

I. Are you a spender or a saver?

a **1 40** Listen to six people answering the question *Are you a spender or a saver?* How many are savers?

b Listen again and match speakers 1–6 with A–F. Who...?

- A ☐ always has money in the bank
- B ☐ often ends up with no money
- C ☐ thinks he / she is careful with money, but not mean
- D ☐ enjoys spending money on his / her hobby
- E ☐ can save money if he / she needs to
- F ☐ prefers to live now than worry about the future

c Whose attitude is closest to yours?

II. Complete the text with words in their correct forms below.

borrow budget debt invest lend loan
owe salary save waste (2x) worth

Are you a spender or a saver?

Anna:

When I was younger, I (1) _____ a lot of money. I bought things I didn't need and I didn't try to (2) _____ any money. I have never had a proper (3) _____, so my money often disappeared very quickly.

A few years ago, I (4) _____ money from a friend because my (5) _____ wasn't very high at the time. I have already paid most of it back, but I still (6) _____ a small amount. I have never liked being in (7) _____, so I try to be more careful now.

For the last two years, I have been saving more carefully and I have been trying to spend less on unnecessary things. Last year, my aunt (8) _____ some money to me after she sold her house. I used part of it to pay off my (9) _____. I have just finished paying it, so I feel much more relaxed.

I have never tried to (10) _____ money in shares or crypto, because I don't understand it well. Recently, I have been learning more about personal finance online.

These days, I try not to (11) _____ money on useless things. I have already started to save regularly, and I only buy something expensive if I think it is really (12) _____ the price.

III. Match the example sentences from the text (1-5) with the rules (A-E).

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| 1. "I have never had a proper budget..." | A. a past situation that is finished now |
| 2. "I have just finished paying it..." | B. an experience in life |
| 3. "I have been saving more carefully for the last two years..." | C. an action that started in the past and is still continuing now |
| 4. "I have been trying to spend less on unnecessary things." | D. a repeated or longer activity that focuses on the activity |
| 5. "My salary wasn't very high at the time." | E. a completed action with a result in the present |

IV. Complete the sentences using the present perfect simple/continuous or the past simple.

1. When _____ you first _____ (start) earning your own money?
2. _____ you _____ (buy) anything online this week?
3. What was the first big thing you _____ (buy) with your own money?
4. How long _____ you _____ (use) online banking apps?
5. _____ you ever _____ (lose) money because of a bad decision?
6. _____ you _____ (try) to spend less money recently? Why (not)?
7. When _____ you last _____ (waste) money on something you didn't need?

V. Discuss the questions in IV with your partner. Always ask for extra information.

What do you have in common?