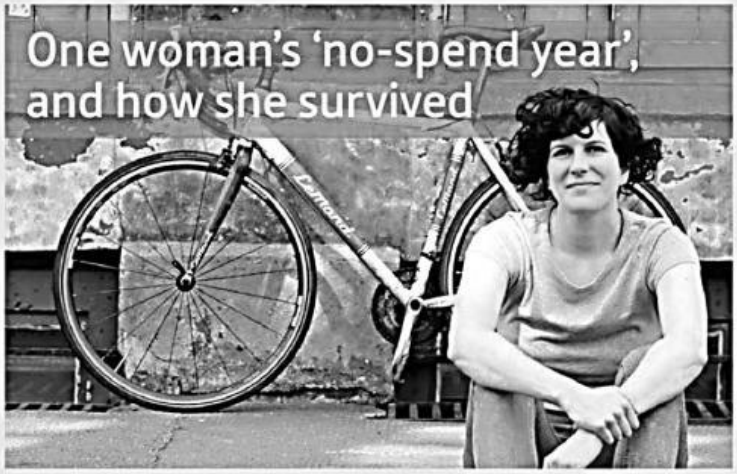
What's the word?

You have three minutes to complete the sentences. Write your answers in the **MISSING WORDS** column.

	MISSING WORDS
1 We can't ____ to go on holiday this year, so we're staying at home.	a f f o r d
2 That ring can't be ____ €20,000. It looks like plastic!	_ _ _ _ _
3 Pete doesn't have any money, so he has to ____ ____ his parents. They pay for absolutely everything.	_ _ _ _ _ _ _ _
4 My brother didn't ____ very much ____ his car. It was second hand.	_ _ _ _ _ _ _
5 How much do you think you'll ____ every month in your new job?	_ _ _ _
6 Sorry, but I can't ____ ____ the money I owe you until the end of the month.	_ _ _ _ _ _ _ _
7 Do you have any change for the supermarket trolley? I only have a €10 ____.	_ _ _ _
8 Some people think it's a really bad idea to borrow money ____ a close friend.	_ _ _ _
9 Why are you ____ your money on things you don't really need?	_ _ _ _ _ _ _
10 I used to have a money box when I was young. That's how I learnt to ____ money.	_ _ _ _
11 Can I ____ ____ credit card?	_ _ _ _ _
12 Did the bank ____ you the money to buy a new car?	_ _ _ _
13 Diana started spending a lot more money than she had in the bank. She got into ____ after six months.	_ _ _ _
14 Our gas ____ was really high this month because we had the central heating on all the time.	_ _ _ _
15 Our neighbour ____ a beautiful house in the country when her aunt Jane died.	_ _ _ _ _ _ _ _ _
16 How can the electrician ____ us £200 for ten minutes' work?	_ _ _ _ _ _
17 My grandmother's afraid of using ____ ____ in the street. She prefers to go into the bank to get money.	_ _ _ _ / _ _ _ _ _ _ _ _
18 I've asked my bank for a ____ because I want to buy a flat.	_ _ _ _ _ _ _ _
19 The government is going to put up ____ on cigarettes and alcohol.	_ _ _
20 If you open an ____ with this bank, you get an interest-free credit card for a year.	_ _ _ _ _ _ _

LIVEWORKSHEETS

One woman's 'no-spend year', and how she survived



She cycled 120 miles to a wedding, and her lunch budget was just 51p a day.

A Michelle McGagh, a 34-year-old journalist, had a mortgage of £230,000 which she wanted to reduce. Last November, she looked at her finances and she discovered that every year she spent a lot of money unnecessarily – for example, £1,570 in the pub, £1,110 in restaurants, and £400 on coffees. So she made a radical plan – to stop spending money for a year. She continued to pay her broadband, gas, and electricity bills, and allowed herself £30 a week to buy food and household essentials. But she couldn't spend money on anything else – no clothes, no buses or flights, no meals out, no drinks, and no cosmetics.

B She cooked large quantities of curry and bolognese sauce, which lasted her a week, and which she ate with rice or pasta. It was cheap and healthy, but also 'really boring'. She also experimented with home-made cleaning products and beauty treatments, like using vinegar for cleaning or olive oil as moisturiser, but she decided that most of them didn't really work.

C At first, she tried to see her friends as often as before. She cycled 120 miles to be at a friend's wedding, and camped in their garden to avoid paying for accommodation. The following weekend, she rode 60 miles to Brighton to meet friends. But she couldn't join them for dinner in a restaurant, and when they went to the pub, she drank tap water. In the end, she simply went out less, which made her feel more isolated.

