HANDOUT 4

Sarah's Financial Journey

Read the story and choose the correct word/phrase for each gap (1–10).

Sarah had always been careful with money. She never wanted to **1. (get into / get out of) debt** and always made sure she was **2. (in credit / overdrawn)**.

But when her old car broke down, she had to **3. (get a loan / repay a loan)** from the bank. She knew she would have to **4. (get a loan / repay the loan)** over three years.

A few months later, Sarah lost her job. She started using her credit card and quickly **5. (got out of / got into) debt**. Her bank account became **6. (in credit / overdrawn)**, and she received letters from the bank.

Sarah found a new job and worked hard. She stopped **7. (spending money on / investing money in)** new clothes and eating out. Every month, she made sure to **8. (get a loan / repay a loan)** instalment on time. After two years, she finally managed to **9. (get into / get out of) debt**.

To celebrate, she decided to **10. (pay cash for / buy on credit)** a weekend trip. She didn't want to **11. (pay cash for / buy anything on credit)** ever again.

Now, Sarah is much wiser. She checks her balance to make sure she is **12. (in credit / overdrawn)** and has even started to **13. (spend money on / invest money in)** a small online business.

LIVEWORKSHEETS