LIVING ENGLISH

IDIOMS
&
PHRASAL VERBS

Unit 1

SECTION 1

B Is criticism acceptable?

SONIA So how did the interview go, David?

DAVID Well, **no disrespect to** the interviewers, but I found them quite aggressive **to put it mildly**.

SONIA **To be fair**, that's their job, isn't it? You say what you think, and they **pull** it **to pieces**. That's what interviews are like – you shouldn't **take it personally**.

DAVID OK, that's **fair enough**, but I didn't expect the chairman to **jump down** my **throat** every time I opened my mouth. The thing is, I **'m all for** healthy discussion, but he just seemed to **have a bee in his bonnet** about expenses claims.

SONIA Well, it probably isn't very wise to **argue the toss** with any interviewer, **let alone** the company chairman. Better luck with your next interview!

Glossary

no disrespect (to sb)	used when you are going to criticize sb and do not want to seem rude or offend them.
to put it mildly / and that's putting it mildly	used to say that you could have used much stronger words to describe sth.
to be fair	used when you are defending yourself or sb/sth against criticism. SYN **let's be fair**.
pull/tear sb/sth to pieces	INF criticize sb or their ideas very severely. SYN **pull/tear sb/sth to shreds**.
take sth personally	let yourself get upset about sth that sb has said or done.
fair enough	INF used to say that something seems reasonable, but you do not agree with it completely.
jump down sb's throat	INF react very angrily to sb in an unfair way.
be all for sth / for doing sth	believe strongly that sth should be done. OPP **be dead set against sth**.
have a bee in your bonnet	INF think or talk about sth all the time and think that it is very important.
argue the toss	INF continue to argue against a decision, especially when it is too late to change it or it is not very important.
let alone	used to say that sth is even less suitable or possible than another unsuitable or unlikely thing.

4 Cross out one word in each sentence which is not necessary.

1 There isn't enough food for the four of us, let us alone the rest of the class.
2 If you want to leave school, be fair enough, but don't expect any help from me.
3 She didn't mean to upset you; don't take it out personally.
4 I'm all in for people contributing ideas, but we've got to make a decision very soon.
5 Mum is all dead set against us moving to the country, and I can understand why.
6 I only said I thought he could do better, but he jumped in down my throat!

5 One word is missing in each line of text. Where does it go? Write it at the end.

My dad has a / in his bonnet about me and my studies. I want to become ▸ bee
a musician, but he's set against that. We had a row about it last night – 1
it was my fault, I should know better than to argue the with him late at 2
night. The thing is, disrespect to Dad, but I feel that I should give it a go, 3
and be fair, it is my life! I gave him a couple of reasons why I should 4
leave college, and of course he completely pulled my arguments to, 5
and that's it mildly! He wants me to study law, just as he did, but it 6
really doesn't interest me, and I think he takes that. And if I don't make it 7
as a musician, I still won't get a job in the City, alone become a lawyer. 8

44 I can understand and give advice

A How to survive a plane crash

- Watch the flight attendant's safety demonstration: ignore it, and you could **be missing out on** vital information about how to brace yourself should the plane crash. And read the safety card in front of your seat; even if you fly often, **it does no harm to** be reminded.
- It **makes sense to** keep your seat belt on **at all times**, especially if you fall asleep.
- **Take note of** the nearest emergency exits. Count the rows between them and your seat.
- **In the event of** a crash, speed is **of the essence**. Stay calm and don't **get swept along** with the hysteria. **Keep your wits about you**; you'**ll stand a better chance of** surviving.

Glossary

miss out (**on sth**)	lose the opportunity to have or do sth.
make sense (**to do sth**)	be a sensible thing to do.
at all times	(used especially in instructions, announcements, etc.) always.
take note (**of sth**)	pay attention to sth and be sure to remember it.
in the event of sth	if sth happens.
of the essence	necessary and very important.
sweep sb along	If a situation or feeling **sweeps you along**, you are so involved in it that you forget about other things.
keep your wits about you	be aware of what is happening around you and ready to act and think quickly (also **keep your head**).
stand a chance of (**doing**) **sth**	have the possibility of succeeding in sth.

spotlight Advice

These phrases are used to suggest that someone should do something:
It does/would do no harm to ask for help.
There's no harm in asking for more time to finish the work.
It wouldn't hurt to take an umbrella with you.

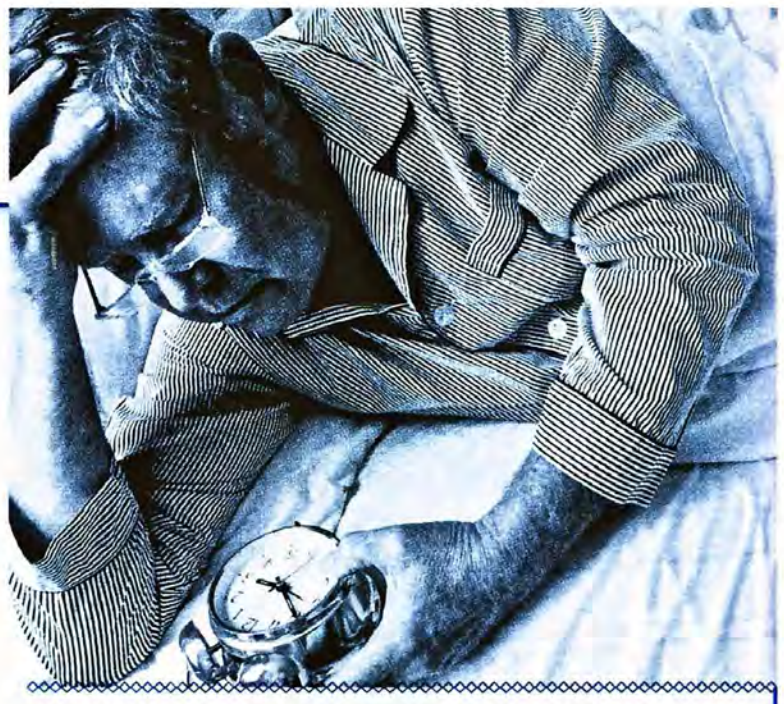
1 Correct one word which is wrong in each sentence.

1 Keep your wit about you.
2 In an event of fire, leave quickly.
3 Don't miss out of this opportunity.
4 You stay a good chance of winning.
5 There's no hurt in asking her.
6 It makes sensible to do it now.
7 Take note for what he says.
8 It wouldn't harm to try it.

2 Complete the advice for nervous fliers.

Fear of flying is surprisingly common. The important thing is not to let yourself get (1) _____ along by your own fear, and to (2) _____ your head while on the plane at all (3) _____. When you step onto the plane, it would do (4) _____ to let the air crew know you are feeling nervous; they may help to reassure you. Be sure to listen and take (5) _____ of the safety tips they give before take-off. Whenever you start to feel panicky, positive thinking is of the (6) _____: calm yourself by imagining that rather than being in the air, you are in a crowded living room. In the (7) _____ of turbulence during the flight, bear in mind that this is very common and not dangerous. And lastly, don't avoid air travel – you could be (8) _____ on some wonderful adventures!

