

HEALTH AND SAFETY.- Session 3.- Money matters.

Situation

Read the text and listen to the situation.



Mr Parker: Well, girls, what do you think? Did you enjoy the training session?

Lourdes: Yes, Mr Parker. It was very interesting.

Susana: And we learned a lot.

Mr Parker: Right, I'm glad you did. These training sessions **don't come cheap**, you know?

Lourdes: What do you mean, Mr Parker?

Mr Parker: Well, every time we organise one of these sessions, we have to pay for the course **fees**, provide the instructor with meals and accommodation, etc.

Lourdes: I see. I guess it's like an investment. What I mean is that you invest in the future of this company, by providing the employees with the knowledge they need to make the office a safe workplace.

Mr Parker: Yes, the problem is that we can't **afford** to **waste money** at the moment, because of the difficult economic situation. And that's precisely how the senior management view this sort of training courses: a waste of time and money.

Lourdes: But surely they **spend** more money on other things that aren't that necessary, isn't that so?

Mr Parker: Yes, I guess. Still, the company has **made a huge profit** this year, so we haven't been forced to **make cutbacks**, like other companies have.

OK, girls, hmm... keep up the good work. I'll see you in a bit.

Susana: Interesting, don't you think, Lourdes?

Lourdes: Yes, I agree with you. I was wondering, would you **lend** me some money if I needed it?

Susana: Of course, but I don't think I have enough **cash** on me. Do you accept credit cards?

Lourdes: Yes, sure. Perhaps I look like a **cash machine**.

Susana: Just a little bit, ha ha.

Think about it

Discuss in the forum. What do you think about the following statements?

- ✔ I would never borrow money from someone in my family.
- ✔ I always buy things I don't need.
- ✔ I never buy anything on the Internet.
- ✔ I like going to shopping centres.
- ✔ I manage to save money every month.



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[Aviso Legal](#)

1.- What to say.

Quotation

"There's no money in poetry, but then there's no poetry in money, either."

Robert Graves.

Situation

Lourdes: You know, Susana, I've been thinking.

Susana: Really? What about?

Lourdes: We're really careless with money. I think we should start **saving up**.

Susana: I guess that's very **sensible**, but how are we going to do it? Life in London is really expensive. I hardly ever **make ends meet** as it is.

Lourdes: Perhaps we could find an extra job.

Susana: More work?!

Lourdes: Well, just a few hours a week, you know.

Susana: OK, that sounds like a good idea. But, I think there might be other ways to make some extra cash, don't you think?

1. Give your opinion -- and get paid

Why not participate in focus groups? Focus groups are meetings in which a group of people are asked about their perceptions, opinions, beliefs and attitudes towards a product, service, concept, advertisement, idea, or **packaging**. Contributing an hour of your time can earn you up to \$100, sometimes more. Online surveys, phone surveys and product trials can also earn you anywhere from \$5 to \$150.

2. Be a secret shopper

After registering with a secret shopping company, you are paid to basically **go undercover** and report on a company's operation from the customer point of view. Depending on the clients, you can earn up to \$2,000 per month.

3. Sell your photos to stock agencies

You don't need to be a good photographer; anyone can submit their photos to stock photo agencies. If your images are accepted, they will be available for download by subscribers. Each time someone downloads your photos, you get 25 cents.

4. Join a direct selling company

Direct selling is one of the easiest ways to earn some extra cash, especially if you sell products you love. Direct selling can best be described as the marketing of products and services directly to consumers in a face to face manner, generally in their homes or the homes of others. Some full-time representatives earn **six-figure salaries**.

Text adapted from <http://edition.cnn.com/2009/LIVING/worklife/05/18/cb.earn.extra.money/index.html>

http://en.wikipedia.org/wiki/Focus_group

And http://www.wfdsa.org/legal_reg/index.cfm?fa=directselling



Think about it

Discuss in the forum.

- ✔ Have you ever followed or thought of following any of the tips above?
- ✔ Which is the best way to make some extra money? Are there any other activities you can think of?

1.1.- How to save money.

Do you need to get out of the red and into the black? You might find some of the following tips very useful.



1. **Use cash instead of credit.**
Don't carry your credit cards with you - this will make you think before you **make a purchase**.
2. **Have meatless days.**
We go meatless a couple of times a week. We started doing it during times when we needed to **watch our money**, and even now that we don't have to so much, we still do it! Have spaghetti without meat, stir-fried veggies or baked potatoes topped with broccoli and melted cheese.
3. **Glamorous for less.**
Ask your salon if it has a training night. Hairdressers-in-training often cut your hair just as well as your fully trained hairdresser would (they're supervised by senior staff), but for a fraction of the usual cost.
4. **Take packed lunches.**
When I go **grocery** shopping, I buy food that I can keep at work - soups, frozen meals, snacks, etc. I find that I can save up to £30 a week.
5. **Rummage for bargains.**
Go to **car boot sales**. I use the Internet to check different newspapers for sales in a larger area than where I live. We have saved hundreds of pounds over the years by doing this. It's also great fun!
6. **Get something back from your credit cards.**
I suggest finding a credit card that offers some type of **reward** (**cashback**, phone discounts, etc.)
7. **Sign on for freebies.**
My sister-in-law and I have learned that if we really like a product, we can call the company and ask to be put on their free sample list, and also ask for coupons. Between the two of us, we've received over 75 free coupons.

