

MONEY MATTERS.- Session 2.- Cash flow problems.

Caso práctico

Script



- **Laura Jones:** Metropolitan Bank, call centre, Laura Jones speaking, how can I help you?
- **Leo Martín:** Hi my name is **Leo Martín** and I'm an accountant at International Trade Experts Inc. Spain. I'm calling because I'm having trouble to transfer some money to a foreign account in South Africa through internet banking.
- **Laura Jones:** Could you tell me your access code, please?
- **Leo Martín:** Yes, it's M (for money) G (for green) 445531 b (for bank) and Y (for year)
- **Laura Jones:** Just a minute please, I'm entering the code...we have two accounts here, a Spanish one and a British one. Both have an IBAN number. Which one would you like to transfer money from?
- **Leo Martín:** The Spanish one. Shall I give you the account number?
- **Laura Jones:** Yes please, just to check.
- **Leo Martín:** It's 2333 9527 23 2001039768 from your branch in Madrid.
- **Laura Jones:** Correct. Yes... we have an error warning here... How much would you like to transfer?
- **Leo Martín:** €1.220.000 in dollars, which are \$1.769.000 if I'm not wrong.
- **Laura Jones:** I'm afraid that you have a €1.000.000 transfer limit. That might be the reason why you're not allowed to finish the transaction.
- **Leo Martín:** I'm sorry, I've been working here for a week and I didn't know. What should I do to raise the current limit?
- **Laura Jones:** Well, the holder of the account has to send us a consent form with his personal data, CIF of the company according to the Spanish regulation and the new amount.
- **Leo Martín:** Ok then. Thank you very much for your help.

Think about it

How much do you remember? Complete the following summary of the conversation with the right word or words, without looking at the text above.

Leo Martín is an _____ at a multinational company in Spain. He wants to _____ money to a bank account in _____.

His access code is _____ and he would like to transfer the money from the _____ rather than the _____ account.

The account number is _____ from the bank branch in Madrid.

The transfer amount is € _____ or \$ _____. That account has a _____ transfer limit.

In order to change the transfer limit the _____ of the company has to send a _____ form with his _____, _____ of the company and the new _____.



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Aviso Legal

1.- What to say. Expressing your opinion.

Opinions are always present in our conversations. We tend to express how we feel or what we think about something constantly. However, we usually do it in the same manner. Let's learnt diverse expressions to use when expressing our opinions:



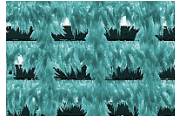
- ✓ **I think/ believe/ suppose/ realize/ feel...** Pienso/ creo/ supongo/ me doy cuenta/ siento...
- ✓ **As far as I'm concerned...** En lo que a mi se refiere...
- ✓ **To my mind...** En mi opinión...
- ✓ **According to me...** Según mi opinión...
- ✓ **As I see it...** Como yo lo veo...
- ✓ **It seems to me that...** Me parece que...
- ✓ **In my point of view / my opinion...** Desde mi punto de vista/ en mi opinión...
- ✓ **From my point of view...** Desde mi punto de vista...
- ✓ **I'm of the opinion that...** Yo soy de la opinión de que...
- ✓ **My personal view is that...** Mi visión personal es que...
- ✓ **In my experience...** En mi experiencia...
- ✓ **As far as I understand / can see/see it...** Como yo lo entiendo/ como yo lo veo...

These expressions can be used in any situation in which our opinion is required. All you have to do is pick an expression and use a whole sentence to follow it. You will sound cleverer if you use different expressions for different occasions. Try it!

2.- How to say it. -ed and -ing adjectives.

Look at the following adjectives and think which of them you would use to describe a business presentation:

- ✓ Boring.
- ✓ Interesting.
- ✓ Tiring.
- ✓ Satisfying.
- ✓ Depressing.
- ✓ Exciting.
- ✓ Amazing.



And, which of the following adjectives can you use to describe how you feel after a business presentation?:

- ✓ Bored.
- ✓ Interested.
- ✓ Tired.
- ✓ Satisfied.
- ✓ Depressed.
- ✓ Excited.
- ✓ Amazed.

In English there are many adjectives ending in **-ing** and **-ed** and it is important to consider their difference in meaning:

- ✓ **-ing** adjectives describe a situation. These adjectives have an active meaning.
- ✓ **-ed** adjectives describe how a person feels about a situation. These adjectives have a passive meaning since something causes you to feel in a specific way.

Ejercicio Resuelto

Click to read the Spanish translation.