D Of course, she couldn't afford to go abroad, so she missed a trip to Ibiza with friends. Her only holiday was a cycling trip to East Anglia, where again she camped. Here, for the first and only time in the year, she bought food that she had not cooked herself – a bag of chips for £1.95.

E At the end of the year, she had saved £23,000. She was much slimmer and fitter – over the year, she had cycled 6,500 miles. She says she now feels freer and happier, because she appreciates the simple things in life. She also gained confidence and a sense of adventure.

F But she learned the hard way that you can't really socialize if you don't want to spend money. The evening after her year-long challenge ended, she bought all her friends a drink in the pub. But she has not gone back to her past spending habits. She occasionally pays to socialize and go on holiday. She has even taken a taxi. But after buying a few new clothes and some perfume, she insists, 'I have absolutely no interest in buying anything else.'

G So what's her key tip for those who want to save? 'Whenever you open your wallet, think about whether what you are buying is something you need or something you want. We all say, 'I need to buy this.' Most of the time, we want to buy it. Maybe we don't know the difference between needing something and wanting something any more.'

Adapted from The Times

a Read the title of the article. Why do you think someone might decide to have a 'no-spend year'?

b Read the article and match paragraphs A–G to topics 1–7. Use the words in **bold** to help you.

1 ___ where she went **on holiday**
2 ___ **why** she decided to save money
3 ___ how often she saw her **friends**
4 ___ what she **achieved**
5 ___ her **advice** for other people
6 ___ how she saved money **at home**
7 ___ what she **discovered**

c Read the article again. Mark the sentences **T** (true) or **F** (false).

1 Michelle could use public transport during her 'no-spend year'.
2 She was often hungry because she couldn't afford to buy food.
3 At her friend's wedding, she slept in a tent.
4 She never had ready-made food or takeaways.
5 She didn't lose any weight during the year.
6 Nowadays, she spends less than she used to.
7 She thinks that when we buy something, we should ask ourselves why.

d Do you agree with the last sentence of the article? Why (not)?

e Read the information about compound nouns. Then search the text. Underline six compound nouns that begin with the words in the circle.



Compound nouns
Compound nouns are two nouns together, where the first noun describes the second one, e.g. *cash machine*. The stress is usually on the first noun.

LIVEWORKSHEETS

COMMUNICATIVE Are you a saver or a spender?



1 Do you normally have cash in your wallet?

a No, I always use my debit card. It's so easy now with contactless payments; I can even pay for things with my phone.
b A little, yes. I've been in situations where I needed money and couldn't use my cards.
c Always. I don't like paying with cards; it's much harder to know how much you've spent.



2 You've seen something you really love in a shop, but it's expensive. What do you do?

a I buy it without thinking about where I'll get the money for it.
b I use some of the money I've saved and I buy it.
c I go home and see if I can find it on the internet for less money. If I can't, I don't buy it.



3 If you won or inherited money, what would you spend it on?

a I would spend it all on things I want, including gifts for others.
b I would spend some of the money and I would put the rest in the bank.
c I would think of ways to invest it to get as much interest as possible.



4 What do you want your money situation to be in the future?

a I don't really know. I never think about money.
b I want to have enough money to live on and make sure that I can buy whatever I want.
c I don't want to have to worry about money when I'm older, so I'm saving now.



5 What's your attitude to saving money?

a I think saving money is a bad idea. It's better to spend it now!
b I know I should save money, but I haven't always found saving easy. I do try, though!
c I save money without thinking about it. I am regular and consistent about it.



6 Have you ever borrowed money from friends or family?

a I've borrowed money quite often. I think it's good to ask for help when you need it.
b I try not to borrow money because it's easy to forget to pay it back. I hate owing people money.
c I hardly ever borrow money, because I always have enough saved for emergencies.



7 How do you feel about lending money?

a I'm pretty generous and don't worry too much about getting it back.
b I try never to lend money, especially to friends or family. It's always ended badly for me.
c I don't mind lending money at a good interest rate, if I get repaid on time.



8 Have you ever had a credit card?

a I use credit cards a lot. I never have enough money to pay for everything I want.
b Yes, I think they're really useful. I don't like being in debt, but if I can pay it back quickly, it's OK.
c I don't like using credit cards, so I don't have one. I prefer paying by debit card or in cash.

9 When would you apply for a bank loan?

a If I wanted to go on holiday, or to buy something I really wanted.
b If there was a real emergency.
c If I had the chance to invest in a business, or some other investment opportunity, as long as it was safe.

LIVEWORKSHEETS