

# Vocabulary

## Money advice

Complete the sentences below with the words in the box.

set up	reduce	spread
invoice	transfer	haggle
refund	pay off	compare
sales figures		

- 1 You can \_\_\_\_\_ your heating bill by up to 20% by insulating your loft.
- 2 You should \_\_\_\_\_ your credit card balance to a new card with 0% interest.
- 3 Before renewing your car insurance, go online and \_\_\_\_\_ prices. You could be paying far too much!
- 4 You should always \_\_\_\_\_ over your mobile phone package. You can usually negotiate a better deal!
- 5 Rather than paying in full, \_\_\_\_\_ the cost of household bills over the year in monthly or quarterly payments.
- 6 To manage your finances more efficiently, \_\_\_\_\_ direct debits, then you know exactly when money is leaving your bank account.
- 7 It is always advisable to \_\_\_\_\_ credit card balances in full each month to avoid paying high interest charges.
- 8 As part of your statutory rights, you are entitled to a full \_\_\_\_\_ within 30 days of purchase.
- 9 Due to the current recession, this year's \_\_\_\_\_ have been very disappointing.
- 10 Payment is due within 30 days of receipt of \_\_\_\_\_, which will be sent by email.

# Pronunciation

## Words with variable stress

1 **6.3** The words below can *all* be both nouns or verbs. Listen to 12 sentences containing them. Are they used as nouns or verbs? Write N or V. What do you notice about the stressed syllables?

- |                      |              |                |
|----------------------|--------------|----------------|
| 1 <b>N</b> transport | 5 ___ import | 9 ___ object   |
| 2 ___ increase       | 6 ___ record | 10 ___ present |
| 3 ___ produce        | 7 ___ permit | 11 ___ contest |
| 4 ___ insult         | 8 ___ refund | 12 ___ refuse  |

- 2 Numbers 9–12 change meanings when used as a noun or a verb. Check these in your dictionary.
- 3 Read this news item aloud. Pay attention to the words with variable stress.

'Good evening. Here is the news. Oil imports have continued to increase at a fast rate in the last quarter. As a result, the government has refused to permit any further increases. However, demand for transport fuel is at record levels and members of the Transport Workers' Union have objected to the ruling, insisting that they will protest against any future sanctions. They have presented a report maintaining that the present rise in imports is due to a decrease in investment in railway transport by the government.'

**6.4** Listen and check. Practise reading the text again.

- 4 Read this news item and mark the stress on the words in **bold**. Then read it aloud, paying attention to the shifting stress.

The number of tax **refunds** is on the **increase** since the tax office has been experiencing problems with its new computer system. The problem came to light when so many businesses **contested** their latest bills. Tax officers have **protested** against the criticism, saying that they are **insulted** by the suggestion that they are to blame. They say that the **present** problems only started when the IT **contract** was placed with a new company, and they can **produce records** to show this.

**6.5** Listen and check. Practise reading the text again.

