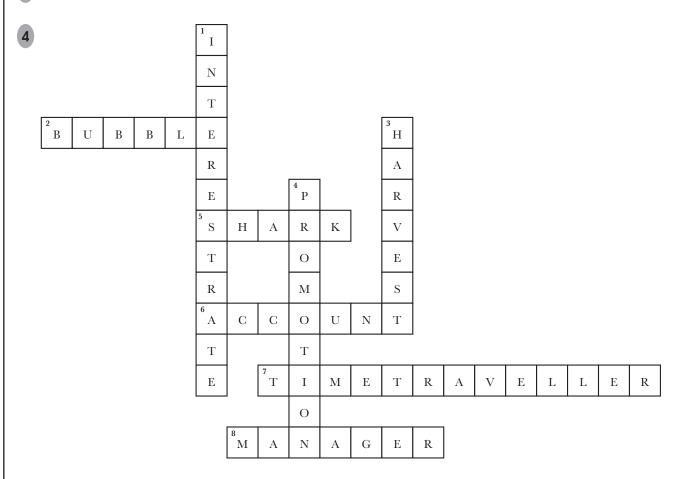
**1** Reader's own answers.

**2** 1 It is from Britain.

- **2** In 1963.
- **3** He's an alien who looks like an ordinary man.
- 4 He's the last of the Time Lords. He can live forever and travel in time and space.
- 5 He works with a human assistant because he loves Earth and is very interested in humans.
- 6 He travels in a TARDIS. It can travel anywhere in time and space.
- 7 A sonic screwdriver.

**3** *Reader's own answer.* 



## **5** Model answer:

Good	Bad
convenient	bank fees
keep your money safe	low interest rates
can get cheap loans	cybercrime
can do banking online	can go bankrupt

Penguin (🖄) Readers



## **6** Model answer:

Because they seem not to care about people and they will do anything to make more money.

## 7 Model answer:

Who is in the picture?	Where are they and what are they doing?	Why is this scene important?
The Doctor, Vanessa, Amy	The bank. An office worker has just died after touching his watch.	The Doctor and Amy learn about the watches. They start to think that Vanessa might be dangerous.
Mr Symington and Mr Blenkinsop, Amy	Sameera's office. Mr Symington and Mr Blenkinsop are showing Amy the watches.	Amy understands how people can be in two places at the same time. It also introduces the topic of compound interest.
Andrew Brown	Andrew Brown's house. A lot of Andrews are doing jobs at the house.	Andrew realizes how much time he has really borrowed. He decides to help the Doctor.
The Doctor, Vanessa, Time Market traders	The Time Market. Vanessa is trading the Doctor.	The doctor realizes that Vanessa has borrowed more time than the contracts are worth. The Doctor makes the aliens realize that Vanessa has been lying about lots of things, including how long humans live for.



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8a 1 Andrew 2 Vanessa 3 Amy 4 The Doctor

**8b** 1 I only borrowed a few days.

- 2 We will always be able to time travel and stay one step ahead of you.
- 3 I'm using this camera to make Time Bubbles.
- **4** Andrew owes you more than 55,000 years.

Reader's own answer.