B Advice on sleeping



COFFEEGEEK ▸ I can't sleep at night; I just lie there looking at the moon. ☹ HEEELP!

JOJO ▸ Hi. I'm no expert **by any stretch of the imagination**, but **it stands to reason that** sleeping in complete darkness promotes better sleep. Shut your curtains or blinds!

ALI ▸ **I've been in the same boat** as you, so I **feel for** you. My dad says that **if all else fails**, read the most boring book you can find. And don't **get worked up about** not sleeping – it only makes things worse.

YI ▸ My advice – **for what it's worth**! If you're lying there for hours, **you could do worse than** put on a relaxation CD, with the sounds of the ocean.

GINNIE23 ▸ **Your best bet** is to avoid caffeine and alcohol – especially alcohol, because it **keeps** you **from** falling into a deep sleep. Hope this helps.

Glossary

(not) by any stretch of the imagination	used to say strongly that sth is not true, even if you try to imagine it.
it stands to reason (that …)	= it is obvious or logical (that …).
be in the same boat	INF be in the same difficult situation.
feel for sb	have sympathy for sb.
if all else fails	used to say that if other methods do not succeed, there is one last thing you can try. SYN **as a last resort**.
get worked up (about sth)	INF get very excited, angry, or upset about sth (also **work yourself up (about sth)**).
for what it's worth	INF used to emphasize that sth is only your opinion or suggestion, and you are not sure how helpful it is.
you could do worse than	used to advise sb to do or try sth.
your best bet	INF the thing that gives the best chance of success.
keep sb from doing sth	prevent sb from doing sth.

3 One word is missing in each line. Where does it go? Write it at the end.

1 We've both just had pay cuts, so really we're in the boat.
2 OK, the plates are dirty, but don't get so up about it. I'll wash them later.
3 What it's worth, I don't share your views on child rearing.
4 I find that taking these pills me from feeling nervous.
5 Look, it stands to that no sensible person would buy that car.
6 You couldn't describe him as clever by any of the imagination.
7 You know that if all fails, you can always stay in my house.
8 If you're eating out, you do worse than the North China restaurant.

4 Rewrite the sentences using the words in capitals. The meaning must stay the same.

▸ If you want my opinion, he's useless. WORTH For what it's worth, he's useless.
1 I have great sympathy for her at this time. FEEL
2 We're both in a difficult situation. BOAT
3 The best thing you can do is to say nothing. BET
4 Try not to become over-excited about the plan. WORKED
5 It's not a bad idea to stay in a B and B. WORSE
6 As a last resort, you can refuse to work. FAIL

5 ABOUT YOU Write your own advice about getting a good night's sleep in your notebook, or talk to another student. Use *for what it's worth, your best bet, you could do worse than, if all else fails*.

SECTION 2

45 I can talk about problems

A Problem solving

Thinking through a problem

- Is it a genuine problem, or just **a storm in a teacup**?
- If it's real, what's the root cause? Is it a person? Someone who **has a chip on their shoulder** for example, or someone **digging their heels in** and refusing to compromise?
- How big is the problem? Can you **sort** it **out** easily, or will you **have your work cut out**?
- How will you solve it? **Take the bull by the horns**, or **sit tight** for the moment?

Whatever you do, be clear about your course of action. Don't **fall into the trap of** doing neither one thing nor the other. Consider all the options, make your decision, and then **act on** it.

Glossary

think sth through	consider everything that could happen in a situation.
a storm in a teacup	a lot of anger and worry about sth unimportant.
have a chip on your shoulder	INF be sensitive about or feel offended by sth, as a result of sth that happened in your past. (See Unit 2.)
dig your heels in / dig in your heels	refuse to do sth or change your mind about sth.
have your work cut out	INF have a very difficult task or job to do.
take the bull by the horns	face a difficult situation in a very direct and confident way.
sit tight	stay where you are, without taking any action.
fall into the trap (of doing sth)	make a mistake that many people make.
act on/upon sth	take action as a result of a decision, advice, or information.

spotlight Meanings of *sort sth out*

I'll sort out the problem. = deal with it and solve it (as above).
The study's a mess. Could you sort it out? = tidy it.
I need to sort out the insurance. = arrange it successfully.

1 Form six idioms using words from the box. You need to add more words to most of them.

dig storm horns fall chip sit bull teacup tight heels shoulder trap

2 Rewrite the sentences using the words in capitals. Keep the meaning the same.

▸ I spent the day tidying up the office. OUT *I spent the day sorting out the office.*
1 He made the mistake of doing everything himself. TRAP
2 She's made her choice; she must do something about it. ACT
3 He thinks the world is against him. CHIP
4 I would stay where you are and do nothing. SIT
5 He's refusing to change his mind. HEELS
6 She has to consider what might happen. THINK
7 It will be a difficult task for you. CUT OUT
8 I was asked to deal with the problem. SORT
9 It's a lot of fuss about nothing. STORM
10 He's going to confront the situation directly. HORNS

B A teenage problem



ELLE Jonathan's got important exams **coming up**, and his girlfriend**'s** just **finished with** him. He**'s in a terrible state** – I don't know what to do. He**'s** even **off his food**.

SIAN Come on, it's **not the end of the world**; he'll **get over** it.

ELLE But with these exams **hanging over** his **head**! In his present **frame of mind**, he'll fail.

SIAN I don't think so. Jonathan's a bright boy. **At the end of the day** I'm sure he**'ll pull himself together** and **sail through** his exams.

ELLE I don't know. Teenage relationships and school exams: what **a recipe for disaster**!

Glossary

finish with sb	end a romantic relationship with sb.
be in a (terrible) state (about sth)	be very anxious (about sth).
be off your food	not want to eat, usually because you are ill or upset.
not the end of the world	INF not the worst thing that could happen.
get over sth	recover from sth such as a disappointment or illness.
hang over sb / sb's head	If sth difficult or unpleasant **is hanging over you / your head**, you are thinking and worrying about it.
frame of mind	the way you think or feel about sth at a particular time.
at the end of the day	INF used to introduce a fact that remains true when everything else has been considered.
pull yourself together	regain control of your feelings and behave calmly.
sail through sth	pass an exam, test, etc. without any difficulty.
a recipe for disaster	a thing that is likely to cause sth bad to happen.

spotlight Meanings of *come up*

The race is coming up at 6 p.m. = is going to happen in the near future (as above).
The subject came up in conversation. = was mentioned or discussed.
Your number came up, so you've won. = was chosen.

3 Complete the dialogues. You may need more than one word.

▸ Will she be upset if she fails? ~ Yes, but it's not the end of the world .
1 Won't he eat anything? ~ No, he's food.
2 Do you think he'll pass the exam easily? ~ Oh yes, he'll it.
3 Is she very anxious about the tests? ~ Yes, she's about them.
4 The disappointment won't last. ~ I know. He'll it.
5 This will cause all sorts of problems. ~ I know. It's a disaster.
6 Has Lisa ended the relationship? ~ Yes, she's him.
7 Did they discuss the new bus route? ~ Yes, the subject up.
8 He must control his feelings and stay calm. ~ Hmm, he needs to together.

