

# Talk a Lot

## Money

### Multi-Purpose Text

#### Money Worries (Original Text)

Line

1 In March Rob received a letter out of the blue from his employer, Mr. Pinkney of  
2 Pinkney's and Sons Heavy Haulage Company. He couldn't believe what it said.  
3 "It looks like I could be out of a job soon," he said to Kathleen, when he got  
4 home from work after a twelve-hour shift.  
5 "Why, what's happened?" asked his wife, looking up from her newspaper.  
6 "Pinkney's going to make everyone redundant," said Rob gloomily, "He told  
7 us today, and gave us this letter. It says the company's badly in debt and he needs to  
8 get a big loan from the bank. His accountant's gone missing, too."  
9 Later that evening Rob and Kathleen were washing up in silence. "We've  
10 never had to worry about money in the past," said Kathleen suddenly, "We've always  
11 had enough. You'll find another job." "But how will we pay the mortgage if I'm out of  
12 work?" moaned Rob. "It's a nightmare."  
13 Just then Maggie and Dennis came in. "Mum," said Maggie, "I need some  
14 cash for tomorrow. It's the charity fun day at school."  
15 "And I need the money I lent you at the weekend, dad. My mate's coming  
16 round and I've got to pay him back the tenner I owe him." Kathleen looked at Rob and  
17 smiled.  
18 "We'll be alright," she said, kissing him on the ear. "I wish I could be so sure,"  
19 sighed Rob. (230 words)



#### Money Worries (Text with 20 Differences)

In March **1. Dennis (Rob)** received a letter out of the blue from his employer, Mr. Pinkney of  
Pinkney's and Sons Heavy **2. Horse (Haulage)** Company. He couldn't believe what it said.  
"It looks like I could be out of a job **3. next month (soon)**," he said to Kathleen,  
when he got home from work after a **4. ten-hour (twelve-hour)** shift.  
"Why, what's happened?" asked his wife, looking up from her **5. book (newspaper)**.  
"Pinkney's going to make **6. me (everyone)** redundant," said Rob gloomily, "He  
told us today, and **7. wrote (gave)** us this letter. It says the company's **8. really (badly)**  
in debt and he needs to get a big loan from the bank. His **9. dog's (accountant's)** gone  
missing, too."  
Later that evening Rob and **10. his wife (Kathleen)** were washing up in **11. the  
kitchen (silence)**. "We've never had to worry about **12. bills (money)** in the past," said  
Kathleen suddenly, "We've always had enough. You'll find another **13. employer (job)**." "But  
how will we pay the mortgage if I'm out of work?" moaned Rob. "It's **14. hopeless (a  
nightmare)**."  
Just then Maggie and Dennis came in. "Mum," said Maggie, "I **15. want (need)**  
some cash for tomorrow. It's the charity fun day at **16. work (school)**."  
"And I need the money I **17. gave (lent)** you at the weekend, dad. My mate's  
coming round and I've got to pay him back the **18. money (tenner)** I owe him." Kathleen  
looked at Rob and smiled.  
"We'll be **19. fine (alright)**," she said, kissing him on the ear. "I wish I could be so  
sure," **20. laughed (sighed)** Rob.

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### Multi-Purpose Text

#### Money Worries (Gap-Fill – Verbs)

In March Rob 1. \_\_\_\_\_ a letter out of the blue from his employer, Mr. Pinkney of Pinkney's and Sons Heavy Haulage Company. He couldn't 2. \_\_\_\_\_ what it said.

"It looks like I could be out of a job soon," he 3. \_\_\_\_\_ to Kathleen, when he got home from work after a twelve-hour shift.

"Why, what's 4. \_\_\_\_\_?" asked his wife, looking up from her newspaper.

"Pinkney's going to 5. \_\_\_\_\_ everyone redundant," said Rob gloomily, "He 6. \_\_\_\_\_ us today, and gave us this letter. It says the company's badly in debt and he needs to get a big loan from the bank. His accountant's 7. \_\_\_\_\_ missing, too."

Later that evening Rob and Kathleen were washing up in silence. "We've never had to 8. \_\_\_\_\_ about money in the past," said Kathleen suddenly, "We've always had enough. You'll 9. \_\_\_\_\_ another job." "But how will we pay the mortgage if I'm out of work?" moaned Rob. "It's a nightmare."

