



APEX ENGLISH

Your voice. Global.

B1 · GENERAL ENGLISH

UNIT 9 · B1·9A

If I had the money...

Theme · Money & shopping

Unit 9 · B1·9A

If I had the money...

Theme: Money & shopping

B1 · General English



Learning objectives

- Talk about money, spending habits and imaginary purchases.
- Use the 2nd conditional (if + past simple, would + verb) for unreal situations.
- Describe what you'd do with more (or less) money, honestly.

Ask the teacher — notes to bring to class



Class Book

Warm-up · The last thing you regretted buying

Think of the **LAST** thing you regretted buying. Describe in 3 sentences: what it was, why you bought it, and why you regret it.

What was it — clothes, tech, food?

Impulse or planned?

Where is it now?

Lead-in · Guess the price

Guess the average price (in euros) for each item. Then reveal.

1. A cup of espresso in a normal café in Lisbon.

2. A monthly public-transport pass in Lisbon.

3. A new iPhone at launch (base model, average of last five years).

4. A wedding dress in a normal Portuguese shop (not luxury).

5. The average Portuguese salary (net, per month, 2024).

followUp: Which number surprised you the most? Which one felt cheaper than you expected?

Reading · The three-month rule

A friend of mine has a strange rule about buying anything that costs more than €200. She writes down what she wants, closes her laptop, and waits three months. If, after those three months, she still wants the thing, she buys it. If she has forgotten it, she doesn't.

She once told me she was going to buy a very expensive coat. She wrote it down. Two months later, she was still thinking about it, but a different colour. Three months later, she had bought a completely different coat for €40 and she was happier than she would have been with the €600 one.

The point isn't that expensive things are bad. The point is that most of what we want, we don't really want — we just wanted to want it, for a week. If we all waited three months for every big purchase, we'd have half as much stuff and twice as much money. Or so my friend says.

1. What is the friend's rule?

(A) Wait one day

(B) Wait three months for items over €200

(C) Never buy anything

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2. What happened with the coat?
 - (A) She bought the expensive one
 - (B) She bought a different €40 coat
 - (C) She waited forever
3. What's the main lesson?
 - (A) Never buy anything
 - (B) Most desires fade in three months
 - (C) Buy fast before the price goes up

Vocabulary in context

Match the phrase to its meaning.

write down — put on paper

still wants — continues to want

half as much stuff — 50% less objects

twice as much money — double the money

True / False / Not Given

Based only on the text.

1. The rule applies to things over €200.
 - (A) True
 - (B) False
 - (C) Not Given
2. The friend bought the €600 coat.
 - (A) True
 - (B) False
 - (C) Not Given
3. The writer follows the same rule.
 - (A) True
 - (B) False
 - (C) Not Given
4. The writer thinks expensive things are always bad.
 - (A) True
 - (B) False
 - (C) Not Given

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React to the text

Answer in 2–3 sentences.

1. Would YOU try the three-month rule? What's the biggest thing you've ever bought on impulse?

2. Do you agree we often 'want to want' things?

Scan for meaning

Find the word or phrase from the text.

1. 50% less objects

2. double the money

3. continues to want

Vocabulary · Money & shopping

spend — use money to buy

save — keep money for later

afford — have enough money for

borrow — take money temporarily (you'll return it)

lend — give money temporarily (someone returns it)

owe — still need to pay someone back

pay in cash / by card — method of payment

get a refund — get your money back

get a discount — pay less than the original price

waste money on — spend on something not worth it

be a excellent bargain — much cheaper than expected — a great deal

a swindle — much more expensive than it should be

practice

Complete each sentence with ONE word or phrase from the lists.

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1. I can't ____ that flat — it's 1,400€ a month.

2. Can I ____ 20€ until Friday? I promise I'll pay you back.

3. The coat was 60% off — a real ____!

4. 5€ for a coffee?! That's a total ____ _____.

5. I ____ my brother 200€ — he needed it for his car.

6. The shop gave me a full ____ because the shoes were faulty.

Collocations · money verbs

Match each verb with its noun.

- save** — money / time / energy
- waste** — money / time / an opportunity
- earn** — money / a living / respect
- spend** — money / time / the weekend
- make** — a payment / a profit / a decision

Odd one out

Choose the word that does NOT belong.

1. salary · wage · income · pillow
(A) salary
(B) wage
(C) income
(D) pillow
2. cash · card · bank transfer · sock
(A) cash
(B) card
(C) bank transfer
(D) sock

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3. excellent bargain · discount · offer · earthquake

(A) excellent bargain

(B) discount

(C) offer

(D) earthquake

Word building · verb ↔ noun

Complete each pair.

utility:

1. to spend → the ____

2. to invest → an ____

3. to pay → a ____

4. to lose → a ____



Grammar · 2nd conditional (if + past, would + verb)

1. What the 2nd conditional is for — Imaginary or unreal situations in the present or future. The 'if' half is NOT expected to happen (or is unlikely). • If I **HAD** more money, I **WOULD** travel more. (I don't have more money.) • If you **LIVED** in Lisbon, we **WOULD** see each other every week.

