

## Unit 5

### Vocabulary p38

- 1 Across: 4 charges, 5 change, 6 sale  
9 interest, 11 debit, 12 debit  
Down: 1 bargain, 2 receipt, 3 account  
7 credit, 8 refund, 10 fee
- 2 Correct order:  
1 You open a current account.  
2 You arrange an overdraft with the bank.  
3 You credit the account with £200.  
4 You receive a bill for £210.  
5 You withdraw £210.  
6 You pay the bill.  
7 You go overdrawn.  
8 You pay the money back with interest.
- 3 Possible answers:  
I took the (name of item) that I had chosen to  
the cashier to pay.  
I paid with cash.  
The assistant gave me my change.  
I asked for a receipt.
- 4 1 wallet/purse/pocket  
2 no (a discount means money off the cost, so  
20% is better)  
3 cashpoint  
4 safer, it earns interest in the bank (though  
not always in a current account which is  
designed for everyday use, not saving)  
5 bank  
6 price, date, shop details, items bought  
7 sell off old stock, promote new store etc.  
8 credit

### Reading p40

- 1 Possible answers:  
what things they are responsible for, money, debt
- 2 1st: 2nd: 3rd: 4th: 5th: 6th: 7th:
- 3 1. when a person gets a credit card  
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100. when a person gets a credit card

### Grammar in context p40

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### 2

| modal verb                                       | past form                                                            | function of the past form                                |
|--------------------------------------------------|----------------------------------------------------------------------|----------------------------------------------------------|
| have to<br>need to                               | had to<br>needed to                                                  | express obligation and necessity in the past             |
| needn't<br>not have to                           | needn't have<br>didn't have to                                       | say that something happened but was not necessary        |
| not have to<br>not need to                       | didn't have to<br>didn't need to                                     | say something didn't happen because it was not necessary |
| should<br>should not<br>ought to<br>ought not to | should have<br>should not have<br>ought to have<br>ought not to have | criticise a past action or say that it was a mistake     |
| can't<br>be allowed to                           | couldn't<br>wasn't/weren't<br>allowed to                             | say something was prohibited or not possible             |

- 3 1. should have taken  
2. shouldn't have eaten  
3. couldn't go to the island for three days  
because it was  
4. wasn't allowed to go in the swimming pool  
5. ought to have shut the gate.  
6. needn't have handed in his
- 4 Possible answers:  
Sharon ought to have set her alarm clock.  
She shouldn't/ought not to have gone out of  
the kitchen/cooked an egg.  
(She should have eaten more for breakfast).  
She should/ought to have dried her coat/out it

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### Reading – vocabulary p41

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# Gateway Workbook Answer Unit 8

**Allen C. Benson, Linda M. Fodemski**



## **Gateway Workbook Answer Unit 8:**

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