Es importante considerar la diferencia entre los adjetivos que terminan en -ed y los que terminan en -ing.
 Los adjetivos que terminan en -ing describen una situación y por lo tanto tienen un significado activo.
 Los adjetivos que terminan en -ed describen como se siente una persona ante una determinada situación. Estos adjetivos tienen un significado pasivo ya que algo provoca ese sentimiento.

You should know

To go on practicing on the difference between **-ed** and **-ing** adjectives, you should do the activity on the following link. Under the title of dictation in the following link you will find an activity called Ed/Ing Adjective Dictation where you can see 16 pictures. You have to match them to the sixteen sentences you can read in the activity called Ed/Ing Adjective Dictation Key. Then make a list of all the **-ed** / **-ing** adjectives you can find in these sixteen sentences.

[-ed / -ing adjectives.](#)

A step ahead

You will find more information and exercises on **-ed** / **-ing** adjectives in the following site:

[More about -ed/-ing adjectives.](#)

For a full list of **-ed** / **-ing** adjectives go to the following link:

[List of -ed / -ing adjectives.](#)

2.1.- Now you put it into practice (V).



Autoevaluación

Match an adjective in **-ed** or **-ing** to describe your feelings and to describe the following situations respectively:

Matching exercise

Situation	Answer	Adjectives	
		I felt...	The situation was...
The waiter spilled water on my trousers.	<input type="checkbox"/>	1. annoyed.	1. annoying.
Every night the band's live music was the same.	<input type="checkbox"/>	2. excited.	2. exciting.
When I worked as a bank manager, I worked all day. It was awful!	<input type="checkbox"/>	3. embarrassed.	3. embarrassing.
After collecting all the necessary information from the clients we realized our computers weren't working.	<input type="checkbox"/>	4. tired.	4. tiring.
The clerk gave me an access code but I didn't know how to use it.	<input type="checkbox"/>	5. confused.	5. confusing.
Thanks to my latest report, my boss rewarded me with a weekend for two in London!	<input type="checkbox"/>	6. disappointed.	6. disappointing.
The film was so great that I didn't even notice it was 2 hours long.	<input type="checkbox"/>	7. exhausted.	7. exhausting.
I was expecting a raise in my next pay check but I didn't get it.	<input type="checkbox"/>	8. bored.	8. boring.
I think it's time for bed, I can't stop yawning.	<input type="checkbox"/>	9. entertained.	9. entertaining.

Enviar

Remember that we use an **-ed** adjective you describe your feelings, meanwhile if you use an **-ing** adjective you are describing the situation.

Autoevaluación

Choose the correct answer: Are you _____ in studying English? It's very useful for marketing jobs.

- interesting.
- interested.

Incorrect. Use **-ed** when you are describing your feelings.

Correct. Use **-ed** when you are describing your feelings.

Solución

1. Incorrecto (Retroalimentación)
2. Opción correcta (Retroalimentación)

As the company members took me everywhere around the city, I didn't get _____ at all.

- bored.
- boring.

Correct. Are you describing a situation? No, you aren't. That's the reason why you don't use -ing.

Incorrect. Are you describing a situation? No, you aren't. That's the reason why you don't use -ing.

Solución

1. Opción correcta (Retroalimentación)
2. Incorrecto (Retroalimentación)

It was an _____ post for people with commercial skills.

- amazing.
- amazed.

Correct. Are you talking about your feelings? No, you aren't.

Incorrect. Are you talking about your feelings? No, you aren't.

Solución

1. Opción correcta (Retroalimentación)
2. Incorrecto (Retroalimentación)

Although it was such a modern building, it was a _____ experience for us since everything was out of work.

- terrified.
- terrifying.

Incorrect. Use -ing when you are describing a situation.

Correct. Use -ing when you are describing a situation.

Solución

1. Incorrecto (Retroalimentación)
2. Opción correcta (Retroalimentación)

I was really _____ when they told me I finally got my promotion.

- excited.
- exciting.

Correct. It has a passive meaning since something causes your feelings, so use -ed.

Incorrect. It has a passive meaning since something causes your feelings, so use -ed.

Solución

1. Opción correcta (Retroalimentación)
2. Incorrecto (Retroalimentación)

The weather was _____. Thanks we had central heating in the store.

- depressing.
- depressed.

Correct. The weather was depressing and probably it made you feel depressed.

Incorrect. The weather was depressing and probably it made you feel depressed.