Just then Maggie and Dennis 10. \_\_\_\_\_ in. "Mum," said Maggie, "I 11. \_\_\_\_\_ some cash for tomorrow. It's the charity fun day at school."

"And I need the money I 12. \_\_\_\_\_ you at the weekend, dad. My mate's coming round and I've got to 13. \_\_\_\_\_ him back the tenner I owe him." Kathleen looked at Rob and 14. \_\_\_\_\_.

"We'll be alright," she said, kissing him on the ear. "I wish I could be so sure," 15. \_\_\_\_\_ Rob.

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#### Money Worries (Multiple Choice – Use of English)

In March Rob 1. **a) received, b) gets, c) took** a letter out of the blue from his 2. **a) employee, b) employer, c) employing**, Mr. Pinkney of Pinkney's and Sons Heavy Haulage Company. He couldn't believe 3. **a) when, b) that, c) what** it said.

"It looks like I could be 4. **a) into, b) out of, c) given** a job soon," he said to Kathleen, when he got home from work after a twelve-hour 5. **a) shift, b) work, c) days**.

"Why, what's happened?" asked his wife, looking 6. **a) down, b) forward, c) up** from her newspaper.

"Pinkney's going 7. **a) to, b) too, c) two** make everyone redundant," said Rob gloomily, "He told us today, and gave us 8. **a) that, b) these, c) this** letter. It says the company's badly 9. **a) on, b) in, c) out of** debt and he needs to get a big loan from the bank. His accountant's gone missing, too."

10. **a) Further, b) Later, c) On** that evening Rob and Kathleen were washing up in silence. "We've never 11. **a) have to, b) must, c) had to** worry about money in the past," said Kathleen suddenly, "We've always had enough. You'll 12. **a) find, b) work, c) take** another job." "But how will we pay the mortgage if I'm out of work?" moaned Rob. "It's a nightmare."

Just then Maggie and Dennis came in. "Mum," said Maggie, "I need 13. **a) much, b) a, c) some** cash for tomorrow. It's the charity fun day at school."

"And I need the money I lent you at the weekend, dad. My mate's coming round and I've got to pay 14. **a) me, b) her, c) him** back the tenner I owe him." Kathleen looked at Rob and smiled. "We'll be alright," she said, kissing him on the ear. "I wish I 15. **a) can, b) could, c) may** be so sure," sighed Rob.

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### Multi-Purpose Text

#### Money Worries (Comprehension Questions)

1. Who is going to make his staff redundant?
2. Who moaned about the problem?
3. Why does Maggie need some money?
4. Who is Mr. Pinkney?
5. Which company does Rob work for?
6. Who came in when Rob and Kathleen were washing up?
7. Who does Kathleen look at and smile?
8. What is Rob worried about paying?
9. Does Mr. Pinkney need to get a small loan?
10. For when does Maggie need some money?
11. When did Dennis lend his dad some money?
12. What does Mr. Pinkney need to get from the bank?
13. Have Rob and Kathleen ever had to worry about money in the past?
14. What were Rob and Kathleen doing in silence?
15. Who is pessimistic about the future?
16. Who is optimistic about the problem?
17. When did Rob get a letter from Mr. Pinkney?
18. Where will the charity fun day be held?
19. Is the company doing well financially?
20. What does Dennis need?
21. Who is Mr. Pinkney going to make redundant?
22. What were Rob and Kathleen doing later that evening?
23. What did Rob receive from his employer?
24. Was Rob expecting to get a letter from Mr. Pinkney?
25. Who does Dennis have to pay back?
26. What does Kathleen think that Rob will find?
27. How long did Rob work for that day?
28. Who has gone missing?
29. How much does Dennis owe his mate?
30. What was Kathleen reading?

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#### Money Worries (True, False, or Unknown?)

