Business vocabulary exercise
financial verbs: borrow, lend, owe, invoice, afford ex. 1

This exercise gives you practice using five ‘financial’ verbs:

borrow | lend | owe | invoice | afford

Exercise instructions
Choose the best answer to fill the gap in each of the following:

1. Our business needed money so we ____________ from the bank.
   a. borrowed  b. lent  c. owed  d. borrow

2. We’ve repaid almost 50% of the loan. However, we still ____________ over $50,000.
   a. lend  b. owe  c. can afford  d. afforded

3. Last Christmas, my friend ____________ me $500 because I didn’t have any money to buy presents.
   a. afforded  b. borrowed  c. lent  d. owed

4. They’ve lowered the price of the product because the average customer ____________ it.
   a. can’t afford  b. doesn’t afford  c. can afford  d. affords

5. You shouldn’t ____________ money if you know you can’t pay it back.
   a. lend  b. lent  c. borrow  d. invoice

6. We ____________ the client a month ago, but he still hasn’t paid us.
   a. lend  b. afforded  c. invoiced  d. owed

7. The company owes over $10,000 ____________ .
   a. the bank  b. to the bank  c. in the bank  d. for the bank
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8. How much did we invoice them ____________ ?
   a. for    b. about    c. at    d. in

9. Can you ____________ me some money until I get paid next week?
   a. lend    b. lent    c. owe    d. borrow

10. How much do you owe ____________ ?
    a. to him    b. for him    c. him
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Key

1. Our business needed money so we borrowed from the bank.
2. We've repaid almost 50% of the loan. However, we still owe over $50,000.
3. Last Christmas, my friend lent me $500 because I didn't have any money to buy presents.
4. They've lowered the price of the product because the average customer can't afford it.
5. You shouldn't borrow money if you know you can't pay it back.
6. We invoiced the client a month ago, but he still hasn't paid us.
7. The company owes over $10,000 to the bank.
8. How much did we invoice them for?
9. Can you lend me some money until I get paid next week
10. How much do you owe him?

Online version of this exercise: https://goo.gl/MBgG58

More downloads: speakspeak.com/downloads
# Business vocabulary exercise

**financial verbs:** *borrow, lend, owe, invoice, afford* ex. 1

<table>
<thead>
<tr>
<th><strong>afford</strong></th>
<th>verb: to have enough money to be able to buy something</th>
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</table>
| **how to use** | often used with the verb ‘can’:  
can afford something; can’t afford something;  
can / can’t afford to do something |
| **examples** | 1. *I can’t afford to buy the car – it costs $10,000 and I only have $8000.*  
2. *We can’t afford new office furniture.* |

<table>
<thead>
<tr>
<th><strong>borrow</strong></th>
<th>verb: to take something from someone while agreeing to return it</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>how to use</strong></td>
<td>borrow something; borrow something from somebody</td>
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</table>
| **examples** | 1. *We borrowed money from the bank.*  

<table>
<thead>
<tr>
<th><strong>lend</strong></th>
<th>verb: to give something to someone with the agreement that he/she will return it after a certain time</th>
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</table>
| **how to use** | lend something to someone; lend someone something  
irregular verb: lend, lent, lent |
| **examples** | 1. *We lent £1000 to John and £2000 to Peter.*  
2. *The bank lent me $12,000.* |

<table>
<thead>
<tr>
<th><strong>invoice</strong></th>
<th>verb: to send a bill to someone in the form of an invoice</th>
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<tbody>
<tr>
<td><strong>how to use</strong></td>
<td>invoice for something; invoice someone (for something)</td>
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</table>
| **examples** | 1. *We invoiced them $40 for the books.*  
2. *We haven’t invoiced you for the goods yet.* |

<table>
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<tr>
<th><strong>owe</strong></th>
<th>verb: to have to pay for something which has already been given or done</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>how to use</strong></td>
<td>owe something to someone; owe someone something</td>
</tr>
</tbody>
</table>
| **examples** | 1. *They owe us more than €50,000.*  
2. *He owes us an apology.* |