Solución

1. Opción correcta (Retroalimentación)
2. Incorrecto (Retroalimentación)

2.2.- Adjectives vs. adverbs.

As you already know from session 1 adjectives are used to describe nouns, and they are placed in front of the noun they are describing:

- ✓ A *luxurious office*.
- ✓ An *idyllic scenery*.
- ✓ A *friendly atmosphere*.



Think about it

But, what's the difference between an adjective and an adverb? When do you use an adjective and when do you use an adverb? Look at the following examples and try to answer the questions:

- ✓ The manager speaks **perfect** English.
- ✓ The manager speaks English **perfectly**.

You use an adjective to describe a noun. However, an adverb is used to describe an action, for example, in the second sentence we are using an adverb because we are describing the way of speaking English. It answers the question How does the hotel manager speak English?

Sometimes you are not sure when to use an adverb or an adjective. So look at the following characteristics and it will be easy for you to establish a difference between an adjective or an adverb:

- ✓ **An adjective:**
 - ✦ It is used before a noun or after verbs like **be, look, feel, sound, taste, smell, appear, seem**.
 - ✦ *She'll **be excited** when you tell her you are going on a business trip to Paris.*
 - ✦ *What the restaurant staff recommended **looked awful**.*
 - ✦ *Our conference room **smelled bad** so we made a complaint to the manager.*
- ✓ **An adverb:**
 - ✦ If adjectives are used to describe nouns, adverbs are used to tell us about a verb. It describes how something is done.
 - ✦ *The manager speaks English **perfectly**. How does he speak English?*
 - ✦ *As the weather was depressing and it rained **heavily** we couldn't leave the hotel. How did it rain?*
 - ✦ *Last summer, our assistants behaved **angrily** in the cofarence. How did they behave?*

As you can see from the examples most adverbs are made by adding **-ly** to an adjective:

Adverbs derived from adjectives

Adjective	Adverb
Sad.	Sadly.
Serious.	Seriously.
Perfect.	Perfectly.
Quiet.	Quietly.
Simple.	Simply.
Terrible.	Terribly.
Heavy.	Heavily.
Easy.	Easily.
Careful.	Carefully.
Safe.	Safely.
Bad.	Badly.

A piece of advice

You should be careful with the spelling rules when adding **-ly** to adjectives:

- a. If an adjective ends in **-y**, it changes to **-i** before the suffix **-ly**: *Easily, Heavily*.
- b. If an adjective ends in **-e**, we keep **-e** before the suffix **-ly**: *Safely*.
- c. If an adjective ends in **-le**, the final **-e** turns into **-y**: *Terribly, Simply*.
- d. If an adjective ends in **-l**, it gets doubled when adding **-ly**: *Carefully*.

- ✓ There are words ending in **-ly** which are not adverbs, they are adjectives like the following ones: *friendly, lovely, lively, lonely*.
- ✓ There are adverbs which do not end in **-ly**:
 - ✦ **Well** is an irregular adverb which comes from the adjective **good**.
 - ✦ **Fast, Hard, Late, High** can be both adjectives and adverbs.
 - ✦ The words **lately** and **hardly** are adverbs in English, but they are not derived from the adjectives **late** or **hard** respectively.
 - ✦ **Latel** means **recently**.
 - ✦ **Hardly** means **scarcely, barely**.
- ✓ Adverbs can also be used to modify adjectives or other adverbs:
 - ✦ *This bed and breakfast is **surprisingly quiet**.* (adverb + adjective).
 - ✦ *The room service is **incredibly quickly**.* (adverb + adverb).

Ejercicio Resuelto

Click to read the Spanish translation.

Como ya sabemos, los adjetivos se utilizan para describir a un nombre y se colocan delante del sustantivo al que describen. Pero a veces no estamos seguros si debemos utilizar un adjetivo o un adverbio, analiza las siguientes características y te será fácil establecer las diferencias entre ellos.

El adjetivo:

Se utiliza delante del nombre y detrás de algunos verbos de cambio o de sentido.

El adverbio:

El adverbio describe la acción verbal.

La mayoría de los adverbios se forman añadiendo **-ly** al adjetivo.

Hay palabras que terminan en **-ly** y no son adverbios sino que, por el contrario, son adjetivos.

Hay adverbios que no terminan en **-ly**:

- ✓ **Well** (bien) es el adverbio irregular derivado del adjetivo **good** (bueno).
- ✓ **Fast, Hard, Late, High** tienen la misma forma tanto si funcionan como adjetivos o como adverbios.
- ✓ Las palabras **latel** (recientemente) y **hardly** (apenas) son adverbios pero no se derivan de los adjetivos **late** y **hard** respectivamente.
- ✓ Los adverbios además de modificar a los verbos también pueden modificar a los adjetivos o incluso a otro adverbio.