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2. The form — IF + past simple , SUBJECT + would/wouldn't + verb. Halves can swap; comma only if 'if' comes first. • If I won the lottery, I would buy a small house. • I would buy a small house if I won the lottery.

3. 'Were' for I / he / she / it (formal / classic form) — • If I WERE you, I wouldn't call him. • If she WERE here, she'd know what to do. (In informal English, 'was' is common: If I was you... — but 'were' is safer in writing.)

4. 1st vs 2nd conditional — the choice — • 1st conditional: realistic future. → If it rains tomorrow, I'll stay home. • 2nd conditional: imaginary / unlikely. → If it rained diamonds tomorrow, I'd stand in the garden.

Exercise A — Complete the 2nd conditional

Complete each sentence with the correct forms.

1. If I ____ (have) more time, I ____ (learn) Italian.

2. If she ____ (be) rich, she ____ (travel) all year.

3. We ____ (buy) that flat if it ____ (not / be) so expensive.

4. If you ____ (live) in Porto, we ____ (see) each other more.

5. I ____ (not / say) anything if I ____ (be) you.

Exercise B — Match cause and effect

Match each 'if' half to its most logical 'would' half.

If I won the lottery, — I'd buy a small house by the sea.

If she spoke English, — she'd apply for that job in London.

If we had a garden, — we'd have a barbecue every Sunday.

If I were you, — I wouldn't send that email.

If time didn't exist, — I'd sleep for a year.

Exercise C — Find and fix the mistake

Each sentence has ONE mistake.

1. If I would have more money, I'd travel.

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2. If she was here, she would know what to do.

3. I will buy that flat if I had the money.

4. If you lived closer, we would see us more.

Exercise D — Rewrite as 2nd conditional

Rewrite each real statement as an imaginary 2nd conditional.

1. I don't have money, so I don't travel.

2. She doesn't speak French, so she doesn't apply for the Paris job.

3. We live in different cities, so we don't see each other often.

Exercise E — About you

Complete each sentence truthfully.

1. If I won 100,000€ tomorrow, ____

2. If I could live anywhere in the world, ____

3. If I had one extra hour every day, ____

Exercise F — Complete the mini-dialogue

Complete each gap with the correct 2nd-conditional form.

1. — What ____ (you / do) if you ____ (lose) your job tomorrow? — I ____ (take) a proper holiday and then I ____ (start) looking.

2. — If we ____ (have) a garden, we ____ (grow) tomatoes. — Yes, and you ____ (kill) them within a week.

Listening · Two friends fantasise about a lottery win

Two friends imagine winning 500,000€. Notice how they use the 2nd conditional throughout.

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**pre**

If you won a lottery, what's the FIRST thing you would do?

Would you tell everyone, or keep it a secret?

gist

1. How much money are they imagining?

2. What would Voice A do first?

3. What would Voice B do first?

detail

1. What holiday would Voice A book?

2. What would Voice B do about his family?

3. What would they both AVOID doing?

Third listen — read between the lines

Answer from what is IMPLIED.

1. Who is more sensible with money?

2. Have they had this conversation before?

Useful language from the audio

Match each phrase to what it does.

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"If I won, I'd pay off the mortgage first." — 2nd conditional — a top priority

"I wouldn't tell anyone at work." — 2nd conditional — a clear rule

"If I were you, I'd hide it." — 'were' + advice

"I'd quit on Monday, calmly." — imagined future action

"Deal." — informal agreement

Voice A: OK, 500,000€. Nothing crazy. Realistic amount. What's the first thing?

Voice B: I quit my job on Monday morning. With a calm smile. No drama.

Voice A: Same, but no — first thing, I'd pay off my mortgage. 180,000€. Then I'd sleep for a week.

Voice B: Boring! But smart. Fine — pay the mortgage. Then?

Voice A: I'd book that trip to Japan with my sister. A whole month. Fifteen years we've talked about it.

Voice B: Beautiful. Me — I'd give my parents 50,000€ each. But I'd tell them it was 20.

Voice A: Why?!

Voice B: So they wouldn't argue about who deserved what. And so my brother wouldn't ask for a loan.

Voice A: That's... actually smart.

Voice B: One rule: I wouldn't tell anyone at work. Not one person.

Voice A: Agreed. And no big car. If I bought a big car, my grandmother would take one look and cross herself.

