

Part one

Number one. Number one.

M: *[angry]* I've been waiting for over half an hour.

F: I'll just be a few more minutes.

M: You could've called to tell me you'd be late.

Number two. Number two.

F: I'm worried I might lose my job.

M: How come?

F: My boss is furious because I make all these personal calls from work.

Number three. Number three.

M: You're not just going to give up, are you?

F: But I've tried everything already.

M: Everything? Are you sure?

Number four. Number four.

M: What a beautiful necklace!

F: *[proud]* It's a gift for my wife's birthday.

M: *[admiring]* Wow! How much did it cost?

Number five. Number five.

M: And here's my lovely wife. You two haven't met before, have you?

F: No, I'm afraid we haven't.

M: Well, this is my boss, Tom Bailey.

Number six. Number six.

F: So, what do you want to do tonight?

M: Can't we just stay home? I'm really tired.

F: *[annoyed]* Again? Let's do something fun for a change!

Part two

Conversation One

- M1: So, we should really get started on our book report, it's due in on Thursday and you know how strict Miss Ford is with deadlines. Any ideas on which author we should go with? John?
- M2: I was thinking we could write about Dan Brown.
- M1: Really, Dan Brown? Do you honestly think he would make for an interesting project? Personally, I think he's overrated.
- M2: I don't agree with you there, John. He's only published five books and already he's won so many awards.
- F: That's true. Even I've heard of him and you know I never read books.
- M1: That's right Lisa, you don't. So what exactly will your contribution to our project be?
- F: Well, I don't read, Harry, but I watch films. We discussed it with John and we thought I could write about how his books have been adapted into films.
- M1: Umm, yes, that might be interesting, I hadn't thought about it. It will add a whole new angle to our work.

Conversation Two

- M1: Mr and Mrs Smith, good morning. Come in, do have a seat.
- M2 & F: Good morning Mr Jameson.
- M2: So have you got any houses for us to look at? As I told you on the phone yesterday we are in a bit of a hurry.
- M1: I've got a few options here but first I'd like to know a bit more about what you're looking for exactly. Will it be just the two of you?
- M2: For the time being yes, but we do plan to start a family soon.
- F: Yes, we were thinking at least three bedrooms.
- M1: I see.
- F: And I'll be working from home so I'll need a studio. A spacious room with lots of natural light. I'm an artist, you see.
- M2: Oh, and we must be near a train station so that I can get to work too.
- M1: OK. Well, all these are very reasonable demands. We shouldn't have any trouble finding something suitable.

Conversation Three

- M1: *[very annoyed]* What do you mean you can't help me? When I bought this watch last week you told me it came with a five year guarantee.
- M2: *[polite but firm]* And it does Mr Livingston, but as I've already explained without the receipt the guarantee is void.
- M1: I don't understand. You know I bought it from you, don't you?
- M2: Yes, of course, I remember selling it to you last Tuesday but the manufacturer won't just take my word for it. Oh, here comes the manager now.
- F: Good morning Mr Livingston. *[concerned]* How can I help you?
- M1: I bought this watch from you last week and it's stopped working. It's supposed to be under guarantee but I'm afraid I've lost the receipt.
- F: *[relieved]* Did you take this out of the window, Peter?
- M2: Yes, Ms Harrison. We didn't have any more in stock.
- F: Ah-ha! It's probably just the battery that's run out. I'll put in a fresh battery for you Mr Livingston and that should do the trick.

Part three

So, now that you've got your first job and are earning a salary you may want to consider opening a bank account. I know many of you may think that bank accounts are for rich people but that's not entirely true. Most banks offer a variety of services and even if you only put aside a small amount each month it's almost certain that you'll be able to find an option that is right for you.

Now, for those of us at the low income end, the best option is usually to open a simple savings account. As the name suggests it is an account aimed at saving money. But even if this is all you need you may still want to shop around a bit before you decide on who to trust as the services offered may vary quite a bit from bank to bank.

