

Section 2

Words easily confused

Use the correct form of the words in the boxes to complete the sentences in each group A-I below. You may use some of the words more than once. In some cases more than one word may be correct.

A borrow lend let hire rent

- 1 My friends and I _____ a car to travel around the island.
- 2 Can you _____ me some money? I'll pay you back on Friday.
- 3 Some of the rooms in the country house were _____ to tourists for the weekends.
- 4 I _____ money from the bank to buy a house.
- 5 My parents _____ a tutor to help me with Maths.
- 6 The first thing I did when I went to Crete was _____ a house by the sea.

B spend waste save afford

- 1 I have been _____ a lot of money lately on things I don't really need. I usually _____ all my income and don't _____ any money for a rainy day.
- 2 John _____ too much time on the computer and doesn't pay enough attention to his homework. Of course, he can't _____ to be _____ time, especially now that he's got exams.

C bill fare fee fine ticket receipt account discount tax

- 1 The _____ department expects all customers to get a _____ with every purchase they make, otherwise they will have to pay a(n) _____.
- 2 I had to complain to the telephone company about my extremely high phone _____, which I was not prepared to pay. In the end they gave me a(n) _____ and I paid less.
- 3 When he had his wallet stolen, he didn't have any money to pay for his bus _____.
- 4 I bought an airline _____ for Madrid with British Airways.
- 5 _____ is automatically withdrawn from my pay every month.
- 6 Most universities require that tuition _____ should be paid at the beginning of each academic year.
- 7 Sheila got a parking _____ for parking on the pavement.
- 8 My parents have a(n) _____ with the local shop and pay the amount they owe every month.

D salary wage payment income bonus allowance award reward donation

- 1 My _____ gets paid into my bank account every fortnight.
- 2 Steve's parents give him a weekly _____, which he can use any way he likes.
- 3 Some people give _____ to charity organisations.
- 4 Young workers under the age of 21 get the minimum _____ set by the law.
- 5 My _____ from my job isn't sufficient to cover my weekly expenses. Only when I get a(n) _____ as a(n) _____ for excellent results can I afford something special for myself.
- 6 Your car _____ are due on the 10th of each month.
- 7 I received a Young Achiever's _____ for getting the best exam score in the school.

unit 06

E owe own possess keep belong

- 1 Who does this pen _____ to? If no one _____ it, then I'll _____ it.
- 2 Muhammad Ali _____ a lot of strength and speed in the ring.
- 3 They _____ their house, but still _____ some money to the bank.
- 4 He's _____ all his toys in a box in the attic.

F price prize charge value bargain worth tip

- 1 The National Lottery's main _____ was £ 2 million.
- 2 When eating out, it is advisable to leave a _____ for the waiter.
- 3 The thieves stole millions of dollars _____ of paintings from the gallery.
- 4 The _____ of our house has gone up since we renovated it.
- 5 That restaurant has very reasonable _____. It's certainly _____ for money and _____ visiting.
- 6 My new sofa was a real _____. I got it for half the price.
- 7 You can have the appliances delivered free of _____.

G precious valuable priceless worthless economic economical financial

- 1 Some of Picasso's paintings are _____. Only a billionaire could afford to buy them.
- 2 The police have been guarding the _____ stones on display at the gallery.
- 3 When Rose lost her job, she was in a difficult _____ situation for a while. It didn't help that she hadn't been _____ and not saved a penny while she was employed.
- 4 The country's _____ situation has improved ever since the development of the tourist industry.
- 5 Thank you for your _____ advice. You've helped me a great deal.
- 6 Julie gave away some of her fake jewellery because she thought it was _____ and just took up space.

H loan debt sum amount deposit instalment budget

- 1 We're on a tight _____ this month because we have many expenses. Our housing _____ and car _____ are due in the next few days.
- 2 He had parked illegally and was fined the _____ of £ 20.
- 3 Could you please tell me the exact _____ I owe?
- 4 Joan went to the bank because she wanted to make a(n) _____.
- 5 He has asked me to lend him money, as he is in _____.

I cheque cash coins currency (bank)notes change

- 1 When we arrived in Indonesia, we exchanged some of our money for local _____.
- 2 I must take all the _____ I've received as _____ to the bank and exchange them for _____ which are lighter.
- 3 When paying by _____, always write your address and sign the back of it.
- 4 I'm paying for the shoes in _____.

Derivatives

The opposites of many English words are formed by adding a negative prefix to the words. The most common negative prefixes are **un-**, **in-**, **dis-** and **mis-**.