Voice B: If I were you, I'd hide it from your mum for at least six months.

Voice A: Deal.

Fourth listen — fill the gaps

Listen again and complete the exact phrases.

1. First thing, I ____ off my mortgage.

2. I ____ book that trip to Japan.

3. If I ____ a big car, my grandmother would cross herself.

4. If I ____ you, I'd hide it from your mum.

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Speaking · Fantasy questions

In pairs, ask and answer THREE fantasy questions each using the 2nd conditional. No 'I don't know' answers — commit to a specific choice.

Scene: Money and stuff

A: You: ask 'What would you do if you won 100,000€?', 'If you lost everything?', 'If you had to give away half your things?'

B: You: answer honestly.

Scene: Place and time

A: You: ask 'Where would you live if money didn't matter?', 'If you could live in another decade?', 'If you had a free year?'

B: You: answer honestly.

Scene: Family and friends

A: You: ask 'If you could give one relative a superpower?', 'If you had to live with your best friend?', 'If you could fix ONE friendship?'

B: You: answer honestly.

Discussion · money & choices

Choose 2 questions and speak for 30–45 seconds each.

Would you prefer 100,000€ now or 5,000€/month for the rest of your life?

Is it OK to be rich in a world with so much poverty?

Would you tell your friends if you got a huge pay rise?

What's the BEST thing you've ever spent money on?

Role-play · Talking a friend out of an expensive impulse

Read your role, prepare, then run the conversation for 2 minutes.

Scene: Your friend is about to buy a 1,200€ chair 'just because'

A: You: propose the three-month rule; use 'if I were you...' at least twice.

B: You: obsessed with the chair. Prepare 2 reasons why you want it. Try to negotiate a smaller version.

Mini-presentation · 60-second imaginary life

Deliver a 60-second sketch of your life 'if things were different'. Use at least FOUR 2nd conditionals.

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Beat 1 (10s) — Set up the fantasy (money, place, career).

Beat 2 (15s) — What you'd do differently in your day.

Beat 3 (20s) — What you would NOT change (be honest).

Beat 4 (15s) — One tiny thing from that fantasy you could actually try this week.

sample: If I had double my salary and lived by the sea, my day would look completely different. I'd wake up at 7, swim for half an hour and then work only until 3. I wouldn't change my two closest friends or the fact that I still call my mum every Sunday — those stay. The tiny thing I could actually try this week: swimming twice, not zero times. That part is free.

Writing · A short 'if I had...' post

Write 80–100 words about *ONE* change to your life (money, place, career). Use at least *FOUR* 2nd conditionals.

bonus: Bonus — Rewrite the same paragraph as a REAL 1st conditional for what you'll actually try this week.

Wrap-up · What did we cover?

2nd conditional = if + past simple, would + verb. For imaginary or unreal.

'Were' (all persons) is the classic form after 'if I / he / she / it'.

1st = realistic; 2nd = unreal or unlikely. Choose on purpose.

The three-month rule: wait, and half your wants disappear.

Quiz

1. "If I ____ more time, I'd learn Italian."
(A) had
(B) have
(C) would have
2. "If she ____ here, she'd know what to do."
(A) is
(B) was
(C) were
3. Which is a 2nd conditional?
(A) If it rains, I'll stay home.
(B) If I won the lottery, I'd travel.
(C) If I win, I'll be happy.

Ask the teacher — notes to bring to class



4. 'A rip-off' means...

- (A) a great deal
- (B) much more expensive than it should be
- (C) a full refund

5. 'Afford' means...

- (A) want something
- (B) have enough money for something
- (C) borrow something

Ask the teacher — notes to bring to class

Workbook — home practice



1. Vocabulary recall

Complete each sentence with the best word from the class-book lesson.

1. Write ONE new word from the lesson and its meaning in your own words.

2. Write ONE collocation from the lesson and use it in a sentence about your life.

3. Write ONE phrase you'd use in real conversation this week.

2. Grammar practice · 2nd conditional

Rewrite each sentence using the target grammar of this lesson.

1. Sentence 1 → rewrite it correctly with the target grammar.

2. Sentence 2 → rewrite it correctly with the target grammar.

Ask the teacher — notes to bring to class



3. Sentence 3 → find and fix ONE mistake.

4. Sentence 4 → complete the gap with the correct form.

5. Sentence 5 → write your own example, true about you.

3. Reading recall

Look back at the class-book reading. Answer briefly in your own words.

1. What was the main idea in ONE sentence?

2. What is ONE opinion of the writer you agree with?

3. What is ONE opinion you disagree with, and why?

4. Listening · a follow-up dialogue

Two voices talk about money & shopping for about a minute. Notice the target grammar in use.

