

ARE YOU A SAVER OR SPENDER?

1. Complete the sentences with the correct prepositions.

- a) We're spending a lot more food than we used to.
- b) We can always borrow some money the bank.
- c) Don't waste your money such purchases.
- d) Banks are willing to lend large amounts of money people starting up businesses.
- e) I'm going to invest my savings this project.
- f) How can I cut down clothing costs?

2. Where does your money normally go? Discuss which of these things you spend the most money on.

- ordering takeaways (BrE) / takeout (AmE)
- paying utility bills
- going out with friends
- grocery shopping
- transportation
- clothes
- holidays
- renting a room or an apartment

3. How can you save money in these areas?

- Entertainment
- Shopping
- Transport
- Food
- Home

4. Match the words with their meanings:

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| 1. Overspend | a. it means that something is good value for the amount of money paid |
| 2. Cost-effective | b. because you suddenly want to, although you haven't planned to |
| 3. On impulse | c. to spend more money than you should or more than you wanted to |
| 4. Expenses | d. to spend only as much money as you have |
| 5. Keep yourself on budget | e. a cost |

Try to make sentences / questions with these phrases.

5. Complete the gaps with the words in the box. Then, discuss the sentences in pairs.

<i>Budget</i>	<i>cost-effective</i>	<i>cut</i>	<i>discounts</i>	<i>impulse</i>	<i>expenses</i>
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- Buying things on is something spenders often do.
- It's important to save money on everyday
- Look for ways to save on the things that are less important to you, to keep yourself on
- When you go shopping always look for , but don't buy things which are not on your shopping list.
- The best way to save money is to write down how you spend your money in a month and down on some big expenses.
- Public transport isn't a very method of transport if you have a family.