings, etc. SYN superficial .
feeble	very weak.
wooden	not showing enough natural expression, emotion, or movement.
mediocre	of only average quality.
miscast	(of an actor) not suitable for the role they have been given.
unconvincing	not seeming true or real. OPP convincing .
utter	complete (used to emphasize sth, usually sth bad) (an utter waste of time , utter rubbish/nonsense).
rubbish	INF We say sth is rubbish if we think it is of poor quality.

3 Is the meaning the same or different? Write S or D.

1 It's a very romantic film.	It's a very sentimental film.	
2 The acting was quite wooden.	The acting didn't seem natural.	
3 I was bored to tears.	I found it very tedious.	
4 The female characters were shallow.	The female characters were superficial.	
5 The leading actor was miscast.	The leading actor was convincing.	
6 We were bored stiff.	We were bored out of our minds.	
7 The movie was dire.	The movie was atrocious.	
8 The film was mediocre.	The film was utter rubbish.	

4 Complete the words in the sentences.

- If a film is d_____ dull, or you are bored s_____, you should leave before the end.
- Many movies are c_____: they're just boring and lacking in original themes.
- If the director is poor, the actors may give a w_____ performance as well.
- There's nothing worse than a comedy film with f_____ jokes.
- If the plot of a film is hard to believe, the acting may be u_____ too.
- Most films made in Hollywood are utter r_____.
- People are bored to d_____ by all the m_____ romantic comedies around.
- I hate musicals. Every single one I've seen has been absolutely d_____.

5 ABOUT YOU Think of some atrocious films you've seen. Why were they dire? Write your answer, or ask a partner.