4 Complete the text.

Charlotte hasn't been in the most positive (1) of mind recently. She's got an interview (2) up next week for a job at the BBC. She's had it (3) over her for almost a month and she's in a real (4) about it. It's silly really, because I'm sure she'll (5) through the interview. And even if she doesn't, it's not the end of the (6) . I know Charlotte's a very talented girl, and at the end of the (7) , that's what matters.

Unit 13

1 **Read the dialogue and try to explain the idioms in bold.**



– Mr Whitbread, you've recently **1) come under fire** over your comments on industrial pollution. What is your response to this criticism?

– I don't regret saying what I did at all. The main obstacle to reducing pollution is still cost, so of course we need to determine who is going to **2) foot the bill**.

– Okay, Mr Whitbread, but we should act before it's too late for our planet. We will be **3) counting the cost** of this procrastination for a generation.

– I agree totally. **4) On the other hand,** what is the good of **5) breaking the bank** in an effort to guarantee ourselves a future if it's only this country that's willing to do it? I mean that would only be **6) a drop in the ocean**. To have the desired effect, every industrial nation in the world needs to contribute!

– So, what you're saying is that unless everyone else **7) toes the line**, this government won't do anything to reduce pollution levels, right?

– I don't think you need to be quite so negative, but, yes, I believe it would be very foolish for us to spend millions of pounds on a plan which we know would **8) go up in smoke**.

– Hmm... But surely we can do more than just **9) pay lip-service** to these schemes which must be carried out eventually! I mean, stricter regulation on cars for example; surely that would be **10) a step in the right direction**.

– Oh, please, now that is another matter altogether ...

2 **Match the items with the idioms from Ex. 1.**

a	to suffer the consequences of a reckless/foolish action	f	to voice/express agreement on sth without actually supporting it
b	to be condemned/to be sharply criticised	g	to end in nothing/to result in failure
c	a very small amount compared to what is necessary/needed	h	to leave sb without money
d	to pay for sth	i	to obey orders/rules
e	however	j	a positive action, especially towards a solution

3 **Fill in the gaps with phrases from the list:**

went up in smoke, a step in the right direction, on the other hand, paid lip-service, drop in the ocean

1 This car is smoother to drive than that one. That one, ..., is a bargain.
2 The price of the mansion was a mere .... compared to the multi-millionaire's staggering fortune.
3 My plans to have a quiet evening at home .... when Geoffrey arrived with six of his friends.
4 Mayor Banks lost favour with Tunstown residents as he only ..... to their anxieties.
5 You really upset Janet; it would certainly be .... if you wrote and apologised to her.

4 **Read the following extract from a news report and fill in the gaps with phrases from the list:**

break the bank, to toe the line, counting the cost, foot the bill, came under fire

The writing is on the wall for the Chanson Group who have been given two years **1)** ..... and adopt cleaner methods of production in their factories. Chanson's owners, who **2)** ..... last year when it was discovered that they were releasing tons of toxic waste into the North Sea, have said that such changes will **3)** ..... . It seems that the Chanson Group will soon be **4)** ..... of their past failure to observe regulations unless they find someone willing to help them to **5)** ..... .

SECTION 3

6 I can describe people's behaviour

A Selfless behaviour

Best mum competition



[Please write your application in not more than 120 words.]

All mums **have** the family's **best interests at heart**, and **will go out of their way to** help their kids, but what makes a great mum? Well, ours has all the qualities. When things went wrong and Dad left us, Mum **went to great lengths to hold** the family **together**. She **was always there for** us, but trusted us to make our own decisions. When we needed **a shoulder to cry on**, it was Mum we **turned to**, not our friends. But what **sets** her **apart from** the other mums is her concern for others. She's always **giving** someone or other **a helping hand**. We **thank our lucky stars** that she's our mum! (Patti, 16)

Glossary

have sb's (best) interests at heart	care about sb and want to improve their situation.
go out of your way (to do sth)	do sth that you do not have to do and that involves making a special effort to help or please sb.
go to great lengths to do sth	try in a determined way to achieve sth.
hold sth together	keep a group of people, a marriage, etc. united in difficult circumstances.
be there for sb	be available and supportive if sb wants to talk to you or needs your help.
a shoulder to cry on	a person who gives you sympathy.
turn to sb/sth	go to sb/sth for help or advice.
set sb apart (from sb)	make sb different from or better than others.
give/lend (sb) a helping hand	help sb.
thank your lucky stars	feel very grateful and lucky about sth.

1 Put the words in order and add one more word.

- them | way | out | help | she | went | of | to *She went out of her way to help them.*

1 help | lengths | dad | to | them | went | to
2 writing | our | given | helping | we | were | a | with
3 hold | managed | their | they | to | marriage
4 best | have | heart | she | doesn't | your | at
5 healthy | I'm | stars | I | thank | my | that
6 on | a | she | to | needs | shoulder

2 Write a phrase with the same meaning as the words in italics.

- They *helped me* with the housework. *gave me a helping hand*

1 Who would you *seek advice from* if you had a problem?
2 Her positive attitude *makes her different* from her colleagues.
3 She needs a *sympathetic person to talk to about her problems*.
4 She is always *available to talk to if I need help*.
5 Dad always *makes a special effort* to keep them amused.
6 My sister *tried very hard* to get the medicine I needed.
7 I *am so grateful* that I have such a great family.
8 Somehow Mum managed to *keep the family united*.

3 ABOUT YOU What would you write in a best mum, best dad, best sister, or best brother competition? Write in your notebook, or talk to another student.

B Selfish behaviour

Do you suffer from selfish or bossy siblings?



KIM ▸ Yeah, my sister always wants to **have things her own way**, so I have to **put my foot down** with her. She thinks she can **twist** me **round her little finger**, but she can't!



AYRON ▸ My brother's very **sure of himself** and he**'ll stop at nothing** to get what he wants. He**'d walk all over** my parents if he had the chance.



CARMEN ▸ When we were kids, my older sisters used to **push** me **around** and **pick on** me because I was small. It took me years to learn to **stick up for myself**.



PRINCESS ▸ My sister **never lifts a finger** to help around the house; she just **takes it for granted that** we'll clear up after her. If it weren't for me, her room would be disgusting!

Glossary

have things/it (all) your own way	get or do what you want, even when other people want sth different (also **have/get your own way**).
put your foot down	INF use your authority to stop sb doing sth.
sure of yourself	OFTEN DISAPPROVING very confident.
stop at nothing	do anything to get what you want, without caring about its effect on others.
walk all over sb	INF treat sb badly by always doing what you want to do.
push sb around	give sb orders in a rude or unpleasant way.
pick on sb	treat sb unfairly by blaming or criticizing them.
stick up for sb/yourself	support or defend sb/yourself.
not lift a finger (to do sth)	INF do nothing to help sb.
take it for granted (that ...)	expect sth to happen because it usually does. (Also **take sb for granted** be so accustomed to sb that you don't appreciate them.)

spotlight Persuading people

If you can **twist sb round your little finger** INF, you can persuade them to do anything you want. If you **get round sb**, you persuade them to do what you want, often by being nice to them. If you **win sb over**, you get their support by persuading them you are right.