2.3.- Now you put it into practice (VI).



Autoevaluación

Complete each sentence using a word from the box. You must decide between the adjective or the adverb of each pair i.e. if you use, for example, perfect in one sentence, perfectly cannot be used in another sentence.

serious / seriously; complete / completely; fluent / fluently; soft / softly; special / specially; hard / hardly; terrible / terribly; perfect / perfectly; colourful / colourfully; exact / exactly.

1. She was hired at the travel agency because she speaks German ().
2. As he is vegetarian the cook prepared the meal () for him.
3. The live band music had a () performance last night.
4. At night the campsite was very quiet. There was () silence.
5. The hotel manager is () upset about losing his job.
6. When I'm on holidays I love wearing () clothes.
7. The receptionist should speak more () to their clients.
8. The hotel staff works really ().
9. I don't know () where the hotel resort is.
10. Why does the hotel manager always look so () ?

Enviar

A step ahead

Are you ready to test your adverb knowledge? You can try the following adverb quizzes. Read the information on the factsheets before starting the quiz if you don't feel confident enough.

[Adverb quiz.](#)

You can do more exercises on the difference between adjectives and adverbs in the following link.

[Adjective or adverb? The difference.](#)

Autoevaluación

Watch the following video to review the difference between adjectives and adverbs as well as the formation of adverbs.

Perfect English: Adjective or... ↗



[Text summary](#)

Meanwhile you are watching the video complete the following sentences with the information from the video.

- ✓ We use the adjective sick after the verb feel, because feel is a verb of ().
- ✓ Adverbs can be used to describe (), () or ().
- ✓ After verbs of perception, sense, and change of state we use an () or ().
- ✓ We use an adverb after the verb look. His dad looked angrily at him because look expresses an ().
- ✓ It is not a verb of () in this example.
- ✓ Shy and () are two exceptions of adjectives ending in -y.
- ✓ The adverb from the adjective fanatic is ().
- ✓ The adverb from the adjective friendly is in a friendly ().
- ✓ The three examples of adjectives and adverbs with the same form are daily, late and ().

Enviar

3.- Words you need. Collocations (adjective+noun).

In previous sessions we studied adjectives to describe things and establish comparisons. Now, we are going to describe things, but we are going to do so by means of collocations.

A collocation is a combination of words that co-occur together:

- ✔ Verb + noun: *make arrangements, ride a bike, get sick, go bald, do aerobics.*
- ✔ Adjective + adjective: *black and white, safe and sound.*
- ✔ Adjective + noun: *strong tea, powerful computer, beautiful woman, handsome man, tall man, high mountain.*
- ✔ Noun + noun: *pen and paper, tennis court, football pitch, golf course.*



Think about it

Look at the examples above and answer the following question:

Can you say **do arrangements, drive a bike, powerful tea or tennis pitch?**

You're right! The answer is 'no'.

Collocations are lexical units which cannot be replaced by any other element.

In this unit we are going to focus on the combination of adjectives + nouns used to describe different things:

Collocations: Adjective + Noun

Adjective	Nouns
1. Strong.	Woman, cheese, cigarette, criticism, smell, accent.
2. Heavy.	Smoker, rain, traffic, meal, timetable.
3. Fair.	Hair, decision, result.
4. Tough.	Decision, guy, situation, steak.
5. Rich.	Company, dessert, person, text file.
6. Deep.	Depression, feeling, trouble, sleep.
7. Utter.	Nonsense, fool, waste of time.
8. Complete.	Surprise, breakdown, mistake.
9. Fast.	Car, train, food.

Ejercicio Resuelto

Click to read the Spanish translation.

En esta unidad vamos a seguir describiendo cosas pero ahora haciendo uso de colocaciones, es decir combinaciones de palabras que tienden a co-ocurrir juntas y que no pueden ser sustituidas por ninguna otra.

Podemos encontrar diferentes posibles combinaciones:

- ✔ Verbo + sustantivo.
- ✔ Adjetivo + adjetivo.
- ✔ Adjetivo + sustantivo.
- ✔ Sustantivo + sustantivo.

