APEX ENGLISH
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C1 · GENERAL ENGLISH

UNIT 5 · 5B

Not for profit?

Theme · Time & Money

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Not for profit?

Theme: Time & Money

Learning objectives

- Expand C1 vocabulary related to **money**.
- Use **unreal uses of past tenses** accurately and idiomatically.
- Read a discursive text and discuss inferences beyond the literal.
- Speak fluently on the unit's theme with a partner or in a small group.

This booklet accompanies the digital lesson at **alunos.apexenglish.com.br/general-c1/5b**. Interactive audio, video and drag-and-drop tasks live online; use this booklet in class and to review.

Ask the teacher — notes to bring to class

Class Book

Warm-up

In pairs, talk for about a minute on each prompt before feedback:

1. What comes to mind when you hear the theme **“Time & Money”**?
2. How comfortable are you using vocabulary about **money**? Give one recent example.
3. When did you last use — or misuse — **unreal uses of past tenses**?

Reading

Why we like our charities poor

There is a very old joke in the fundraising world. If you want a hospital, name it after a rich person. If you want a scandal, pay the CEO of that hospital properly.

The American activist Dan Pallotta has spent most of his career trying to explain why the joke is true. Non-profits, he argues, are held to a moral standard that would be considered laughable in almost any other sector. A software company that spends thirty per cent of its budget on marketing is called ambitious. A cancer charity that does the same thing is, in the public imagination, wasting your fiver. And yet the maths, on the whole, would seem to be identical. In both cases, you spend money to attract more money, in order to do more of the thing you set out to do.

The consequences, Pallotta argues, are corrosive. If you cap the salary of the person running a large non-profit at, say, a quarter of what they could earn in the private sector, the person you attract will, on average, be a quarter as good — or, more precisely, will be someone who has decided that guilt is a form of payment. If you refuse to let a charity advertise, you condemn it to obscurity. If you punish it for taking a risk that fails, you guarantee that it will never take a risk that succeeds.

Some of this is beginning, slowly, to change. A number of British foundations have publicly stated in the past two years that they will fund overheads — the salaries, the offices, the software — rather than only the "front-line" activities donors like to imagine their five pounds going towards. It is high time, they argue, that we treated the sector like a sector, not a bake sale.

But the underlying suspicion, the reflex distrust of a well-paid do-gooder, is stubborn. As one exasperated CEO put it recently: "If I made this much money running a shampoo company, no-one would say a word. Because I run a shelter, they think I've stolen it."

Comprehension — choose the best answer.

Ask the teacher — notes to bring to class

1. The 'old joke' at the start of the article is used to illustrate:
   (A) how difficult naming rights are
   (B) the double standard applied to charity workers
   (C) that hospitals should not be named after donors
   (D) the popularity of scandals in the press
2. Pallotta's central claim about spending on marketing is that:
   (A) charities should not advertise
   (B) the same spending is 'ambitious' in business but 'wasteful' in charity
   (C) software companies overspend
   (D) public awareness campaigns rarely work
3. The consequence Pallotta warns of, if we cap charity CEO salaries, is that:
   (A) they will simply leave the sector for retail
   (B) the people we attract will, on average, be less capable
   (C) governments will step in to raise them
   (D) advertising will collapse
4. The article says British foundations have recently agreed to:
   (A) cap overheads at ten per cent
   (B) fund overheads openly rather than only front-line work
   (C) double their annual grants
   (D) stop naming buildings after donors
5. The 'exasperated CEO' quote at the end is used to show that:
   (A) shampoo companies pay too much
   (B) the suspicion of well-paid non-profit leaders is deep and stubborn
   (C) shelters should reduce salaries
   (D) public trust in charity is at an all-time high
6. The overall tone of the article is best described as:
   (A) indignant and campaigning
   (B) affectionately nostalgic
   (C) coolly analytical with a moral edge
   (D) resigned and pessimistic

Ask the teacher — notes to bring to class

Vocabulary

*Focus: **money***

Study these C1 items and their meanings.

make ends meet — earn just enough to cover your basic outgoings
live beyond your means — spend more than you can genuinely afford
be strapped for cash — to be temporarily short of money
a nest egg — a sum of money saved for future use
to splash out (on) — spend a lot of money on something, often as a treat
to be in the red — to owe money, to be overdrawn
to be in the black — to have a positive bank balance / to be in profit
on a shoestring — with very little money

Ask the teacher — notes to bring to class

Grammar

Focus: ***unreal uses of past tenses***

Study the online lesson notes, then complete the interactive tasks at **alunos.apexenglish.com.br/general-c1/5b**.

Ask the teacher — notes to bring to class

Speaking

1. Tell a partner about a personal experience connected to **time & money**. Aim for at least two minutes without pausing.
2. Compare cultures or generations on this topic. Use at least three items from the *money* list.
3. Discuss: *Is it possible to be objective about time & money?* Justify your view.

Writing

Write 220–260 words on: **“Time & Money — what has changed in the last twenty years?”** Use at least four items from the vocabulary list and one structure from the grammar focus (*unreal uses of past tenses*).