4 True or false? Write T or F.

1 If someone can *stick up for* themselves, they can defend themselves.
2 If someone *won't lift a finger*, they probably have an injury.
3 If someone *takes you for granted*, they can persuade you to do anything they want.
4 If someone *wins you over*, they have persuaded you that they are right.
5 If you *have things all your own way*, you do what everyone else wants.
6 If you will *stop at nothing*, you won't do anything to help.

5 Complete the dialogues.

1 Jun has no self doubts and is very confident. ~ Yes, she's very .
2 Dad refused very firmly to let us stay out late. ~ Yes, he put .
3 She criticizes me, but not the others. It's not fair! ~ Yes, I think she's you.
4 He tells me what to do and he's horrible about it. ~ Yes, he around.
5 Li's only nice to me because she wants my help. ~ She's just trying to you.
6 I can make her do anything. ~ Yes, you can twist .
7 She's really bossy and I hate it. ~ Well, don't let her you!
8 Ed only wants to do what he wants. ~ Yes, he just wants to way.

7 I can talk about relationships

A Being married

How to make your marriage work

You think you**'re made for each other**, you **tie the knot**, then the hard work begins!

- You have to **meet** your partner **halfway** – compromise is everything. Don't let things like finance or household chores **drive a wedge between** you.
- If you're upset with each other, should you try to **clear the air** or **walk away**? Remember that things said **in the heat of the moment** can be hard to forgive later. On the other hand, if you walk away, you may **be storing up** problems for the future. My advice is: go for a short walk to calm down, then you can discuss the matter sensibly.
- Don't **live in each other's pockets**. You'll need to give each other space in the marriage.
- All marriages **go through a bad patch**; use laughter to keep things in perspective.

Glossary

be made for each other	INF be perfect partners.
tie the knot	INF get married. SYN **get hitched** INF.
meet sb halfway	reach agreement with sb by giving them part of what they want.
drive a wedge between people	make the relationship between two people or groups suffer. (See page 162.)
clear the air	improve a difficult or tense situation by talking about it.
walk away	leave a bad situation.
in the heat of the moment	at a time when you are too angry or excited to think carefully.
store sth up	do sth that will make a problem worse in the future.
live in each other's pockets	be too emotionally close or spend too much time together.
go through a bad/sticky patch	INF experience a difficult period in your life.

1 Good news or bad news? Write G or B.

1 Talking cleared the air between us.
2 I said it in the heat of the moment.
3 We're going through a sticky patch.
4 They're made for each other.
5 They tied the knot last Saturday.
6 We agreed to meet each other halfway.
7 It drove a wedge between us.
8 They're living in each other's pockets.

2 Put the words in order and add one word.

▸ of | it | I | the | moment | said | in | the *I said it in the heat of the moment.*
1 for | Dom | are | Janet | other | and | each
2 they | think | hitched | do | you | will ?
3 be | trouble | could | later | storing | for | you .
4 argument | walk | an | easy | it | isn't | to | from .
5 marriage | a | through | went | bad | their .
6 each | they're | other's | in | living .

3 ABOUT YOU Look at the advice in the text at the top. Do you agree with all the points? Why/why not? Write in your notebook, or talk to another student.

B Being single

Is it fun being single?

DOZYJOE Yes! You're free – nothing**'s holding you back** and no one's nagging you because the dishes **are piling up** in the sink. You can **do as you please** any time, day or night.

RUDY Not for me. I'm bored and lonely. Yes, you **answer to** no one, but **I'd far sooner** be in a loving relationship. **I'd give anything to** meet the right person.

BELLA My previous boyfriend **messed** me **around**; I felt he **let** me **down** badly, and I was really hurt. Now that I**'ve finished with** him, the thought of going through the same thing again **doesn't bear thinking about**. I don't want another distressing **break-up**.

Glossary

hold sb back	stop sb being as successful as they should be.
pile up	increase in quantity or amount.
do as you please	be able to do whatever you like. SYN **please yourself**.
answer to sb (for sth)	have to explain your actions or decisions to sb.
mess sb around/about	treat sb badly, especially by changing your mind a lot or breaking promises.
let sb down	not help or support sb as they had hoped or expected.
finish with sb	end a romantic relationship with sb.
not bear thinking about	be too shocking or unpleasant to think about.
break-up	the ending of a relationship or marriage. **break up (with sb)** V.

spotlight Expressing wishes

I'd (far) sooner be married. = I would (much) prefer to be married.
I'd give anything to meet her. = I would very much like to meet her.
I'd give my right arm to have Anya back. = I would very much like to have Anya back.

4 Write the opposite using an idiom or phrasal verb.

▸ I can do whatever I want. OPP I can't do as I please / please myself.
1 Her boyfriend treated her really well. OPP Her boyfriend .
2 I don't have to explain my actions to my boss. OPP I have to .
3 There's less and less work. OPP The work .
4 I've just started going out with Pilar. OPP I've just .
5 He didn't stand in the way of my success. OPP He .
6 She gave me the help I was hoping for. OPP She .

5 Complete the texts with one word in each case. Then underline the full idioms, phrasal verbs, or phrasal nouns.

Danny was quite possessive, so when I (1) with him, I was relieved that at last I could do (2) I pleased. But not long after the (3) of the relationship I was terribly lonely, and I regretted what I'd done. Now I'd give (4) to have him back.

I feel guilty about Donna. I know I (5) her down badly, and I'm sure she was sick of me (6) her about. But the truth is, I'd far (7) be single and be able to please (8) in what I do. And getting married just doesn't (9) thinking about; I'm far too selfish.

I'm sure there's a little sign above my head that says, 'I want to get married'! I'd give my right (10) to meet Mr Right!

6 ABOUT YOU Which speaker at the top of the page do you agree with most, and why? Or do you have a different point of view? Write in your notebook, or talk to another student.

Unit 10 - Through Thick and Thin



Relationships

Part 1 - Definitions

walk out on	stand by	fall out	cheat on	call off
stick up for	fuss over	grow apart	count on	put on

1. Underline the phrasal verbs in sentences 1-10, then match them to the definitions below.

1. They're the best of friends and always stick up for each other if there's trouble.
2. I met Jo again after many years but we didn't have much to say to each other. It was clear we had grown apart.
3. Why have you and Mark fallen out? You used to be best friends.
4. Sue discovered her husband was cheating on her when she saw him with another woman.
5. She got cold feet two weeks before the wedding and called it off.
6. He walked out on his wife after 30 years of marriage and started living with another woman.
7. They fuss over their children all the time. They're such spoilt kids.
8. She takes everything from you and gives you nothing in return. Can't you see she's just putting on you?
9. You're a saint. I'll never forget the way you stood by me when I lost my job.
10. He's the most reliable person I know. You can always count on him to help you.

