Pages 62 – 63

2 Complete the conversations with these words.

afford	budgets	expenses	financial
loan	luxuries	mortgage	waste

1 A: Tanya, how can you ___________ to eat out so often?

B: It's easy. I don't ___________ money on things like takeout coffees, snacks, and bottled water every day.

2 A: Daniel, who do you think is the best person to ask for ___________ advice?

B: Not me! I have no idea about ___________ or anything like that. If you need a ___________, I think your bank manager is the best person to talk to.

A: Well, I don't really need one. I just need a way of reducing my ___________. I don't know how I spend so much!

3 A: With your new job, perhaps we can try and get a ___________ for our own house?

B: Yes, I think so. As long as we don't spend too much on ___________!

A: OK, but vacations are OK, aren't they?

Listening

1 7.3 Listen to the conversation between three friends—Leo, Shen, and Ellie. What does Leo say about each money-saving product? Write a, b, or c next to the products (1–5). You can write any letter more than once.

a He didn't know about it.

b He wants to have this.

c He has this but doesn't use it.

1 Café discount card ______

2 Free gifts from banks ______

3 Price comparison websites ______

4 Supermarket discounts ______

5 Supermarket points cards ______

2 7.3 Listen again and answer the questions.

1 What will Ellie get when she has 20 stamps on her card?

____

2 What were the two benefits Ellie got when she opened new bank accounts?

____

3 Why did Shen change banks?

____

4 Where does Shen say price comparison websites advertise?

____

5 What can Leo use the supermarket points card for?

____

3 7.4 Listen to the extracts from the conversation and match the speaker's claim (1–4) with the supporting information (a–d).

1 Yes, Leo, you should listen to Ellie. She's the expert in financial things. **According to her,** ______

2 I read somewhere that **over 25 percent** ______

3 …especially for things like phones and computers. **For instance,** ______

4 Well, **it's clear that** ______

a I saved 30 percent on a new phone.

b of customers move banks after three years.

c you both know more about this than I do.

d you can get lots of free stuff.

LIVEWORKSHEETS