

WHY SAVING IS DIFFICULT

Five sentences have been removed from the text below. For each question, choose the correct answer and write the letter in the space. There are three sentences which you do not need.

Saving money can be a challenging task for many people. It requires a good amount of discipline and self-control. (1) _____ You need to resist the temptation to spend money on things you want now, in order to have money for things you might need in the future.

One reason saving can be difficult is because of the many expenses people have. There are bills to pay, food to buy, and sometimes unexpected costs like repairs. (2) _____ After all these expenses, there might not be much left to save.

Another issue is the desire to buy things! We live in a society where buying things gives us pleasure. (3) _____ This makes it hard to resist buying things and saving money instead.

The lack of financial education can make saving difficult. Many people don't understand how to manage their money well. They don't know about budgeting, or about how saving now can benefit them in the future. (4) _____

Lastly, some people find it hard to save because they don't earn enough. They live week to week, just covering their basic needs. For these people, saving seems impossible. (5) _____ If you begin small, you can soon build up a reasonable amount and learn the benefits of saving.

Even though saving is difficult, it's not impossible. With the right knowledge and a bit of discipline, anyone can start to build a savings account.

- A. *And if you're constantly spending, you'll never have money to save.*
- B. *And these 'wants' often appear more appealing than our future 'needs'.*
- C. *If people were smarter when it came to finances, they might make better decisions.*
- D. *They need to have a clear understanding of their income and expenses.*
- E. *But for them, even a small amount saved can make a big difference in the long run.*
- F. *But it's not just about not buying things.*
- G. *But remember the saying, a penny saved is a penny earned.*
- H. *So, the best plans for saving can fail when confronted with so many outgoings.*