Definitions	Phrasal Verbs
a. to rely on someone	_____
b. to cancel an engagement or a wedding	_____
c. to unreasonably demand too much from someone	_____
d. to become less close to someone as you get older	_____
e. to argue and lose a friendship with someone	_____
f. to pay too much attention to someone	_____
g. to be unfaithful to your husband or wife by having an affair	_____
h. to stay with someone and support them during a difficult time	_____
i. to defend someone who is being criticized or bullied	_____
j. to leave your husband or wife	_____

Unit 10 - Through Thick and Thin



Relationships

Part 2 - Practice

1. Complete the gaps in the sentences.

a. You can always _____ Tom to back you up in times of trouble.

b. Everyone knew he was _____ his wife but no-one wanted to break the bad news.

c. Stop _____ that boy. He's old enough to look after himself.

d. Those two are as thick as thieves, always _____ each other.

e. She's so selfish and demanding. She _____ you constantly and you say nothing.

f. He knew he didn't want to marry Jo so he _____ the wedding.

g. We married too young and as the years went by _____ until we eventually split up.

h. She _____ her husband when she heard he'd been cheating on her.

i. Can't you make friends? It's sad to _____ over such a silly misunderstanding.

j. I'll always be grateful to you for _____ me during my divorce. It was a hard time.

2. There is a problem with the phrasal verbs in the following sentences. Correct the mistakes.

a. You'll never come between George and his wife. He'll always stand her by no matter what happens.

b. She really couldn't face the idea of marrying a man she didn't love but didn't have the courage to call off it.

c. He's a wicked man. He walked on out his wife and three children and left them with nothing.

d. You're such a wimp. Why don't you stick yourself up for?

e. You know you can count me on if you have any problems. I'm just a phone call away.

f. He just didn't believe his wife would cheat him on and dismissed the rumours as hurtful lies.

g. She puts me on all the time. I find it so hard to say no to her demands.

h. As time went by they grew apart each other and found they had nothing in common.

i. The crash was scary but I'm fine. So please stop fussing me over all the time.

j. Why have you fallen out Jo? You haven't been fighting over Tom again, have you?

3. Rewrite each of the following sentences using one of the phrasal verbs from part 1.

a. Our relationship's so strong now because we stuck by each other through all the hard times.

b. They stopped being friends because of a silly little argument to do with some boy in their class.

c. She pampers that dog more than she looks after her own children.

d. He said he didn't love me and he never had and then he broke off the engagement.

e. Thanks for supporting me in the meeting, I really appreciate it. I've never seen the boss so angry.

f. I'm sorry to have to leave you with the children. I do hope you don't think I'm burdening you.

g. She ran out on her husband and left him to look after their three children alone.

h. Our friendship isn't what it used to be. We've drifted apart as we've got older and now rarely even talk.

i. You can bank on everyone's support. We're behind you 100% on this.

j. He'd been unfaithful to his wife for years but she still stayed with him.



Part 3 - Speaking

Discuss your answers to the following questions with your partner.

- Who's your best friend? How long have you known them? Why do you get on so well?
- Have you ever fallen out with your best friend? What about? How did you patch it up?
- Are you still in touch with your friends from school? Have you grown apart from any of them?
- Who used to stick up for you the most when you were young? Who sticks up for you now?
- Who do you get on with best in your family? How about at work or school?
- Do you know anyone who called off their wedding at the last moment?
- Who do you talk to when you have a problem and you need some help and advice?
- Who do you talk to when you want to have a really good laugh?
- Are you on good speaking terms with your neighbours?
- Who is your oldest friend? Do you enjoy meeting people and making new friends?
- Who fussed over you most when you were a child? Does anyone fuss over you now?
- Which of your friends or family puts on you the most? What do you do about this?
- What are the main reasons for divorce in your country?
- How has the role of marriage changed in your society over the last 100 years?
- What do you think of co-habitation before marriage?
- What happens in a traditional wedding ceremony in your country?

Unit 2

SECTION 1

48 I can talk about risk-taking

A What kind of risks do you take?

Are you one of life's gamblers?	Yes / No / Not sure
I never **put money on** a horse, a race, or anything like that.	_____
If I was investing money, I'd probably **hedge my bets** and **split** it **up**.	_____
There's no excuse for taking risks when you're driving.	_____
I'm always prepared to **stick my neck out** if someone asks my opinion.	_____
When people threaten to do things, I rarely **call their bluff**.	_____
I'm not the kind of person to **get myself into** difficult situations.	_____
In life, I think I tend to **play it safe** most of the time.	_____
Would I **risk my neck** to save someone else? That's a difficult one.	_____

Glossary

put money on sth	bet money on a horse, team, etc. in a race or game.
hedge your bets	reduce the risk of losing by choosing several possibilities instead of just one.
split sth up	divide sth into smaller parts.
there's no excuse for (doing) sth	= there's no acceptable reason for doing sth (used in reference to behaviour which you think is very bad).
stick your neck out	INF take a risk by doing or saying sth that may be criticized or proved to be wrong.
call sb's bluff	tell sb to do what they are threatening to do because you don't believe they intend to do it or are brave enough to do it.
get yourself into sth	become involved in a difficult situation, often without intending to.
play (it) safe	avoid taking any big risks.
risk your neck	risk being killed or injured in order to do sth. SYN **risk life and limb**.

1 Match the verbs on the left with the endings on the right.

1 stick	a someone's bluff
2 risk	b your bets
3 call	c it safe
4 split	d your neck
5 hedge	e your neck out
6 play	f something up

2 Complete the sentences.

1 Most people would say nothing in that situation, but my brother is always prepared to _____ his neck _____ and say what he thinks.
2 I'm always very careful not to _____ myself _____ debt. To be honest, there's _____ for people spending money they haven't actually got.
3 I wanted a photo of the shark, but I wouldn't risk _____ and _____ trying to get it.
4 He threatened me saying he had a gun, but I called his _____ and he had nothing.
5 I wasn't sure who would win, so I _____ my bets and _____ money on two of them.
6 If you have money to invest, accountants often advise you to _____ it safe and _____ the money up into different investments such as shares, property, and a pension.

3 ABOUT YOU How would you respond to the statements at the top of the page? Write your answers in your notebook, or talk to another student.

SECTION 2

B Risk-takers

Why do people take risks?



Recent research **sheds** some **light on** this and suggests it may **be down to** the psychological **make-up** of a person. It seems that 60 per cent of risk-takers are 'sensation seekers': people who **seek out** and **thrive on** novel and exciting experiences. This does **not necessarily** involve risk, but it is a common by-product. Sensation-seekers are more **at risk from** drink or drugs, and more likely to **take a chance on a long shot**; they are less likely to **err on the side of caution**. However, not all risk-taking is bad. Mankind has only evolved by taking risks; without it we would stagnate.

Glossary

shed/cast/throw light on sth	help to explain sth by providing new information about it.
be down to sb/sth	be caused by a particular person or thing.
make-up	the different qualities or things that combine together to form sth. **make sth up** v.
seek out sth/sb	try to find sth/sb.
thrive on sth	enjoy sth so much that it makes you a happier or healthier person.
not necessarily	used to say that sth is possibly true but not definitely true.
take a chance (on sth)	decide to do sth knowing it may be the wrong choice.
a long shot	an attempt that is unlikely to succeed, but may be worth trying.
err on the side of caution	be prepared to miss an opportunity rather than take a risk.

spotlight Idioms with *risk*

If you are **at risk from/of sth**, you are in danger of something unpleasant or harmful happening.
If you **run the risk of sth**, you put yourself in a situation in which something bad could happen.
If you **do sth at your own risk**, you do it even though you have been warned of the dangers.

