

Name:

Klasse:

Datum:

Unit 8: Money matters

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money matters	['mʌni mətəz]	Geldangelegenheiten	
to matter	['mætə]	wichtig sein	Design really matters. If I don't like the design, I don't buy the product.
design	[dɪ'zaɪn]	Gestaltung	
layout	['leɪaʊt]	Anordnung, Layout	
bank clerk	['bæŋk klu:k]	Bankangestellte/r	If you want to open a new bank account, you should talk to the bank clerk.
bank statement	['bæŋk steɪtmənt]	Kontoauszug	You can print your bank statements at the printer over there!
cash machine <i>BE</i>	['kæʃ məʃi:n]	Bankomat	I don't have any money with me. I need to look out for a cash machine.
ATM (automated teller machine) <i>AE</i>	[,eɪ ti: 'em]	Bankomat	You can get cash from the ATM.
CCTV (closed-circuit television)	[,si: si: ti: 'vi:]	Videoüberwachung	
privacy barrier	['prɪvəsi bæriə]	Absperrung zur Wahrung des Diskretionsabstandes	Please wait behind the privacy barrier until you're asked to walk up to the counter.
money-box	['mʌni bɒks]	Sparbüchse	
savings book	['seɪvɪŋz bʊk]	Sparbuch	My grandmother has a post office savings book.
savings account	['seɪvɪŋz əkaʊnt]	Sparkonto	I wanted to save some money, so I opened a savings account at the bank.
not until	[,nɒt ʌn'tɪl]	erst wenn	
expenses	[ɪk'spensɪz]	Ausgaben, Kosten, Spesen	

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extract	['ekstrækt]	Auszug	
debit card	['deɪbɪt kɑ:d]	Bankomatkarte	She paid with her debit card because she didn't have any money with her.
to withdraw (money)	[wɪð'drɔ:]	abheben (<i>Geld</i>)	I can't withdraw any money from my account. It's empty.
cash passport	['kæʃ pɑ:spɔ:t]	Guthabenkreditkarte, Reisewertkarte	He's always got his cash passport with him when he's abroad.
prepaid	[,pri:'peɪd]	im Voraus bezahlt	I don't have a mobile phone contract. I use a prepaid phone card.
to load	[ləʊd]	(auf)laden	
multiple	['mʌltɪpl]	mehrere, vielfach	
currency	['kʌrənsɪ]	Währung	The Euro is the official currency of Austria.
interest	['ɪntrəst]	Zinsen	If you borrow money, you have to pay interest on it.
overdraft	['əʊvədɹɑ:ft]	Kontoüberziehung	I needed more money than I earned this month. At the moment, I've got £100 overdraft.
financial	[faɪ'nænʃl]	finanziell, Finanz-	
to study	['stʌdi]	lernen, studieren	Studying at university is quite expensive. You might have to borrow some money from the bank.
overdraft limit	['əʊvədɹɑ:ft lɪmɪt]	Überziehungsrahmen	My overdraft limit is £200 a month.

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deposit	[dɪ'pɒzɪt]	Einzahlung	If you make a deposit, you pay money into a bank account.
to make a deposit		einzahlen, Einzahlung tätigen	
withdrawal	[wɪð'drɔ:əl]	Abhebung	If you make a withdrawal, you take money out of a bank account.
to make a withdrawal	[meɪk ə wɪð'drɔ:əl]	abheben	
proof	[pru:f]	Nachweis	I don't believe you. I want proof that you're not lying.
identity	[aɪ'dentətɪ]	Identität	Someone has stolen my identity. They're claiming to be me.
application form	[,æplɪ'keɪʃn fɔ:m]	Antragsformular	You have to fill in an application form before you can get a passport.
exchange rate	[ɪks'tʃeɪndʒ reɪt]	Wechselkurs	I want to change euros into dollars, but the exchange rate is bad.
note	[nəʊt]	Geldschein, Banknote	
ID card	[,aɪ 'di: kɑ:d]	Personalausweis	Can you show me your ID card? I need to check your age.
on credit	[ɒn 'kredɪt]	auf Kredit	
to pay off (a debt)	[,peɪ 'ɒf]	(eine Schuld) abzahlen	
in full	[ɪn 'fʊl]	vollständig	
in part	[ɪn 'pɑ:t]	teilweise, zum Teil	
automatically	[,ɔ:tə'mætɪkli]	automatisch	The programme comes on automatically when I turn on my computer.
to debit (an account)	['deɪtɪ]	(ein Konto) belasten	
store card	['stɔ: kɑ:d]	Kundenkarte	
to issue	['ɪʃu:]	ausstellen, ausgeben	

