



Ex. 1. Match the word with its definition

- | | |
|---------------------|---|
| 1. finances - F | a. to spend too much money |
| 2. paycheck - G | b. not serious or sensible |
| 3. tips - D | c. to buy |
| 4. budget - I | d. helpful advice |
| 5. frivolous - B | e. gas, water, electricity |
| 6. spree - H | f. all the money a person has |
| 7. overspend - A | g. payment for work |
| 8. supply - K | h. when you do a lot of one activity |
| 9. purchase - C | i. a plan for how money will be used |
| 10. assign - J | j. to give a purpose to something/someone |
| 10. expenditure - L | k. the amount available of something |
| 11. utility - E | l. the amount of money a person spends |

Ex. 2. Read the text and fill in the blanks

figure out

credit cards

spend

budget

overspend

purchase

instead of

cash

How to Save Money

Are you bad with finances? Do you live from pay check to pay check? Would you like to **figure out** how to save a little money from time to time?

Here are a few tips.

Give yourself a **budget** for each week and stick to it. If you get to the end of the week with nothing left, take a bus **instead of** a cab, make your own dinner instead of eating out, invite your friends over for a BYOB (bring your own beer) party instead of going to a bar, and pass the frivolous shopping spree until you have more money.

Stop using **credit cards**. Pay for everything with cash. It's easier to **overspend** when you're using a bank or credit card because you don't know exactly how much you have. If you have **cash**, you can see your supply running low.

Keep a record of your spending. Write down everything you **spend** your money on for a couple weeks or a month. Be as detailed as possible and try not to leave out small purchases. Assign each **purchase** or expenditure a category such as: Rent, Car insurance, Car payments, Phone Bill, Cable Bill, Utilities, Gas, Food, Entertainment, etc.

Ex. 3. Discuss these questions.

1. What is this article about?
2. What should you do if you overspend your budget?
3. Why is it better to pay with cash instead of with bank or credit cards?
4. Why should you keep a record of your spending?
5. Which tip do you think is the best tip? Why?
6. Can you think of any other ways to save money

Ex. 4 What is the best thing to do with money? Rank these ideas from best (1) to worst (8). Discuss these questions.

- buy gold
- hide it under the bed
- give it to charity
- spend it all
- save it for a rainy day
- give it to your children
- wallpaper your room with it
- not worry about it