

15 MONEY

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according to /ə'kɔ:(r)dɪŋ ,tu:z/ Preposition

when you want to say who told you something or where you read something, you can say *according to* someone
according to the government, inflation fell last month | it will be really hot tomorrow, according to the weather forecast

- segons

average /'æv(ə)rɪdʒ/ Adjective

the *average* of a set of quantities is the result of adding up all the quantities and dividing that number by the number of quantities there are. For example, the *average* of 2, 7 and 9 is 6, because 2+7+9 makes 18, and 18 divided by 3 is 6
the average salary is about \$35,000 a year | average house prices rose again last year

- mitjana

cost of living /,kɒst əv 'lɪvɪŋ/ Noun singular

the *cost of living* in a place is the amount of money people need in order to be able to pay for everything they need, such as food, clothes, rent, etc.

the cost of living has gone up a lot in the last five years | the cost of living in London is higher than in Manchester

- cost de la vida

currency /'kʌrənsi/ Noun

a country's *currency* is the money that is used there. For example, the currency of the USA is the dollar

Collocates: a strong/weak currency | foreign currency

it's cheaper to travel abroad when our currency is very strong | the single European currency, the Euro

- moneda

currently /'kʌrəntli/ Adverb

things that are happening *currently* are happening now
inflation is currently quite low | where is he currently working?

Adjective: *current*

- actualment

designer /dɪ'zaɪnə(r)/ Adjective

designer goods are made by famous designers and are very expensive and fashionable

she wore a designer dress to the party | he got a designer watch for his birthday

- dissenyador

election /ɪ'lekʃ(ə)n/ Noun

an *election* is an event when people choose their members of parliament by selecting the person they want from a list of candidates

Collocates: a general election

there'll be an election in May | who did you vote for in the election?

Verb: *elect*

- elecció

electronic /,ɪlek'trɒnɪk/ Adjective

electronic machines such as computers or televisions use electricity that has passed through silicon chips or transistors

electronic goods are cheaper there | all our electronic equipment was damaged in the flood

- electrònic

goods /gʊdz/ Noun plural

goods are things that are made to be sold in shops

it's cheaper to buy electronic goods online | the goods are transported by road

- mercaderies

inflation /ɪn'fleɪʃ(ə)n/ Noun uncount

when there is *inflation*, the price of things that you buy increases regularly

inflation hasn't been this low for 20 years | inflation rose to over 20% in the 1970s

- inflació

pace /peɪs/ Noun

the *pace* of something is how fast or slowly it moves or changes

Collocates: the pace of life

the pace of life in New York is very fast | the pace of change in the computer industry has been extreme

- ritme

popularity /,pɒpjʊ'lærəti/ Noun uncount

someone's *popularity* is the fact of being liked by a lot of people

the government has been losing popularity | the Harry Potter books enjoy huge popularity

Adjective: *popular* || Opposites – Adjective: *unpopular* | Noun: *unpopularity*

- popularitat

unemployment /ˌʌnɪmˈplɔɪmənt/ Noun uncount
when there is *unemployment* somewhere, a lot of people there do not have a job
Collocates: high unemployment | rising unemployment
there's a lot of unemployment in the area | the early 1980s was a time of high unemployment
Adjective: *unemployed* | Noun: *the unemployed*

• atur

weak /wi:k/ Adjective
something that is *weak* is not very strong
I can't use my phone because the signal is too weak | I was too weak to get out of bed
Noun: *weakness* | Adverb: *weakly*
the weakness of the pound against the Euro made our holiday in Rome very expensive

• dèbil

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assume /ə'sju:m/ Verb
if you *assume* that something is true, you believe it is true even though you cannot know for certain
Collocates: assume that
we always assumed he wasn't very successful | we shouldn't assume it will be sunny tomorrow | she didn't answer the door, so I assumed she was out

Noun: *assumption*

Collocates: make an assumption

people make assumptions about him because of the way he looks

• suposar

attention /ə'tenʃ(ə)n/ Noun uncount
attention is the thought or interest you give to something you are watching or listening to
Collocates: pay attention (to something) | give your attention to something | undivided attention
you need to pay attention in class | I could tell that he wasn't giving me his full attention

• atenció

doll /dɒl/ Noun
a *doll* is a toy that looks like a baby or a small person
a wooden doll (one made of wood) | by the age of nine she thought she was too old to be playing with dolls

• nina

earn /ɜ:(r)n/ Verb
money you *earn* is the money you are paid for doing your job
Collocates: earn money | earn a living
he delivers newspapers before school in the morning to earn some money | we all need to earn a living (have a job that pays us enough to live)
Noun: *earnings*
average earnings rose again last year

• quanyar

fall /fɔ:l/ Verb
if something *falls*, it becomes lower in amount, level, price, etc.
his weight fell to just 50 kilos | unemployment has been falling for the last six months

• caure

grow up /ˌgrəʊ 'ʌp/ Phrasal verb
to grow up means to go through the process of being a child and then becoming an adult
what do you think they enjoyed when they were growing up? | what do you want to be (what job do you want) when you grow up?