4 Replace the word(s) in italics with an idiom or phrasal verb that keeps a similar meaning. The first letter has been given to help you.

1 She *loves* work. t
2 It's *composed* of four parts. m
3 The mistake was *caused by* Jim. d
4 Does he *actively look for* adventure? s
5 I would *be careful rather than take a risk.* e
6 Can you *help by explaining* any of this? s
7 It's *unlikely to succeed but we can try it.* a l
8 Is it a big problem? ~ *It could be, but that's not certain.* N

5 Complete the sentences.

1 Do you think you out novel and exciting experiences?
2 Do you on new challenges or do you prefer familiar things?
3 Is being a 'sensation seeker' part of your psychological ?
4 Would you normally a chance on a shot?
5 Are you at from anything dangerous in your daily life?
6 Would you the risk of losing a lot of money in order to win a lot?

6 ABOUT YOU Write your own answers to Exercise 5 in your notebook, with your reasons, or talk to another student.

SECTION 3

Ex. 1 Choose the correct alternative for each gap.

In order to 1 *have / keep* ourselves fit and healthy, we all need to 2 *make / do* some exercise, or 3 *play / make* a sport like football or tennis. But why do people 4 *take part / take up* extreme sports? It can't be for their health. 'People BASE jump and sky surf because it 5 *keeps / makes* them feel alive.' says psychologist Ed Reeves. 'They need 6 *to take / to make* risks to make their lives more exciting.' Yet most people who 7 *play / do* extreme sports are very calm. Whether they are 8 *running /jumping* out of a plane, 9 *walking / climbing up* a rockface or 10 *taking / holding* their breath under 30 metres of water, they don't seem worried about 11 *doing / making* a fatal mistake. David Jones is a good example. Before a 216-metre bungee jump, David felt 'calm and peaceful'. 'I'm glad I *had / made* the decision 13 *to make / to do* the jump,' he said later. 'At one point I *reached /got* a speed of 190 kph, and I could see the trees rushing towards me. It was an incredible experience.'

Ex. 2 Match the phrasal verbs in italic with their meanings a-f

1. Rob decided to take on his friend's challenge and try free-climbing.
2. Matthew never took to off-piste in-lining. He gave it up after two attempts.
3. Although her parents disapproved, Amy still took up free diving.
4. The bungee jump was incredible. It took David's breath away.
5. Clare takes after her older brother. They both love taking risks!
6. According to experts, extreme sports are taking over from normal sports such as basketball and tennis.

a. to start doing something regularly
b. to replace something
c. to be extremely surprised by something
d. to accept/decide to do something
e. to look or behave like someone
f. to develop a liking for something

Ex. 3 Now answer these questions so they are true for you.

1. Which sports and hobbies have you taken up recently?
2. Would you take on an extreme challenge like bungee jumping? Why / Why not?
3. Are you usually a calm or a nervous person? Who do you take after?
4. Have you ever done a sport which took your breath away? What was it?

Ex. 4 Complete sentences with the correct prepositions.

• for • to • of • from • off • to

1. Chris was nervous. It was his first sky dive and he didn't want to jump out …… the plane.
2. Risk addicts are turning …… more and more dangerous activities to get their thrills.
3. Mike can't go free-climbing today. He's suffering …… a sprained ankle.
4. I feel sorry …… people who don't do extreme sports. They don't know what they're missing.
5. If Paul's not careful, he's going to fall …… his snowboard.
6. The BASE jump has been cancelled due …… bad weather.

Ex. 5 Match the idioms with their definitions and complete the sentences below (change the form if necessary). Make up your own sentences with the words.

1. batten down the hatches	a. start taking risks and stop worrying about the danger involved
2. calculated risk	b. to call for help when you are not really in danger
3. throw caution to the wind	c. put your life at risk by doing something very dangerous
4. close shave	d. a risk taken with full knowledge of the dangers involved
5. cry wolf	e. prepare yourself for danger or a forthcoming difficult period, like a ship preparing for a storm
6. dice with death	f. full of risks or serious difficulties
7. fraught with danger	g. any situation that is potentially risky or dangerous
8. dicey situation	h. a situation where an accident or a disaster nearly happened

1. There's Mary screaming again! Does she really have a problem or is she just …….. again?
2. The politician put himself in a …….. by getting involved with an intern.
3. His journey across the mountains was …….. with danger.
4. Going mountain-climbing alone is ……..
5. Here comes that trouble-making guy. …….. !
6. I almost hit the child who ran out in front of my car. It was a …….. .
7. The company took a …….. when they hired Sean straight out of college.
8. I decided to …….. and invest in my best friend's new company.

Unit 3

SECTION 1

11 I can talk about money

A Financial worries

Hi Dad

I spoke to Martin yesterday. He'd be too embarrassed to tell you this, but I think he's **pretty much** living **on the breadline**. Last week he had to **fork out** a lot of money **on** his car, which he badly needs, and next month he'**ll be** even **worse off** when his rent goes up. The thing is, I don't think he's got much to **fall back on**. I said I could **lay my hands on** about £200 to help out, but he'll need more than that to **pay off** his debts. I know he desperately wants to **pay his own way**, but would you be willing to **bail** him **out** just this once, or at least have a word with him - without saying I'd spoken to you? Thanks.

Love Tracey

Glossary

pretty much/well	INF almost.
on the breadline	very poor; with very little money to live on.
fork sth out (on sth)	INF spend a lot of money on sth, usually money you don't want to spend. SYN **pay sth out.**
be worse off	be poorer, unhappier, etc. than before. OPP **be better off.**
fall back on sth	have sth to use when in difficulty (in this case money).
lay/get your hands on sth	find or get sth that you want or really need.
pay sth off	finish paying money that is owed for sth.
pay your (own) way	pay for everything yourself without relying on others.
bail sb out	rescue sb from a difficult situation, usually with money.

1 Correct the mistake in each sentence.

- I've always paid my ~~only~~ way. *own*

1 Where am I going to lay my hand on $5,000?
2 I had to fork over £30 just to get into the club.
3 He still has to pay out most of his debts.
4 A lot of families are living on the breadqueue.
5 If she spends her salary, she'll have no money to fill back on.
6 Now she's got promotion, she'll be better on.

2 Complete the text.

When my daughter left university, she said she'd soon be able to pay (1) _____ her debts and then she'd (2) _____ much be able to pay her own (3) _____. But things didn't work out like that. After she'd (4) _____ out almost all her salary on rent, travel, and food, she was (5) _____ off than before; and as she hadn't saved anything at university, she had nothing to (6) _____ back on – nothing, that is, except her parents. We were naturally the ones who had to (7) _____ her out.

3 ABOUT YOU Complete the sentences. Then decide if you agree with them. Write your answers in your notebook, or talk to another student.

1 You should always _____ your debts as soon as possible.
2 Once you leave home, you should _____ way.
3 If you need to _____ hands on some money fast, you should borrow it from a member of your family. That's what families are for: to _____ out when things are difficult.
4 Governments should give more to people who are on _____.