If you've got a bit more to spare, or if you feel confident that you won't need to withdraw any time soon most banks will offer some extra incentives to help you save that little bit more. For example, many banks will offer a much higher interest rate if you are willing to agree not to make any withdrawals for a fixed period of time. This time can vary from a few weeks to a few months. The longer you agree to keep the money in the bank the higher the interest rate offered will be. Other banks will throw in a free life insurance policy if you agree to deposit a fixed amount each month. So, as you see, it will pay off in the long run if you do a bit of research.

Of course, once you choose your bank and open your bank account it is almost certain that the bank will offer to issue a card in your name. What you need to remember is that it is up to you to accept or decline their offer. Even if there is no charge for the card they can't force you to accept it. Always bear in mind that they don't have the right to issue anything in your name without your prior written consent.

If you do decide to take out a card what you need to know is that there are three main types of card. The cash card, the direct debit card and the credit card. Of the three the safest is the cash card. This is basically used to make transactions at an ATM and can prove to be very convenient. The direct debit card is a card you can use when shopping at most outlets. This is safer than a credit card as it doesn't allow you to spend more than what is already in your account. And finally, there is the much dreaded credit card. These can be very convenient but it is very easy to get carried away and overspend. And bear in mind that any money credited on your card is in essence a loan and you will be asked to pay interest on any amount that is not paid off immediately.

Part four

- M: I had a look at the website for that camp Bridget was telling us about. I must say it looked every bit as exciting as she described it.
- F: *[hesitantly]* I know, I had a look myself this morning...
- M: So, what do you say? We have to make up our minds soon. There's a deadline for applying.
- F: I don't know, I'd be terribly worried. Don't you think she's too young to go away on her own?
- M: Too young! She's going to be fourteen next month. My sister's kids have been going to camp since they were ten. Besides she wouldn't be going away on her own – all her friends will be there.
- F: *[sarcastically]* Great! A bunch of fourteen-year-olds. I'm sure they'll look out for her. What was I thinking? What could possibly go wrong?
- M: Listen to yourself! Of course nothing's going to go wrong. You make it sound as if they would be going off on their own to some exotic place half way round the globe. There'll be a group of very capable and experienced trained professionals looking after the campers. And anyway it's just a two-hour drive from here. If anything does go wrong all she has to do is give us a call and we'll go pick her up.
- F: *[worried again]* But she's never been away from home without us before.
- M: That's just my point. We need to give her some space. And think of all the exciting things she'll learn there, like horse riding. When will she get a chance to do that again?
- F: I will admit the activities did seem like a lot of fun. I wish I had had a chance to go to a place like that when I was her age.
- M: There you go. Anyway, you saw how much she wanted it.
- F: But what about the prices? Are you sure we can afford what they're charging? They seemed pretty steep to me.
- M: That's true, they were a bit out of our price range but if you think about it, Bridget has never asked for anything before. Other kids her age are always pestering their parents to get them new computers, new mobile phones and new games consoles. When has she ever asked for anything like that? She's always perfectly happy with whatever we decide to give her. We have an exceptional kid you know.
- F: What do you mean? Bridget has a laptop and a mobile phone just like all her classmates.
- M: Not just like all her classmates. She gets my old hand-me-downs whenever I decide to upgrade. Most kids these days have to have the newest models.
- F: I don't see why she would need the latest model. What she has is more than enough to cover her needs. We never had any of those things when we were teenagers and yet somehow we survived.
- M: I agree completely. I wasn't implying that we don't give her enough. What I was trying to stress is that she never asks for anything. This is the first time she's ever asked for something expensive. I think she deserves it this once.
- F: Well, I can see that your mind is made up so there's no point in arguing – but just so you know I won't sleep a wink all the time she's gone.
- M: Don't be silly. You'll see, everything will be just fine. And maybe we can take a little holiday ourselves. When is the last time we went away just the two of us?
- F: *[shocked]* Go away! Are you crazy! What if something happens and she can't reach us?
- M: *[amused]* You really are a piece of work. It's not like we'd be leaving the country. Just a quiet hotel by the sea for a few days. If Bridget needs us she can get us on the mobile.
- F: *[resigned]* Well, OK. But we will visit her every weekend, no matter what.