• créixer

interest /'ɪntrəst/ Noun uncount
when you pay back money that you borrowed from a bank, the *interest* is the extra money that you pay them on top of the actual amount you borrowed. *Interest* is also money you receive when you keep money in a bank
I have to pay interest on the loan | they charged him 15% interest

• interès

invest /ɪn'vest/ Verb
if you *invest* in something, or *invest* money in it, you spend some money in a way that you hope will increase the total amount of money that you have, for example by buying shares in a company that will increase in value
Collocates: invest in something
he had invested his money very wisely | should I invest in property?

Noun: *investment* | Noun: *investor*

Collocates: a good investment

buying a house is a good investment

• invertir

minimum /ˈmɪnɪməm/ Adjective

the *minimum* amount of something is the smallest amount that is allowed or possible

£700 is the minimum amount I'll accept for the car | the minimum temperature last night was three degrees below freezing

Noun: *minimum* || Opposite – Adjective: *maximum* |
Noun: *maximum*

Collocates: a minimum of something | a maximum of something

I need a minimum of 20 minutes to get ready

- *mínim*

owe /əʊ/ Verb

if you *owe* someone money, you have to give it to them because you borrowed it from them or because you have to pay them for something they have done for you or sold to you

Collocates: owe someone something | owe money to someone

I owe you three Euros from yesterday | do you owe any money to anyone?

- *deure*

population /ˌpɒpjʊˈleɪʃ(ə)n/ Noun

the *population* of a place is all the people who live there
three-quarters of the population own a car | the population of Australia is just over 23 million

- *població*

possession /pəˈzesh(ə)n/ Noun

your *possessions* are all the things that you own
your will says what must happen to your possessions after you die | until she was eight, the doll was her most precious possession

- *possessió*

saying /ˈseɪɪŋ/ Noun

a *saying* is a well-known expression that people often use
as the saying goes: "many hands make light work" | I tried to learn as many French sayings as I could

- *dita*

turn into /ˌtɜː(r)n ˈɪntuː/ Phrasal verb

if you *turn* something *into* something else, you change it so that it stops being the old thing and becomes the new thing. If one thing *turns into* another thing, it changes completely and stops being what it was and becomes the other thing

Dad used to find bits of wood and turn them into toy boats and dolls | it used to be a garage, but we've turned it into an office

- *convertir*

valuable /ˈvæljuəb(ə)l/ Adjective

an object that is *valuable* is worth a lot of money. You can also say an experience is *valuable* if you learn something useful from it. Be careful if you see the word *invaluable*. It looks as if it should mean "not valuable", but it actually means "very valuable"

what are the most valuable things you own? | it's a beautiful necklace, even though it's not very valuable

Adjective: *invaluable*

his advice proved invaluable

- *valuós*

wage /weɪdʒ/ Noun

your *wage* is the amount of money you are paid for your job, especially if you are paid every week. If you are paid every month, you usually talk about your salary

Collocates: an hourly/daily/weekly wage

the minimum wage then was £5.73 an hour | they've always paid low wages at that factory

- *salari / jornal*

worth /wɜː(r)θ/ Adjective

the amount of money that something is *worth* is its value
it's a nice painting, but it isn't worth much | my watch is worth over £300

- *valor*

STUDENT'S BOOK PAGES 138–139**account** /əˈkaʊnt/ Noun

if you have a bank *account*, you have an arrangement with a bank so that they take care of your money and let you write cheques, take your money from cash machines, etc.

my salary goes into my current account (the account I use for paying bills and regular things) on the first of the month | I want to open an account

- *compte*

activity /ækˈtɪvəti/ Noun

activity is something that happens or that someone does for a particular purpose

your card was cancelled because of some irregular activity | there's been a lot of activity on the website since we started a weekly competition

- *activitat*

argue /'ɑ:(r)gju/ Verb

if you *argue* with someone, you have an angry discussion with them because you do not agree with what they say
Collocates: argue about something | argue with someone
even as children they were always arguing | don't argue, just do what I say!

Noun: *argument*

Collocates: an argument about something | an argument with someone

we had a long argument about politics

- *discutir*

condition /kən'diʃ(ə)n/ Noun

the *condition* of something is the particular state it is in, for example whether it is broken or not

Collocates: in good/bad condition

it's not in perfect condition | it's ten years old but still in very good condition

- *condició*

cover /'kʌvə(r)/ Verb

if your insurance *covers* certain things, the insurance company will pay you if any of those things break or happen to you

Collocates: cover someone against something | be covered to do something | be covered for something

we're covered against flooding and fire | I'm covered to drive any car, not just my own

Noun: *cover*

I took out insurance cover before going on holiday

- *cobrir*

direct debit /,dɪrekt 'deɪt/ Noun

a *direct debit* is an arrangement with your bank that lets a company take money from your account regularly, for example to pay for your electricity or for your rent