4. Write an email to Martin (from A) or act out a dialogue between Martin and Dad.

B Financial investment

TOP TIPS for investing in the stock market



- Don't invest more than you can afford, or you could **land yourself in** trouble.
- Don't invest **off your own bat** – seek proper financial advice first.
- **Err on the side of caution** if you don't **have** a lot of **money to play with**.
- Don't let all the jargon **put** you **off** – you'll pick it up **as time goes by**.
- Once you've bought stocks, **hold on to** them for a while. Fast trading can be expensive.
- Don't forget to **add on** the fees you will have to pay: this could **come to** 3 or 4 per cent.
- Don't expect your investments to **bear fruit** immediately – you need patience.
- Remember shares go down as well as up, so go into it **with your eyes open**.

Glossary

land sb/yourself in sth	INF get sb/yourself into a difficult situation.
off your own bat	INF If you do sth **off your own bat**, it is your idea and you do it without help from others.
err on the side of caution	be careful and not take many risks.
have money/time, etc. to play with	have enough money/time, etc. for doing sth.
as time goes by	as time passes.
hold on to / onto sth	keep sth; not give or sell sth to sb else.
add sth on (to sth)	include sth extra. **add-on** N.
come to sth	add up to a total amount *(The bill **came to** £50).*
bear fruit	have a successful result.
with your eyes open	knowing that there could be problems in a situation.

spotlight *put sb off (sth)*

The accident put her off driving. = made her dislike it (as above).
It's too late to put him off. = postpone or cancel the arrangement I made with him.
Don't put me off when I'm working. = disturb or distract me.

4 Put the words into correct sentences.

1 the | err | on | should | side | you | caution | of
2 it | eyes | went | I | with | open | my | into
3 he | an | owr | his | account | bat | off | opened
4 could | himself | in | trouble | he | land
5 she | her | to | shares | held | on | oil
6 play | don't | much | with | money | we | to | have

5 Complete the texts.

'The shares were going to cost me just under £800, but once you (1) _____ on the broker's fee at 2 per cent, and the management fee, it (2) _____ to a bit more than £800.'

'My broker told me not to expect shares to bear (3) _____ immediately, but he said they would go up as time (4) _____ by, and that would give me more money to (5) _____ with.'

'I knew the shares were a bit risky and that (6) _____ me off. I'm afraid I always (7) _____ on the side of caution; that's my nature. My cousin is the complete opposite. He invested £5,000 entirely off his own (8) _____, with no financial advice at all.'

6. Compile a list of tips for effective management of personal finances.

SECTION 2

12 I can talk about wealth and poverty

A Wealth

You may think that some people **have more money than sense**, and in my brother's case, you'd be right. He's a city trader **living life in the fast lane**, and he **thinks nothing of** spending £1,000 just on a night out. Michelin-star restaurants **don't come cheap**, and when you **splash out on** expensive wines as well, a meal alone can **cost an arm and a leg** – and that's before he's even **set foot inside** the casino. As far as he's concerned, **money's no object**, and he can lose vast sums in **a matter of seconds**. Would I fancy living **in the lap of luxury** like him? No, not really.



Glossary

have more money than sense	have a lot of money and spend it stupidly.
live life in the fast lane	If sb **lives life in the fast lane**, they live a life full of activity and excitement.
think nothing of (doing) sth	consider an activity to be normal that most people would think was difficult, unusual, etc.
not come cheap	= be expensive.
splash out (on sth)	INF spend an unusually large sum of money on sth.
cost an arm and a leg	INF be very expensive.
set foot in/on/inside sth	enter a place.
money is no object	used to say that sb has a lot of money and can buy what they want.
in the lap of luxury	in the easy and comfortable conditions that result from being wealthy.

spotlight *a matter of ...*

A matter of seconds/minutes/days, etc. is used to emphasize how short a period of time is.

*The books you ordered should arrive in **a matter of days**.*
*It was only **a matter of minutes** before he returned.*

1 True or false? Write T or F.

1 If you *think nothing of doing something*, it means you are not interested in it.
2 If *money is no object*, you are able to spend a lot.
3 If you say *'in a matter of weeks'*, you are saying that something will take quite a long time.
4 If you *splash out on something*, you take care of how much you are spending.
5 If you live *in the lap of luxury*, you live in very comfortable conditions.
6 If you *live life in the fast lane*, you are always moving from one place to another.

2 Complete the dialogues.

1 Why did she buy that ugly big house? ~ Because she's got more money than _____.
2 I'll bet that boat was expensive. ~ Yes, it was. It cost an arm and a _____.
3 Did you have to wait a long time? ~ No, just a _____ of minutes.
4 Why are you saving up? ~ I'm going to _____ out on a luxury holiday in New York.
5 School books are expensive, aren't they? ~ Yes, they don't _____ cheap.
6 You've been to the Ritz before, haven't you? ~ No, I've never _____ foot in the place.

3 ABOUT YOU Would you enjoy life in the fast lane? Would you like to live in the lap of luxury? Why/why not? When was the last time you splashed out on something? What was it? Write in your notebook, or talk to another student.

B Poverty

I met Don at a centre for homeless people. He'**d been living beyond his means** and found himself **in arrears with** his rent. Then he lost his job and **got caught up in** a downward spiral that led to him becoming homeless. His only real possession was a guitar, with which he managed to earn a bit of money from busking, but he **was living from hand to mouth**. He told me he knew of a room **going cheap** somewhere in Paddington, and if he could just **put aside** a bit of money he might be able to **put down a deposit**. Sadly though, **the last I heard**, Don had been arrested for stealing. His prospects are not good **to say the least**, but **it's the same old story** for many people like him living on the streets.



Busking: playing music in the street for money.

Glossary

live beyond your means	spend more money than you earn.
be/get caught up in sth	become involved in sth which may cause problems.
live from hand to mouth	have just enough money or food to stay alive.
going cheap	If sth is **going cheap**, it is available at a lower price than usual.
put sth aside	save or keep sth for future use.
put down a deposit	pay some money to reserve sth, before paying for it in full.
the last I heard	used to give the most recent news you have about sth.
to say the least	used to say you could have described sth in a much stronger and more extreme way.
it's the same old story	used to say that the present bad situation has often happened before.

spotlight *in arrears (with sth)*

If you are **in arrears with** your rent or other payments, you are late paying the money that you owe. This phrase is slightly formal; a more informal way to say it is *I got behind with the rent / my payments.*

4 One word is missing in each sentence. Where does it go? Write it at the end.

- You should always put some money ∧ in case of emergencies. aside
1. I heard she got with her mortgage payments; she owes over €1000.
2. They've been living from hand mouth for months now.
3. As soon as he gets any money, he wastes it; it's the same story.
4. He's lucky to be alive, say the least.
5. I bought these shoes because they were going.
6. Where's Joe? ~ The last heard, he was in Scotland.
7. He's been living his means.
8. You have to put a deposit if you want to keep the flat.

5 Rewrite the sentences using the word in capitals. Keep the same meaning.

- That's the most recent news I have of him. LAST That's the last I heard of him.
1. He got involved in something illegal. CAUGHT
2. He's late paying his rent. ARREARS
3. I'm saving €100 a month. ASIDE
4. She paid a £25 deposit. PUT
5. This happens over and over again. STORY
6. She's spending more than she earns. MEANS

SECTION 3

Ex. 1 Listen to the recording and write down 12 phrasal verbs.