Text adapted from http://www.ivillage.co.uk/workcareer/money/community/articles/0,,710848_712808,00.html



Now it's your turn

Match the following expressions to their definitions.

Matching exercise

Definitions	Match	Expressions
Be careful with money.	<input type="checkbox"/>	1. Bargain.
Buy something.	<input type="checkbox"/>	2. Car boot sale.
Cheap purchase.	<input type="checkbox"/>	3. Cashback.
Discount usually offered in return for immediate payment.	<input type="checkbox"/>	4. Freebies.
Free samples.	<input type="checkbox"/>	5. Groceries.
Outdoor market where people sell things that they do not want from the back of their car.	<input type="checkbox"/>	6. Make a purchase.
Sum of money you get for some special service.	<input type="checkbox"/>	7. Reward.
Things you can buy in a supermarket.	<input type="checkbox"/>	8. Watch your money

Submit

Think about it

Write in the forum.

- ✔ What do you think about the tips?
- ✔ Can you suggest any other saving tips?
- ✔ Think of a new saving tip and share it with your classmates.

2.- How to say it. Relative clauses.

We use relative clauses to give additional information about something without starting another sentence. By combining sentences with a relative clause, your text becomes more fluent and you can avoid repeating certain words.



Relative Pronouns.

- ✓ **Who** subject or object pronoun for people.
 - *I told you about the woman who lives next door.*
- ✓ **Which** subject or object pronoun for animals and things.
 - *Do you see the cat which is lying on the roof?*
- ✓ **Which** referring to a whole sentence.
 - *He couldn't read which surprised me.*
- ✓ **Whose** possession for people animals and things.
 - *Do you know the boy whose mother is a nurse?*
- ✓ **Whom** object pronoun for people, especially in non-defining relative clauses (in defining relative clauses we colloquially prefer who).
 - *The professor, whom I met at the conference, invited me to a party.*
- ✓ **That** subject or object pronoun for people, animals and things in defining relative clauses (who or which are also possible).
 - *I don't like the table that stands in the kitchen.*

Subject Pronoun or Object Pronoun?

Subject and object pronouns cannot be distinguished by their forms - **who, which, that** are used for subject and object pronouns-. You can, however, distinguish them as follows:

- ✓ If the relative pronoun is followed by a verb, the relative pronoun is a subject pronoun. Subject pronouns must always be used.
 - *The apple which is lying on the table.*
- ✓ If the relative pronoun is not followed by a verb (but by a noun or pronoun), the relative pronoun is an object pronoun. Object pronouns can be dropped in defining relative clauses, which are then called Contact Clauses.
 - *The apple (which) George lay on the table.*

Relative Adverbs

A relative adverb can be used instead of a relative pronoun plus preposition. This often makes the sentence easier to understand.

- ✓ *This is the shop in which I bought my bike. → This is the shop where I bought my bike.*
- ✓ **When** (in/on which) refers to a time expression.
 - *The day when we met him.*
- ✓ **Where** (in/at which) refers to a place.
 - *The place where we met him.*
- ✓ **Why** (for which) refers to a reason.
 - *The reason why we met him.*

Translation

Click to read the Spanish translation.

2.1.- Defining and non-defining relative clauses.

Think about it

What is the difference between these two sentences?

- ✔ *Do you know the woman who's reading a book?*
- ✔ *The woman, who was reading a magazine, looked up and said hello.*



Defining Relative Clauses.

Defining relative clauses (also called identifying relative clauses or restrictive relative clauses) give detailed information defining a general term or expression. Defining relative clauses are not put in between commas.

- ✔ Imagine Tom is in a room with five girls. One girl is talking to Sam and you ask somebody whether he knows this girl. Here the relative clause defines which of the five girls you mean.
 - *Do you know the girl who is talking to Sam?*
- ✔ Defining relative clauses are often used in definitions.
 - *A seaman is someone who works on a ship.*
- ✔ Object pronouns in defining relative clauses can be dropped. (Sentences with a relative clause without the relative pronoun are called Contact Clauses.)
 - *The boy (who/whom) we met yesterday is very nice.*

Non-defining Relative Clauses.

Non-defining relative clauses (also called non-identifying relative clauses or non-restrictive relative clauses) give additional information on something, but do not define it. Non-defining relative clauses are put in between commas.

- ✔ Imagine, Sam is in a room with only one girl. The two are talking to each other and you ask somebody whether he knows this girl. Here the relative clause is non-defining because in this situation it is obvious which girl you mean.
 - *The girl, who was very tall, started to talk to Sam.*
- ✔ **Note:** In non-defining relative clauses, who/which may not be replaced with that.
- ✔ Object pronouns in non-defining relative clauses must be used.
 - *Jim, who/whom we met yesterday, is very nice.*

Translation

Click to read the Spanish translation.