Collocates: pay by direct debit | set up a direct debit | cancel a direct debit

it's easier to pay your bills by direct debit | you can set up a direct debit online or over the phone

- *domiciliació d'un rebut*

fare /feə(r)/ Noun

the *fare* is the amount of money you have to pay for a particular journey on public transport or in a taxi

Collocates: bus/train/air fare | one-way/return fare | standard/second class/first class fare | taxi/cab fare

train fares have just gone up again | the return fare to New York is £475

- *bitllet*

go up /,gəʊ 'ʌp/ Phrasal verb

if something *goes up*, it increases

unemployment went up by 2% last year | petrol prices have been going up since the winter

- *pujar*

irregular /ɪ'regjʊlə(r)/ Adjective

something that is *irregular* is not usual or expected and might not be honest or legal

I work irregular hours (I don't start and finish at the same time every day) | some of his business activity was a bit irregular

Adverb: *irregularly*

we were paid for the work, but very irregularly

- *irregular*

joint /dʒɔɪnt/ Adjective

joint things are shared or owned by two people at the same time

I have a joint account with my partner (an account that two people use at the same time) | the two presidents made a joint announcement after the conference

Adverb: *jointly*

- *conjunt*

loan /ləʊn/ Noun

a *loan* is an amount of money that someone borrows

Collocates: take out a loan | repay a loan

I took out a loan to buy the car | it took her three years to repay the loan

- *crèdit*

manage /'mænɪdʒ/ Verb

if you *manage* to do something, you succeed in doing it, even though it might be quite difficult

Collocates: manage to do something

I haven't managed to save much money yet this year | did you manage to get the tickets for the match on Saturday?

- *aconseguir fer*

mark /mɑ:(r)k/ Noun

a *mark* is a small area of dirt or damage on the surface of something

the coffee cup left a mark on the table | when he gave the car back there were marks on the passenger door | the dog left bite marks on my arm

- *marca*

payment /'peɪmənt/ Noun

a *payment* is an amount of money that you pay at a particular time

Collocates: make a payment

I borrowed £1,200 and will make 12 monthly payments of £105 | the final payment is due at the end of July

Verb: *pay*

Collocates: pay (something) for something

- *pagament*

point out /pɔɪnt 'aʊt/ Phrasal verb

if you *point* something *out*, you tell someone it exists or is true

Collocates: point something out to someone

he pointed out that it was going to be very cold on the journey | she pointed out to him that he was wrong again

- *assenyalar*

recession /rɪ'seɪʃ(ə)n/ Noun

if there is a *recession*, there is much less business activity than usual, so some businesses do not make enough money and some people lose their jobs

Collocates: a global/worldwide/world recession | a deep/severe recession | go into recession | be in recession

I'm going to move back home before the recession here gets any worse | the whole world is facing a global recession

- *recessió*

separately /'sep(ə)rətli/ Adverb

if things are *separate*, they are not together. If things happen *separately*, they do not happen at the same time
your new PIN will be sent separately | dry food like flour and sugar is stored separately, away from any liquids

Adjective: *separate* | Verb: *separate*

- *de manera separada*

software /'sɒf(t),weə(r)/ Noun uncount

software is programs used by computers. Computer equipment is called *hardware*

Collocates: download/install/update software | a software engineer | computer software

it takes a few hours to download the software | I had a few problems installing the software

- *programari*

speed up /,spi:d 'ʌp/ Phrasal verb

if something *speeds up*, or if you *speed* it *up*, it starts to move or happen more quickly

the software is really good and will speed things up | we can speed up when we get on to the motorway

- *accelerar-se*

PHRASAL VERBS WITH UP

Sometimes, *up* in a phrasal verb means an increase and down shows a decrease:

The car sped up / slowed down.

Unemployment has gone up / gone down a lot.

However, more often, the meaning is not obvious. Always think of the two words as having one meaning.

He's gone down with flu. (he's caught flu)

She's given up smoking. (she's stopped smoking completely)

take out /,teɪk 'aʊt/ Phrasal verb

if you *take out* a loan or an insurance policy, you arrange to borrow money from a bank or buy an insurance policy

we can't afford to take out a mortgage so we're still renting a flat | don't forget to take out travel insurance before you go to Spain

- *contractar*

transfer /træns'fɜ:(r)/ Verb

if you *transfer* someone or something, you move them to another place

I want to transfer some money to my son in Germany | the boy was transferred by plane to a hospital in Melbourne

Noun: *transfer*

the company does airport transfers (takes people from the airport to their hotels)

- *transferir / traslladar*

used /ju:st/ Adjective

if you *get used* to something, you start being able to use it or understand it easily because it is no longer new or surprising to you

Collocates: get used to doing something

after a day or two in France I was quite used to driving on the right | I could never get used to calling my teacher John instead of Mr Simms

- *acostumat*