1.	2.	3.
4.	5.	6.
7.	8.	9.
10.	11.	12.

Ex. 2 Now match the verbs to their definitions below and provide Russian equivalents.

1.	to decrease
2.	to spend quite a lot of money in a care-free way when you go shopping
3.	to go into your savings account, and take a bit of money out
4.	to completely pay a loan or deb
5.	to give money back
6.	to withdraw money from a bank or cash machine
7.	to spend less than before
8.	to survive, usually on a small amount of money
9.	to save someone by giving them money
10.	to save money
11.	to charge too much money for somethin
12.	to increase

Ex. 3 Here are the idioms, sayings and quotes – explain the meaning

1. “They say the best things in life are free”.
2. “Money makes the world go round”.
3. “Money doesn’t grow on trees”.
4. “Money is the root of all evil”.
5. “Money money money: it’s a rich man’s world”.
6. “Mo’ Money Mo’ Problems”.

REVISION

Ex. 4 Match the phrasal verbs with their definitions:

Phrasal verb	Definition
1. make out ___	A. Spend a lot on something you like.
2. save up ___	B. Pay for something that you don't want to.
3. put aside ___	C. Pay your debts
4. fork out ___	D. Accumulate money in a bank or money box.
5. rip off ___	E. A con/ Charge a ridiculous amount of money.
6. splash out ___	F. Rescue someone financially.
7. bail out ___	G. Complete (a cheque or a document)
8. pay off ___	H. Store money in a safe place.
9. run up ___	I. Accumulate debts.
10.squirrel away ___	J. Reserve money to spend later

Ex. 5 Complete the text:

made out **saving up** **fork out** **rip off** **splashed out** **put aside** **bail out** **run up** **pay off**

I can't believe how much weddings cost. It's a complete _____. The average couple has to _____£20,000.

We've been _____ since last year. We _____ about £500 each month and so far we have £5000. I _____ £1000 on a designer wedding dress. I've also _____a cheque for £500 to the church. I hope we don't _____ too many debts because they will be difficult to _____ and we don't want to ask our parents for a _____.

Ex. 6 Your turn

1. When was the last time you **splashed out** on something you liked?
2. Did you **fork out** a lot for bills last month?
3. What's the biggest **rip off** ever?
4. Are you **saving up** for anything special at the moment?
5. What type of person are you? Do you like to **put aside** money each month or do you spend your salary in the first week?
6. If one of your friends asked you to **bail them out** what will you say?
7. Are designer clothes a **rip off** or are they worth it?

WORD LIST FROM *"LIVING ENGLISH: IDIOMS & PHRASAL VERBS".*

Unit 1 Section 1

to put it mildly
that's putting it mildly
to be fair
pull/tear sb/sth to pieces (SYN pull/tear sb/sth to shreds)
take sth personally
fair enough
jump down sb's throat
be all for sth / for doing sth
have a bee in your bonnet
argue the toss
let alone

miss out (on sth)
make sense (to do sth)
at all times
take note (of sth)
in the event of sth
of the essence
sweep sb along
keep your wits about you
stand a chance of (doing) sth

(not) by any stretch of the imagination
it stands to reason (that ...)
be in the same boat
if all else fails SYN as a last resort.
get worked up (also work yourself
up (about sth).
for what it's worth
you could do worse than used to advise sb to do or try sth.
your best bet
keep sb from doing sth

Unit 1 Section 2

think sth through
a storm in a teacup
have a chip on your shoulder
dig your heels in / dig in your heels
have your work cut out

take the bull by the horns
sit tight
fall into the trap (of doing sth)
act on/upon sth

finish with sb
be in a (terrible) state (about sth)
be off your food
not the end of the world
get over sth
end a romantic relationship with sb.
hang over sb / sb's head
frame of mind
at the end of the day
pull yourself together
sail through sth
a recipe for disaster

come under fire
foot the bill
count the cost
on the other hand
break the bank
a drop in the ocean
toe the line
go up in smoke
pay lip-service
a step in the right direction
a breath of fresh air
put sb on the spot
bring to light
a clean bill of health
as clean as a whistle
a rude awakening
burn to a crisp
pitch-black
bury one's head in the sand
at loggerheads (with sb)

Unit 1 Section 3

have sb's (best) interests at heart
go out of your way (to do sth)
go to great lengths to do sth

hold sth together
be there for sb
a shoulder to cry on
turn to sb/sth
set sb apart (from sb)
give/lend (sb) a helping hand
thank your lucky stars

have things/it (all) your own way (also have/get your own way).
put your foot down
sure of yourself
stop at nothing
walk all over sb
push sb around
pick on sb
not lift a finger (to do sth)
take it for granted (that ...)

be made for each other
tie the knot
meet sb halfway
drive a wedge between people
clear the air
walk away
in the heat of the moment
store sth up
live in each other's pockets
go through a bad/sticky patch

hold sb back
pile up
do as you please
answer to sb (for sth)
mess sb around/about
let sb down
finish with sb
not bear thinking about
break-up

Unit 2 Section 1

put money on sth
hedge your bets
split sth up

there's no excuse for (doing) sth
stick your neck out
call sb's bluff
get yourself into sth
play (it) safe
risk your neck

Unit 2 Section 2

shed/cast/throw light on sth
be down to sb/sth
make-up
seek out sth/sb
thrive on sth
not necessarily
take a chance (on sth)
a long shot
err on the side of caution

Unit 2 Section 3

to take on
to take to
to take up
to take away
to take after
to take over from

batten down the hatches
calculated risk
throw caution to the wind
close shave
cry wolf
dice with death
fraught with danger
dicey situation

Unit 3 Section 1A

pretty much/well
on the breadline
fork sth out (on sth)
be worse off

fall back on sth
lay/get your hands on sth
pay sth off
pay your (own) way
bail sb out

Unit 3 Section 1B

land sb/yourself in sth
off your own bat
err on the side of caution be careful and not take many risks.
have money/time, etc. to play with
as time goes by
hold on to / onto sth
add sth on (to sth)
come to sth
bear fruit
add up to a total amount
with your eyes open

Unit 3 Section 2A

have more money than sense
live life in the fast lane
think nothing of (doing) sth
not come cheap
splash out (on sth)
cost an arm and a leg
set foot in/on/inside sth
money is no object
in the lap of luxury

Unit 3 Section 2B

live beyond your means
be/get caught up in sth
live from hand to mouth
going cheap
put sth aside
put down a deposit
the last I heard
to 'say the least
it's the same old story

Unit 3 Section 3

to cut back on spending
to go up
to go down
to bail someone out
to splash out
to save up
to dip into savings
to get by
to pay something off
to take some cash out
to rip someone off
to pay something back

make out
save up
put aside
fork out
rip off
splash out
bail out
pay off
run up
squirrel away

“They say the best things in life are free”.
“Money makes the world go round”.
“Money doesn’t grow on trees”.
“Money is the root of all evil”.
“Money money money: it’s a rich man’s world”.
“Mo’ Money Mo’ Problems”.