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to take a seat	[,teɪk ə 'si:t]	Platz nehmen	
sort	[sɔ:t]	Art	Most students don't like this sort of book. They prefer those with more pictures.
current account	['kʌrənt əkaʊnt]	Girokonto	
part-time	[,pɑ:t'taɪm]	Teilzeit-	He's a student, but he does part-time work at the weekends.
waitress	['weɪtrɪs]	Kellnerin	Julie works as a waitress at a coffee shop in London.
tip	[tɪp]	Trinkgeld	She paid the bill in the restaurant and gave the waiter a big tip.
to overdraw	[,əʊvə'drɔ:]	überziehen	
in credit	[ɪn 'kredɪt]	im Plus	
piggy bank	['pɪɡɪ bæŋk]	Sparschwein	I'm very old-fashioned. I still save money in a piggy bank.
limit	['lɪmɪt]	Grenze	
up to	['ʌp tə]	bis zu	You can stay for up to three days, but no longer than that.
income	['ɪnkʌm]	Einkommen	
to set up	[,set 'ʌp]	eröffnen, einrichten	The computer expert helped me set up my new webcam.
need	[ni:d]	Bedürfnis	
cash card	['kæʃ kɑ:d]	Bankomatkarte	The ATM kept my cash card because I entered a wrong PIN.
credit balance	['kredɪt bæləns]	Guthaben	
monthly	['mʌnθli]	monatlich	
service charge	['sɜ:vɪs tʃɑ:dʒ]	Benutzungsgebühr	

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to top up [ˌtɒp ˈʌp]

aufladen

I need to top up my cash passport again.

to apply for sth [əˈplai fə]

etw beantragen

There's no more money on it.

I need to apply for a passport before I can travel to Italy.

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the Tube [tjuːb]

Londoner U-Bahn

master [ˈmɑːstə]

Meister

direction [dɪˈrekʃn]

Richtung

to end up [ˌend ˈʌp]

(schließlich) gelangen, landen, enden

to swallow [ˈswɒləʊ]

(ver)schlucken

to collect [kəˈlekt]

(ab)holen

waiter [ˈweɪtə]

Kellner, Ober

The waiter asked us what we wanted to eat.

souvenir [ˌsuːvəˈnɪə]

Andenken, Souvenir

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picture story [ˈpɪktʃə stɔːri]

Bildergeschichte

sightseeing [ˈsaɪtsiːɪŋ]

Besichtigung, Besichtigen (*von Sehenswürdigkeiten*)

pickpocket [ˈpɪkpɒkɪt]

TaschendiebIn

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appropriate [əˈprəʊpriət]

geeignet, passend

It's not appropriate to say things like that in public.

bank manager [ˈbæŋk mænədʒə]

BankdirektorIn, FilialleiterIn

to criticize [ˈkrɪtɪsaɪz]

kritisieren

He always criticizes my work, even when I think it's quite good.

meeting [ˈmiːtɪŋ]

Besprechung, Sitzung

I've got a meeting with the bank manager tomorrow.

to refuse to do sth [rɪˈfjuːz]

sich weigern, etw zu tun

She refused to help me, even though I asked her nicely.

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to take off [ˌteɪk ˈɒf]

starten, abheben (*Flugzeug*)

to expire [ɪkˈspaɪə]

ablaufen, verfallen

investment [ɪnˈvestmənt]

Geldanlage, Investition

financing [ˈfaɪnænsɪŋ]

Finanzierung

to fulfil [fʊlˈfɪl]

erfüllen

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foreign currency [ˌfɒrən ˈkʌrənsɪ]

Fremdwährung

When you travel outside the euro-zone, you have to deal with foreign currencies.