Vocabulary

Money advice

Complete the sentences below with the words in the box.

_				
	invo refu sale	oice	reduce transfer pay off	spread haggle compare
		You can _ heating bi insulating	ill by up to 20	your 0% by
	2	You shoul credit car with 0% i	d balance to	your a new card
	3 Before renewing your car insurance, go online and prices. You			ind es. You
	4	You shou mobile pl	paying far to Id always over none package egotiate a be	your e. You can
	5	Rather th	an paying in the c d bills over t or quarterly	full, cost of he year in
	6	efficiently direct del exactly w	ge your finar y, bits, then you hen money i k account.	u know
	7	balances	ys advisable cred in full each r paying high	it card month
	8	rights, yo	of your statut ou are entitle with ase.	d to a full
	9	Due to the	ne current re	
	10	Payment of receip which w	is due withit of	n 30 days

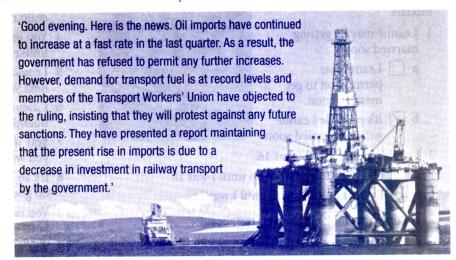
Pronunciation

Words with variable stress

1 ①6.3 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 N transport	5 im port	9 ob ject
2increase	6 re cord	10 present
3 produce	7 per mit	11 contest
4 insult	8 re fund	12 re fuse

- **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.

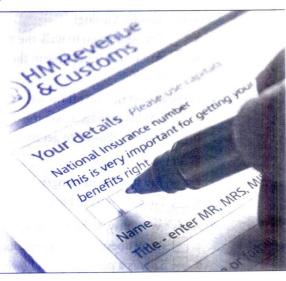


1) 6.4 Listen and check. Practise reading the text again.

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.



106.5 Listen and check. Practise reading the text again.