1. What is the main topic of the conversation?

2. Who sounds more confident and why?

3. Which target-grammar phrase appears TWICE in the audio?

Voice A: So — tell me about your money & shopping this week. Anything different?

Ask the teacher — notes to bring to class



Voice B: Honestly, yes. I've been trying something new — and it's changed how I feel completely.

Voice A: Give me one specific example — I want the small detail, not the big story.

Voice B: OK: I stopped checking my phone before bed. Just that. And I already sleep better.

5. Writing · a short reflection

Write 70–100 words about the theme of this lesson. Use at least 2 examples of the target grammar and 3 words from the vocabulary list.

6. Reflection

Look back at your notes from class. Answer briefly.

1. What is ONE thing from this lesson you already use naturally?

2. What is ONE thing you'd like to practise more this week? How exactly?

Ask the teacher — notes to bring to class



Answer key — Class Book

Lead-in · Guess the price

1. €0.80 – €1.20 in most neighbourhoods; €2+ in tourist zones.
2. €40 (Navegante Metropolitano) — one of Europe's cheapest capital transport passes.
3. Around €900 — has stayed remarkably stable in euros as taxes offset dollar prices.
4. €500 – €1,500 is the honest range; €3,000+ is fashion-magazine territory, not typical.
5. Around €1,050 – €1,200 net for a full-time worker. Median is lower than the average, which is dragged up by top earners.

Reading · The three-month rule

1. (B) Wait three months for items over €200
2. (B) She bought a different €40 coat
3. (B) Most desires fade in three months
1. (A) True
2. (B) False
3. (C) Not Given
4. (B) False
1. Model: I'd try it for tech only — clothes I usually get right. The biggest impulse buy was a very expensive backpack I've used twice.
2. Model: yes — social media makes me want stuff for about 48 hours, then the feeling disappears.
1. half as much stuff
2. twice as much money
3. still wants

Vocabulary · Money & shopping

1. afford
2. borrow
3. excellent bargain
4. swindle
5. lent
6. refund
1. (D) pillow
2. (D) sock
3. (D) earthquake
1. spending
2. investment
3. payment
4. loss

Grammar · 2nd conditional (if + past, would + verb)

1. had / would learn / 'd learn
2. were / would travel / 'd travel
3. would buy / 'd buy / weren't (or wasn't)
4. lived / would see
5. wouldn't say / were
1. If I had more money, I'd travel.
2. If she were here, she would know what to do. (formal 'were')
3. I would buy that flat if I had the money.
4. If you lived closer, we would see each other more.
1. If I had money, I would travel.
2. If she spoke French, she would apply for the Paris job.
3. If we lived in the same city, we would see each other more often.
1. Model: If I won 100,000€ tomorrow, I'd pay off my mortgage first, and then hide the rest before I did something stupid.
2. Model: If I could live anywhere, I'd live half the year in Lisbon and half in northern Italy.

Ask the teacher — notes to bring to class



3. Model: If I had one extra hour every day, I'd read more — I miss real books.

1. would you do / lost / would take / would start

2. had / would grow / would kill

Listening · Two friends fantasise about a lottery win

1. 500,000€ — a realistic-sized win, not billionaire fantasy.

2. Pay off her mortgage — around 180,000€ — and only then think about anything fun.

3. Quit his job on Monday morning with a very calm smile — no drama.

1. One month in Japan with her sister — 'the trip we've talked about for 15 years'.

2. Give his parents 50,000€ each, but he'd tell them it was 20,000 so they didn't argue.

3. Buying a big car and telling anyone at work — they both agreed those two would ruin it.

1. Voice A — pays off debt first; Voice B fantasises about quitting immediately, though his family plan is quite thoughtful.

2. Probably — they finish each other's sentences and know each other's numbers (mortgage size, parents).

1. would pay / 'd pay

2. would / 'd

3. bought

4. were

Quiz

1. (A) had

2. (C) were

3. (B) If I won the lottery, I'd travel.

4. (B) much more expensive than it should be

5. (B) have enough money for something

Ask the teacher — notes to bring to class



Answer key — Workbook

1. Vocabulary recall

1. Open answer — check with your teacher.
2. Open answer.
3. Open answer.

2. Grammar practice · 2nd conditional

1. Model answer — see class notes.
2. Model answer — see class notes.
3. Model answer — see class notes.
4. Model answer — see class notes.
5. Open answer.

3. Reading recall

1. Open answer — around 15 words.
2. Open answer.
3. Open answer — 2 sentences.

4. Listening · a follow-up dialogue

1. Model: both speakers compare their own experience of money & shopping.
2. Open answer — look for specific detail and full sentences.
3. Open answer — see transcript.

6. Reflection

1. Open answer.
2. Open answer — be specific: what, when, how often.

Ask the teacher — notes to bring to class