

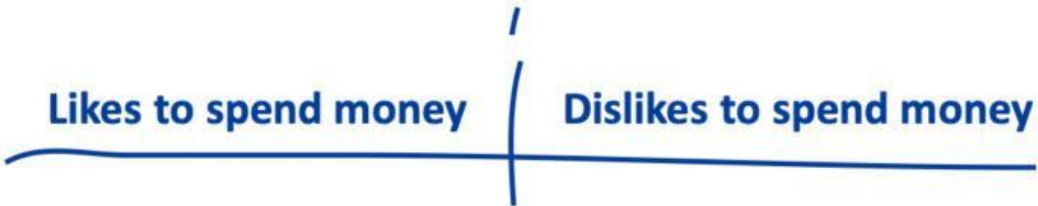
Watch the following video about improving your relationship with money: select the six lessons that the speaker outlines:

Talk about money	
Understand what money is	
Be ready to share with friends and family	
Identify what matters most to you	
Picture what you're trying to accomplish	
It's not about what you make, it's about what you keep	
Take opportunities to earn more money	
Be good to yourself	



Sort these words into the correct category.

- generous
- prodigal
- tight
- flashy
- penny-pinching
- stingy



Discuss the following questions

Complete the descriptions of the people with appropriate words from the box. Multiple answers are possible.

hard up / broke / loaded / skint



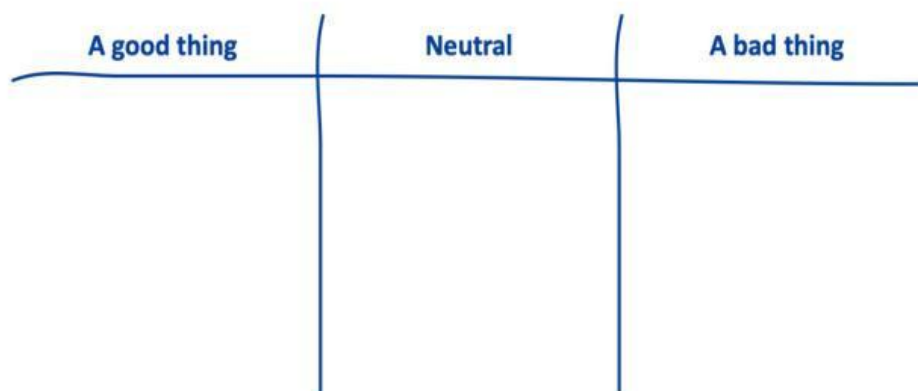
1. Many **broke** people struggle with saving money because they spend too much on **flashy** items. Once they run out of cash, they realize they are completely _____.
2. Some people may seem _____, but in reality, they live paycheck to paycheck and are often **hard up** by the end of the month.
3. It's common for students to be _____ because they have to cover tuition and living expenses while earning little or no income.
4. Many _____ people enjoy spending money on **extravagant** things, while others prefer to invest or save for the future.
5. People who are _____ often have to carefully budget their money and avoid unnecessary expenses.
6. Some people stay _____ because they don't track their spending and end up wasting money on things they don't really need.

Cross out the **INCORRECT** word in each of the following sentences.

- a. Some people think spending money on luxury items is (**priceless** / **worthwhile** / **worthless**), but others see it as a waste.
- b. Going on a trip abroad can be expensive, but many say it's a (**pricey** / **worthwhile** / **worthless**) experience because you gain new perspectives.
- c. This designer bag was ridiculously (**pricey** / **priceless** / **prodigal**), but I had to have it!
- d. He inherited a fortune from his family, so now he's completely (**hard up** / **loaded** / **broke**) and doesn't worry about expenses.
- e. Many college students are (**skint** / **loaded** / **stingy**) because they have to manage tuition, rent, and daily costs.
- f. After a weekend of shopping and dining out, I checked my bank account and realized I was totally (**generous** / **broke** / **flashy**).
- g. She gives money to charity and always pays for dinner—she's really (**stingy** / **generous** / **penny-pinching**) with her money.
- h. My friend refuses to spend a single cent if it's not necessary. He's the most (**tight** / **prodigal** / **loaded**) person I know!

Discuss with your teacher, give reasons and explain your answers.

pricey
worthwhile
priceless
worthless
generous
prodigal
tight
in the red
in the black
bankrupt
break even
make a profit
flashy
penny-pinching
stingy
hard up
broke
laded
skint



1	2	3	4	5
hard up	pricey	generous	In red numbers	break even
broke	worthwhile	prodigal	Make ends meet	make a profit
laded	priceless	tight	Feel the pinch	flashy
skint	worthless	in the red	Fork out	penny-pinching
Splash out	bankrupt	in the black	Put aside	stingy

