

Listen to 6 people answering the question: *ARE YOU A SPENDER OR A SAVER?*

1. I'm a spender, I think. I try to save, but something always seems to **come along** that I need to buy, and **I end up broke**. I can **get by with very little money** for myself when I need to, but I don't seem to be good at holding on to it. Also, if my kids ask to borrow some money, I always say yes.



2. I would say that I'm a spender, I spend money on things like concerts or on trips because I like having the experience and the memories. I know that I should spend my money on **things that last**, or save for the future, but I don't want to miss all those good things that are happening right now.

3. I consider myself a spender. I don't have much money, but when I do have some there's always something I need or want to spend it on. I love computers and computer games, so I buy things to make sure my computer is always **up to date**. I know it's not very **sensible**, but it's important to me.



4. That's hard to say. I can save money if there's something I really, really want, but usually my money disappears as soon as I get it. I get some money from my parents every week, so I have just enough money to go to the movies with my friends and to buy something for myself, maybe a book or a DVD or some makeup... I usually end up buying something. But, for example, if I want to go on a trip with my friends, then I can **make an effort** and save some money for a few weeks.



5. Since I was little, I've always saved about a third of the money I get. I would never think of spending all the money I have. You could say that I'm careful about money. When I want to buy something that's expensive, I don't use a credit card. I take the money out of the bank so I never have to worry about **getting into debt**.



6. I'd say a saver, definitely. I like having some money saved in case I have an emergency. I also think very carefully before I buy something,



and I always make sure it's the best I can buy for that price. But I wouldn't describe myself as **cheap**. I love buying presents for people, and when I do spend my money, I like to buy nice things, even if they're more expensive.

GLOSSARY

End up broke: terminar en bancarrota

Come along: venir también, presentarse (de repente)

Get by with very little money: arreglárselas con muy poco dinero

Things that last: cosas que duran

Up to date: actualizado/a

Sensible: sensate, razonable

Make an effort: hacer un esfuerzo

Get into debt: endeudarse

Cheap: mezquino/a