- Most words that derive from the same root take the **same** negative prefix as the root word:

approve → **disapprove** *approval* → **disapproval**
approving → **disapproving** *approvingly* → **disapprovingly**

- Sometimes verbs, nouns, adjectives or adverbs deriving from the same root form their opposites with the addition of **different** negative prefixes:

comfort → **discomfort** (noun) *comfortable* → **uncomfortable** (adjective)
fortune → **misfortune** (noun) *fortunate* → **unfortunate** (adjective)
equal → **unequal** (adjective) *equality* → **inequality** (noun)

- Some words of the same category (verbs, nouns or adjectives) deriving from **one** root form **two** opposites - using two different negative prefixes - but with a difference in meaning:

able (adj) → **unable** (=not able), **disabled** (=handicapped)
informed (adj) → **uninformed** (=not informed), **misinformed** (=wrongly informed)
used (adj) → **unused** (=not used), **misused** (=wrongly/badly used)

un + adjective/adverb → the opposite adjective/adverb

attractive → **unattractive**
attractively → **unattractively**

un + noun (related to adjective) → lack of the quality described by the adjective

certain → **uncertain** *certainty* → **uncertainty**

BUT: *able* → **unable**
ability → **inability, disability**

un + verb → doing the reverse of what the verb describes

lock → **unlock** *dress* → **undress**

in + adjective/adverb/noun (related to adjective) → the opposite of the original word

efficient → **inefficient** *efficiently* → **inefficiently** *efficiency* → **inefficiency**

- The prefix **in-** changes to:
 - il-* before *l*: *legal* → **illegal**
 - im-* before *m* and *p*: *mature* → **immature**
patient → **impatient**
 - ir-* before *r*: *rational* → **irrational**
- The prefix **in-** is **not** used to form opposites of **verbs**.
- The prefix **in-** is not used to form opposites of words beginning with **in-**:
 - interesting* → **uninteresting**
 - interpret* → **misinterpret**
 - integrate* → **disintegrate**

dis + verb → the opposite effect or reverse of the process described by the original verb

agree → **disagree** *connect* → **disconnect**

dis + noun/adjective/adverb → the opposite of the root word

agreement → **disagreement** *agreeable* → **disagreeable** *agreeably* → **disagreeably**
honesty → **dishonesty** *honest* → **dishonest** *honestly* → **dishonestly**

mis + verb → doing what the root describes wrongly or badly

judge → **misjudge** *judgement* → **misjudgement**

unit 06

Complete the sentences with the correct form of the words in capitals.

- 1 Even though he's twenty years old, he is rather _____.
- 2 Thomas said that he is _____ to attend the meeting because he's ill. I am a little _____ as to whether this is true or not.
- 3 The student was very _____ and answered the question _____, but the teacher asked him to try again.
- 4 He has become rich in a _____ way.
- 5 I didn't correct your essay because your writing was simply _____.
- 6 The teacher expressed her _____ with Tom because he's so _____ in class.
- 7 It was _____ of you to leave the baby _____.
- 8 Unfortunately, many climbers have been _____ in their attempts to climb Mt Everest.
- 9 I detest people who _____ animals or use them in _____ research.
- 10 Driving at speeds of 150 kilometres per hour is not only _____ but also _____.
- 11 Her _____ to help got her into trouble.
- 12 Why do you always have to _____ with what I say?
- 13 She's a very _____ person. She wants everything done immediately.
- 14 Don't sit in that _____ armchair, sit here.
- 15 Are you sure you didn't _____ him? He can't have said that.

MATURE
ABLE
DOUBT
NERVE, CORRECT
HONEST
LEGIBLE
SATISFACTION
OBEDIENT
RESPONSIBLE, ATTENDED
SUCCESS
TREAT, SCIENCE
LEGAL
SAFE
WILLINGNESS
AGREE
PATIENT
COMFORTABLE
UNDERSTAND

Examination Practice

A Read the text below and decide which answer A, B, C or D best fits each space.

PLASTIC MONEY

In the past, people bought goods using (1) _____. They rarely (2) _____ money from financial institutions and only when they had (3) _____ the money, did they buy what they wanted.

Recently, however, there have been great changes in the way people purchase goods. To begin with, some people pay for things by cheque, while others prefer monthly (4) _____, rather than paying the whole (5) _____ at once. Most consumers, though, prefer to buy things using their credit cards. (6) _____, it is thought that there are benefits to having a credit card. Apart from the fact that credit cards are handy, some stores offer bonus points to people making purchases, while others give (7) _____ on certain products.

On the other hand, credit cards must be used wisely because they can prove disastrous. In the long run, consumers find that they can't (8) _____ without their credit cards and constantly rely (9) _____ them, as they are "easy money". As a result, some people lose control of their finances spending more than they should and wind up not being able to (10) _____. So, they end up in (11) _____ and have difficulty (12) _____ it back.