1. Rob might lose his job.
2. Rob thinks he'll never find another job.
3. Kathleen talked to Rob about the letter.
4. Rob and Kathleen were washing up later that evening.
5. Mr. Pinkney's accountant is a criminal.
6. Maggie needs some money for the charity fun day at college.
7. Dennis owes his mate twelve pounds.
8. Mr. Pinkney sent Rob an email in March.
9. Kathleen was washing up at 8pm.
10. Kathleen was reading yesterday's newspaper.
11. Kathleen is worried about Rob.
12. Rob works for Pinkney's and Sons Heavy Haulage Company.
13. Rob was surprised to get the letter.
14. Rob had a bad day at work.
15. Maggie is Dennis's brother.
16. Kathleen tries to calm Rob down.
17. Rob has had a bad nightmare.
18. Rob is worried about the mortgage.
19. Mr. Pinkney gave Rob the letter that morning.
20. Kathleen says that Rob will find another job.
21. Dennis could be made redundant.
22. Maggie is sad about the charity fun day.
23. Rob worked for twelve hours on the day that he got the letter.
24. Mr. Pinkney's accountant works with Kathleen.
25. Maggie borrowed five pounds from Rob.
26. Rob is angry because he lost his job.
27. Dennis is worried about the future.
28. Rob got a letter from Mr. Pinkney in March.
29. Rob lent Dennis money last weekend.
30. Dennis lent Rob some money.

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### Multi-Purpose Text

#### Glossary of New Words

Here are some words and phrases from the text that may be new to students. You could either pre-teach them, or encourage your students to find translations in a bi-lingual dictionary and write them in the gaps below. Stressed syllables are underlined.

1. **out of the blue** (*idiom*: unexpectedly) \_\_\_\_\_
2. **Heavy Haulage** (*noun*: lorries) \_\_\_\_\_
3. **be out of a job** (*phrasal verb*: become unemployed) \_\_\_\_\_
4. **shift** (*noun*: period of time at work) \_\_\_\_\_
5. **redundant** (*past participle*: without a job) \_\_\_\_\_
6. **gloomily** (*adverb*: sadly) \_\_\_\_\_
7. **go missing** (*phrasal verb*: disappear) \_\_\_\_\_
8. **washing up** (*gerund*: washing dishes) \_\_\_\_\_
9. **in silence** (*adverbial*: without sound) \_\_\_\_\_
10. **mortgage** (*noun*: loan used to buy property) \_\_\_\_\_
11. **nightmare** (*noun*: bad dream / bad situation) \_\_\_\_\_
12. **cash** (*noun*: money) \_\_\_\_\_
13. **charity fun day** (*noun*: event for raising money) \_\_\_\_\_
14. **tenner** (*noun; colloquial*: ten pounds) \_\_\_\_\_
15. **sigh** (*verb*: to breathe out deeply and sadly) \_\_\_\_\_

#### Answers

##### Money Worries (Gap-Fill – Verbs)

- |             |          |            |
|-------------|----------|------------|
| 1. received | 6. told  | 11. need   |
| 2. believe  | 7. gone  | 12. lent   |
| 3. said     | 8. worry | 13. pay    |
| 4. happened | 9. find  | 14. smiled |
| 5. make     | 10. came | 15. sighed |

##### Money Worries (Multiple Choice – Use of English)

- |       |        |        |
|-------|--------|--------|
| 1. a) | 6. c)  | 11. c) |
| 2. b) | 7. a)  | 12. a) |
| 3. c) | 8. c)  | 13. c) |
| 4. b) | 9. b)  | 14. c) |
| 5. a) | 10. b) | 15. b) |

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### Multi-Purpose Text

#### Money Worries (Comprehension Questions)

1. Mr. Pinkney.
2. Rob.
3. For the charity fun day at school.
4. Rob's employer.
5. Pinkney's and Sons Heavy Haulage Company.
6. Maggie and Dennis.
7. Rob.
8. The mortgage.
9. No, he needs to get a big loan.
10. For tomorrow.
11. At the weekend.
12. A big loan.
13. No.
14. Washing up.
15. Rob.
16. Kathleen.
17. In March.
18. At school.
19. No.
20. The money that he lent to Rob.
21. Everyone at his company.
22. Washing up.
23. A letter.
24. No.
25. His mate.
26. Another job.
27. Twelve hours.
28. Mr. Pinkney's accountant.
29. A tenner (ten pounds).
30. A newspaper.

#### Money Worries (True, False, or Unknown?)

*(T = True, F = False, U = Unknown)*

- |       |       |       |
|-------|-------|-------|
| 1. T  | 11. U | 21. F |
| 2. U  | 12. T | 22. U |
| 3. T  | 13. T | 23. T |
| 4. T  | 14. T | 24. F |
| 5. U  | 15. F | 25. F |
| 6. F  | 16. T | 26. F |
| 7. F  | 17. F | 27. U |
| 8. F  | 18. T | 28. T |
| 9. F  | 19. U | 29. F |
| 10. U | 20. T | 30. T |