

## UPPER INTERMEDIATE 1 – Money Matters

### Track 1

- RUBY:** Mum, Dad, Harry's got something to tell you. Do you want the good news first, or the bad?
- MUM:** Ruby, let Harry speak for himself! Harry, what's up? It's okay ... just tell us.
- HARRY:** I feel terrible, Mum. Erm ... remember you said Ruby and I can spend five pounds a month on online games?
- DAD:** Well, yes, that's what we said ... why? What's happened?
- RUBY:** Harry's spent hundreds!
- HARRY:** It isn't hundreds! It's only a hundred and fifty pounds ...
- DAD:** A hundred and fifty pounds? What were you thinking?
- HARRY:** I didn't mean to! I got really excited playing this game! Then, to buy the next level, I clicked again. But I didn't realise it wasn't free. It was a mistake, honestly!
- DAD:** So you've made an in-app purchase with our money?
- RUBY:** He's made three altogether!
- MUM:** Ruby, please be quiet! How much does it all come to?
- HARRY:** Erm, a hundred and seventy pounds, actually.
- DAD:** A hundred and seventy pounds, now? I don't believe it!
- MUM:** Look. What's done is done. So let's just think of a solution. A sensible one.
- HARRY:** Maybe I could pay it back with my pocket money?
- DAD:** No, that won't work. You'll be paying it off for years!
- MUM:** What about if we go halves? It was an accident, after all.
- HARRY:** Oh thanks, Mum!
- DAD:** No! You can take some money out of your savings account.
- HARRY:** But I'm saving up!
- MUM:** Harry, how much can you withdraw from your account?
- HARRY:** Erm, fifty pounds.
- DAD:** That's a good start.
- MUM:** OK, Harry, let's do a deal. You can pay us back each month with your pocket money, provided you withdraw fifty pounds from your savings account now.
- DAD:** So, you give us that fifty pounds now and then twenty pounds a month from your pocket money, for six months. OK?
- HARRY:** OK.

- RUBY:** Hey Harry, aren't you going to tell them the rest?
- DAD:** Don't tell me you've bought something else on our credit card?
- HARRY:** No. It was just that in-app purchase! I told you!
- MUM:** So what's up?
- HARRY:** I haven't got enough money for the school bus this month.
- DAD:** You mean, you've blown all your pocket money already?
- HARRY:** Well, the thing is ... I bought some trainers last week, and my friend Dan really wanted to buy them, too. But he couldn't afford them.
- MUM:** So you bought a pair for him?
- HARRY:** Yes. I was only trying to help him! He's promised to pay me back, but he doesn't get any pocket money from his parents. So, I'm not sure ...
- DAD:** Harry, I've told you before! Unless you plan ahead, you'll run out.
- HARRY:** I didn't mean to! I only bought the trainers – and some sweets.
- MUM:** The fact is, you need to get to school. So I'll top up your pocket money with fifty pounds, but only as long as you spend it on the bus [emphatically] - and nothing else! OK, Harry?
- HARRY:** Yes.
- RUBY:** Hey, that's not fair!
- DAD:** I agree. Dan might pay Harry back soon, so then Harry will be rewarded for overspending.
- RUBY:** Right!
- MUM:** So, what's the answer?
- DAD:** He pays us back by doing some household chores.
- MUM:** Fair enough. Harry, we'll top it up providing you help us out at home. OK?
- DAD:** And if Dan pays you back before the end of this month, you must give us the money!
- HARRY:** OK. Thanks! I'm really sorry. And I'll be more careful next time!