Ask the teacher — notes to bring to class

Workbook

Home practice

Complete on your own; check answers in class.

1. I wish I ______ that shirt — I've hardly worn it.
   (A) hadn't bought
   (B) wouldn't buy
   (C) didn't buy
   (D) haven't bought
2. It's high time you ______ him back — he's called three times.
   (A) ring
   (B) rang
   (C) will ring
   (D) would ring
3. If only my neighbour ______ playing the drums after 10 pm.
   (A) stops
   (B) would stop
   (C) had stopped
   (D) stop
4. I'd rather you ______ before spending that much on the sofa.
   (A) ask
   (B) have asked
   (C) had asked
   (D) would ask
5. Suppose she ______ the truth back in March — what would you have done?
   (A) knew
   (B) had known
   (C) would know
   (D) knows

Ask the teacher — notes to bring to class

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Workbook · 5B. Not for profit?

Home practice · unreal past tenses & money vocabulary · answer key included

Class Book
Full lesson · in-class material

Workbook
Home practice · with answer key

GRAMMAR

10 min

1 · Unreal past — choose the best option

1. I wish I _____ that shirt — I've hardly worn it.

a. hadn't bought ✓
b. wouldn't buy
c. didn't buy
d. haven't bought

2. It's high time you _____ him back — he's called three times.

a. ring
b. rang ✓
c. will ring
d. would ring

3. If only my neighbour _____ playing the drums after 10 pm.

a. stops
b. would stop ✓
c. had stopped

d. stop

4. I'd rather you _____ before spending that much on the sofa.

a. ask

b. have asked

c. had asked ✓

d. would ask

5. Suppose she _____ the truth back in March — what would you have done?

a. knew

b. had known ✓

c. would know

d. knows

Score: 5 / 5

↻ Try again

VOCABULARY

2 · Complete with a money expression from the box

10 min

WORD BANK — DRAG OR TAP, THEN TAP A GAP

~~in the red~~ ~~on a shoestring~~ ~~nest egg~~ ~~splash out~~ ~~make ends meet~~

1. The startup ran for two years on a shoestring on a shoestring, and only then found a proper investor.
2. They've built a small nest egg nest egg over twenty years — nothing dramatic, but enough.
3. We've been in the red in the red since December, and the overdraft fees are eating us alive.

4. For our tenth anniversary we decided to properly splash out splash out on a weekend in Lisbon.

5. On his part-time salary, he can just about make ends meet make ends meet each month.

Score: 5 / 5
↻ Try again

GRAMMAR
10 min

3 · Rewrite using the structure in brackets

1. *I regret buying that car. (Use I wish)*

   Hide answer

   I wish I hadn't bought that car.

2. *He always interrupts and it drives me mad. (Use I wish + would)*

   Hide answer

   I wish he wouldn't interrupt (all the time). / I wish he would stop interrupting.

3. *She should have paid me back by now — really. (Use It's about time)*

   Hide answer

   It's about time she paid me back.

4. *I'd prefer it if you didn't mention my salary at dinner. (Use I'd rather)*

   Hide answer

   I'd rather you didn't mention my salary at dinner.

5. *Imagine we won the lottery tomorrow. (Use Suppose)*

   Hide answer

   Suppose we won the lottery tomorrow.

VOCABULARY +

8 min

4 · More money language

DRAG THE MEANING ONTO THE WORD

Reset

~~to have plenty of money~~ ~~to receive a very low salary~~ ~~to have no money at all (informal)~~ ~~something that costs far more than it is worth~~ ~~to pay a large or reluctant sum for something~~

to be well off — to have plenty of money

Hide answer

to have plenty of money

to be broke — to have no money at all (informal)

Hide answer

to have no money at all (informal)

to be paid peanuts — to receive a very low salary

Hide answer

to receive a very low salary

a rip-off — something that costs far more than it is worth

Hide answer

something that costs far more than it is worth

to fork out (for) — to pay a large or reluctant sum for something

Hide answer

to pay a large or reluctant sum for something

LISTENING

10 min

5 · Voice message · The offer letter

A woman in her mid-thirties leaves a voice message for her best friend, having just received an unexpected job offer from a non-profit.

0:00 / 0:00

1. Where and how did she open the offer letter? Hide answer

> At around 4 pm, in a taxi.

2. What role and salary conditions does the offer include? Hide answer

> A full-time role running the whole programme, at roughly 20% below her current bank salary; she would start on 1 September.

3. Why is she not telling her mother yet? Hide answer

> Because she knows her mother would panic — 'at your age', 'the mortgage', 'supposing it doesn't work out' — and she would then doubt everything she has built for two years.

4. What specific favour does she ask of her friend, and why? Hide answer

> To ask her 'the annoying question' — 'and if you don't take it?' — because she already knows the answer to that one.

WRITING

20 min

6 · A short reflection (200–240 words)

Write a short first-person reflection titled: "*If money weren't the point*". Use at least four unreal past structures and three money expressions. End with a decision that is honest, unromantic, and specific to your own life.

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