**Present perfect and simple past: Activity 1**

1. Have - ever - booked
2. 've - already - saved
3. Have - paid - yet
4. Have - ever - lent
5. 've - never - used
6. Have - already - been
7. 've - already - spent
8. 've - already - had

**Present perfect and simple past: Activity 2**

1. OK
2. Has your sister paid
3. OK
4. When did you buy
5. They finished
6. OK
7. OK
8. I didn't borrow
9. OK
10. Did you see

**Money: Activity 1**

1. inherit
2. save
3. lend
4. borrow
5. waste
6. can't afford
7. charges
8. cost
9. owe
10. investearn
11. is worth
12. raise

**Money: Activity 2**

1. by
2. for
3. on
4. in
5. to
6. from
7. for
8. into

**Money: Activity 3**

1. bill
2. salary
3. tax
4. loan
5. budget
6. mortgage
7. contactless payment
8. insurance

***o* and*or*: Activity 1**

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 
9. 
10. 
11. 
12. 

***o* and*or*: Activity 2**

* w**or**k
* w**or**th

**Managing your income: Activity 1**

|  |  |  |  |
| --- | --- | --- | --- |
|  | someone still living with their parents |  | a single retired person on a pension |
|  | a single parent |  | a family with children |

**Managing your income: Activity 2**

1. F
2. T
3. T
4. T
5. F
6. T
7. F
8. T