Nos vamos a centrar en la combinación de adjetivo + sustantivo más comunes en descripciones:

Expresiones: Adjetivo + Nombre

Adjetivo	Nombres
1. Fuerte.	Mujer, queso, cigarrillo, crítica, olor, acento.
2. Denso, abundante.	Fumador, lluvia, tráfico, comida, horario.

Adjetivo	Nombres
3. Justo, rubio.	Pelo, decisión, resultado.
4. Duro.	Decisión, tío, situación, filete.
5. Rico, pesado.	Compañía, postre, persona, archivo de texto.
6. Profundo.	Depresión, sentimiento, problema, sueño.
7. Completo.	Tontería, tonto, pérdida de tiempo.
8. Completo.	Sorpresa, crisis, error.
9. Rápido.	Coche, tren, comida.

You should know

Read the article that you can find in the following link and do the exercises on collocations:

[More on collocations.](#)

A step ahead

To improve your knowledge of collocations try the following interactive quiz:

[Collocations interactive quiz.](#)

3.1.- Banking vocabulary.

In business, there are many important words and expressions and it is impossible to know all of them. Usually, our business is set in a concrete field and the vocabulary is more limited. In this section, the focus will be on banks, so you will learn some banking vocabulary. Read the following words, some of them are very similar to Spanish words.

Banking vocabulary

Verbs	General Nouns	Nouns in bank documents	Acronyms / abbreviations
Transfer: transferir.	Check: cheque.	Balance: saldo.	ATM.
Order: ordenar.	Branch: sucursal.	Charge: gastos.	Acc.
Pay in: ingresar.	Payee: beneficiario.	Payment: pago.	BBA.
Sign: firmar.	Mortgage: hipoteca.	Deposit: depósito.	C. & I.
Fill in: rellenar.	Account: cuenta corriente.	Credit: crédito.	DVP.
Withdraw: sacar, retirar.	Form: formulario.	Debit: débito.	G & AE.
Grant: conceder.	Bill: billete, factura, recibo.	Interest: interés.	IFC.
Invest: invertir.	Checkbook: talonario.	Statement: estado, extracto.	MM.
Loan: prestar.	Card: tarjeta.	Commission: comisión.	PIN.



Autoevaluación

Match the definitions to the correct word or expression. Use an online dictionary only if you need it.

Matching exercise

Definition	Answer	Word
Credits and debits in an account.	<input type="checkbox"/>	1. Branch.
Money lent by a bank etc and that must be repaid with interest.	<input type="checkbox"/>	2. Payee.
Person to whom money is paid.	<input type="checkbox"/>	3. Withdraw.
Local office or bureau of a bank.	<input type="checkbox"/>	4. Invest.
Money that you pay to the bank for a service.	<input type="checkbox"/>	5. Balance.
To take money out of a bank account.	<input type="checkbox"/>	6. Card.
To put your money in business, companies, etc to obtain more money in return.	<input type="checkbox"/>	7. Loan.
A sum deducted from a bank account, as for a cheque.	<input type="checkbox"/>	8. Charge.
Something you can use instead of money to pay in any shop.	<input type="checkbox"/>	9. Debit.

Enviar

A step ahead

The following link takes you to a "Banking and Finance Quiz". Use the words you have learnt in this section.

[Banking and Finance quiz.](#)

This is another useful exercise. Think about the opposites of the words in it. Use the dictionary if you need it.

[Banking Vocabulary Exercise.](#)

Appendix.- Licenses of resources.

Licenses of resources used in session 2. "Cash flow problems".

Resource (1)	Resource information (1)	Resource (2)	Resource information (2)
	By: vilma.com. License: CC by. From: http://www.flickr.com/photos/vitorcastillo/2994723741/		By: Josie Fraser. License: CC by-nc-sa. From: http://www.flickr.com/photos/josiefraser/2849335516/in/photostream
	By: saturn fj. License: CC by-sa. From: http://www.flickr.com/photos/hhoyer/3238699534/in/photostream		By: Jeremy Brooks. License: CC by-nc. From: http://www.flickr.com/photos/jeremybrooks/3329143596/in/photostream
	By: iriss.org.uk. License: CC by-nc. From: http://www.flickr.com/photos/openix/4985898305/in/photostream		By: xahldera. License: CC by-nc-sa. From: http://www.flickr.com/photos/xahldera/6433522995/
	By: confidence, comely. License: CC by-nc. From: http://www.flickr.com/photos/picturesofthings/5745037819/in/photostream		By: garryknight. License: CC by-sa. From: http://www.flickr.com/photos/garryknight/556232410/in/photostream/