HOW DO YOU MANAGE YOUR INCOME?

Match the collocations with their synonyms

every now and then	permanent job
apart from that	from time to time
all that matters	cost a lot of money
full-time job	child-care worker/au pair
cost a fortune	moreover
child-minder	all that is important

5 LISTENING

a iChecker Listen to four speakers talking about how they manage on their incomes. Match the speakers with their situation.

Speaker 1	*d*	a	a single parent
Speaker 2	__	b	a family with children
Speaker 3	__	c	a single retired person on a pension
Speaker 4	__	d	a young person who lives with his / her parents

b Listen again and mark the sentences T (true) or F (false).

Speaker 1

1 He doesn't earn much money. *F*
2 He saves most of his salary. __

Speaker 2

3 She doesn't own the flat where she lives. __
4 She thinks money is more important than family. __

Speaker 3

5 He can't live on his income. __
6 He isn't in debt. __

Speaker 4

7 She only works in a shop at weekends. __
8 She spends most of her money on her children. __

c Listen again with the audioscript on p.69.

LIVEWORKSHEETS

Listen again and complete the gaps.

Speaker 1: Well, I don't have many problems really, because I'm still living with Mum and Dad. Don't_____, I give my mum some rent, but it's definitely much cheaper than_____. I've got quite a good salary actually - I'm a graphic designer. I don't really spend much- I buy some new clothes every now and then, and I have to put petrol in my car, of course, but _____, it's just going out at the weekend really. Most of my money goes into a savings account so that I can buy my own house one day.

Speaker 2 I find it really hard to _____, because I've only got a part-time job. Being on my own with my daughter means that my mum has to look after her when I'm at work. At least I don't have to_____! The flat we live in is rented , so that's where most of the money goes. I don't think I'll ever be able to afford our own place, because the bank won't give me a mortgage. Apart from the rent, my money _____for my daughter. Still, I mustn't complain. I've got a lovely daughter, and that's all that matters really.

Speaker 3 I think I'm quite lucky really.

LIVEWORKSHEETS

I'm fairly healthy for my age, I've got enough money to live on, and I've got my children and grandchildren! When I say I've got enough money, I don't have any fancy holidays or anything like that. But I'm comfortable. I've _____, so that's one less expense, and I haven't got any bank loans to pay either. My one _____ is going out for lunch a few times a week with some friends. I suppose that's where most of my money goes really - on food!

Speaker 4 Can we live on our salaries? Well, I'm not very sure, actually! My husband is a teacher, so he doesn't earn that much - certainly not enough to _____ ! That means I have to go out to work as well - I've got a full-time job at the local supermarket. And that's our biggest problem really, because we need someone to look after the children. Our child-minder _____- we spend more on childcare than we do on our mortgage! Then there's food and new clothes for the children, too. Honestly, it isn't cheap having kids these days!

LIVEWORKSHEETS