A step ahead

If you want to know more about relative clauses, visit the following website.

[Relative clauses.](#)

2.2.- Now put it into practice (I).

This should not be too difficult for you. Let us give it a try.



Now it's your turn

Choose the correct relative pronoun: **who, which, whose.**

1. This is the supermarket was robbed yesterday.
2. A woman son was crying bought him a toy.
3. The boy came to your birthday party was very handsome.
4. The chairs I bought last week are very comfortable.
5. Larry came with a friend was very polite.
6. Tom's marrying a girl sister is in my class.



Think about it

Combine the following pairs of sentences using relative pronouns. Make any changes where they are necessary.

1. Mr Franks is one of the duty managers. The duty managers deal with day to day problems. (who)
2. There are coffee machines available. These can be found on the 2nd and 5th floors. (which)
3. We have received a telephone order from European Mines. The company will confirm the order by fax. (who)
4. Sean has gone to his office for the report. Sean will bring the report to the meeting room. (which)
5. This building has a coffee shop on the ground floor. Beverages and snacks are served in the coffee shop all day. (where)
6. Mrs Torsen is the head of the advertising department. He deals with product design. (who)



Now it's your turn

Study the following situations. Which is the correct relative clause?

I have three sisters.

- My sister who lives in NY had a baby last month.
- My sister, who lives in NY, had a baby last month.

Joan has one sister.

- Joan's sister who is 26 years old is a teacher.
- Joan's sister, who is 26 years old, is a teacher.

Fred has many friends.

- Fred's friend who lives round the corner is a lawyer.
- Fred's friend, who lives round the corner, is a lawyer.

My friend Pedro moved to Canada.

- My friend Pedro whose wife is Canadian moved to Canada two years ago.
- My friend Pedro, whose wife is Canadian, moved to Canada two years ago.

Mrs Jones is very famous.

- Mrs Jones whom I met at Jamie's party is a famous scientist.
- Mrs Jones, whom I met at Jamie's party, is a famous scientist.

2.3.- Revision of relative clauses.

A piece of advice

If you want to make sure you understood everything we've learned about relative clauses, take a look at the following presentation.

Defining and non-defining relative clauses

[Text summary](#)



3.- Words you need. Money.

How many words related to money do you know? Here are a few more.



Money vocabulary.

ENGLISH	SPANISH
NOUNS	SUSTANTIVOS
Five pounds / a five-pound note.	Cinco libras / un billete de cinco libras.
Fifty pence (we usually say 50 p) / a fifty-pence piece.	Cincuenta peniques / una moneda de cincuenta peniques.
Coin.	Moneda.
Tax.	Impuesto.
Salary.	Sueldo.
Mortgage.	Hipotega.
Loan.	Préstamo.
VERBS	VERBOS
Borrow sth. from sb.	Tomar prestado.
Charge (for) sth.	Cobrar (por).
Cost.	Costar.
Lend sth. to sb.	Prestar.
Owe.	Deber.
Pay (back).	Devolver.
Pay (for) sth.	Pagar (por) algo.
Pay in cash / by credit card.	Pagar en efectivo / con tarjeta.
Save (up).	Ahorrar.
Spend money on sth.	Gastar dinero en algo.
Waste.	Malgastar.
ADJECTIVES	ADJETIVOS
Free.	Gratis.
Cheap.	Barato.
Reasonable.	Razonable, moderado.
(Quite / very / incredibly) expensive.	(Bastante / muy / increíblemente) caro.
EXPRESSIONS	EXPRESIONES
I can't afford it.	No me lo puedo permitir.
It's worth a lot of money.	Vale mucho dinero.

ENGLISH	SPANISH
How much is that worth?	¿Cuánto vale?

A step ahead

If you want to learn more on the subject of money, check out the following website.

[Money vocabulary.](#)

3.1.- Now you put it into practice (II).



Now it's your turn

Complete the following sentences with prepositions.

1. When is he going to pay you the money we lent him?
2. Frank spent a lot of money clothes last week.
3. Paula paid over £1000 his computer.
4. I can't believe they charged us \$35 a pizza.
5. I don't like to borrow money the bank.
6. Would you lend money your best friend?





Now it's your turn

Fill in the gaps using the past tense of the verbs from the box. Be careful, most of them are irregular.

buy → spend → lose → pay → sell → win → waste → find → give → lend.

1. I over £1000 for my TV, but it isn't worth very much now.
2. My parents me \$50 last month, but I most of it on a new pair of jeans.
3. I was very upset when I my wallet in the street. Fortunately somebody it the next day and it to me.
4. My house was too small, so I it and a new one.
5. Last week I £100 on the lottery.
6. I'm afraid I my money on those shoes, because I'm never going to use them.

You should know








Now you are ready to do a few more exercises on the subject of money.

[Reading comprehension.](#)

[Crossword.](#)

Appendix.- Licenses of resources.

Licenses of resources used in session 3. "Money matters"

Resources (1)	Resources information (1)	Resources (2)	
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