

# DEALING WITH FINANCIAL OR FAMILY PROBLEMS

Financial stress is common if you are forced into frugality because of a lost job, divorce, death in the family, or being over your head in debt, etc. This can lead to feelings of insecurity, fear, anxiety, anger, and, of course, depression.

These feelings can also cause you to make poor money management decisions. These poor decisions can lead to heavy debt loads, and start a vicious cycle of fear, anxiety, and panic that never seems to end.

When you reach this point, your feelings of helplessness and hopelessness can become so overwhelming you literally stop functioning in the real world. Believe me, I know this from experience.

## Understanding, Acceptance & Getting Help

If you recognize any of the above traits in yourself, get the help you need. Talk to a friend, loved one, your doctor, pastor, a debt counselor ... but talk to someone! If you know someone who is exhibiting the above traits, help them! It doesn't matter whether you lend an ear, offer some advice, or help them get counseling, do something!

The first thing you have to realize, understand, and accept is that no situation is hopeless. With just a little guidance, a couple well thought out goals, and emotional support from family and friends, you can do what needs to be done and come out of dire circumstances with a new outlook, new skills, and best of all, a new feeling of self-esteem. Don't let anyone tell you different, and if they do, close the door they came in, behind them!

## Who Are Your True Friends?

When you have problems, be they financial, family, legal, whatever, it usually doesn't take very long for you to realize who really cares about you, who is truly a friend... be they family or not. Your friends will support you in your time of need, offer encouragement, and lend an ear so you can just talk. Don't be upset or angry by this, just remember it is you who is blessed with true friends, family or not.

## COMPREHENSION

Answer questions 1-3 according to the information given in the text. Use your own words.

1. What can you do when feeling strong anxiety?
2. What is the main trait of true friends?
3. What things can your true friends offer you when being hopeless?

Are these sentences true or false? Justify your answers with the precise words or phrases from the text

4 You can be blocked after suffering hopeless feelings..

5. If you have financial problems you can soon see your true friends.

#### USE OF ENGLISH

6. Find in the text one opposite of light

7. Find in the text one synonym of features

8. Find in the text the word that has the following definition: the objective or target you look forward to getting.

9. Fill in the gap with the correct option: We were exhausted (when, after, before) talking for two hours with John about his financial problems and their possible solutions.

10. Turn the following sentence into the passive voice: You should offer some advice to your insecure friend.

11. Complete the following conditional sentence: If I were hopeless, .....

12. Give a question for the underlined words: When having a friend with serious problem, one of the things you can do is to help them get counselling

13. Order the words to form a sentence:

More if decisions money you management you become anxious make poor

#### PRODUCTION

**Write a composition of approximately 120 words. Choose one of the following options.**

a. We live in a world where there are few real friends: people do not like to be annoyed with other people's problems.

b. Friendship

#### VOCABULARY REVISION

**Complete the sentences with correct words**

**Structures-craftsman-take their eyes off-homeland-location**

1.Only a good -----can build beautiful buildings.

2.Historians want to see the heritages on their own -----

3.Egypt is the -----of pharaous and pyramids.

4.Most of the heritages are important -----

5.The temple is so beautiful that the visitors cannot----- it.

**\*optician-sprained-fever-helmet-engage in-prescription-memorise**

1.I think everybody should -----the emergency service numbers.

2.When you have a problem with your eyesight, you should see -----

3.You can only get antibiotics when your doctor writes a -----

4.Jale fell off her bike and -----her ankle.

5.It is not a good idea to -----rough play around the swimming pool.

6.The -----has started to go down after the syrup. He feels much better now.

7.Nuri put on his -----and then got on his motorcycle for a short tour.

**\*keep your hands away-get back into- dry out-keep up with**

1.Why don't you start pilates to----- shape.

2.When I use acne creams too much, they -----my skin.

3.You never ----- your diet programme. Whenever I see you, you eat junk food.

4.If you don't want your acne to spread, you had better-----from your face.

**\*Complete the paragraph with the correct phrases given**

**catches on fire-fire extinguisher-fire drills-spreads-smoke dedectors- put out**

When a fire starts, it may not seem dangerous at first but don't forget it ----- very quickly. It mostly becomes very dangerous in less than 30 seconds. If something -- -----in your house , class or workplace, you can -----the fire with a fire blanket or a ----- .You must always be prepared for the fires and have ----- in your houses or offices. It is always vital to carry out -----regularly.

## **IDIOMS**

**Match them with their definitions**

- |                             |   |
|-----------------------------|---|
| 1.feel under the weather:   | a.my mistake  |
| 2.two birds with one stone: | b. feel ill   |
| 3.nearest and dearest:      | c. prepare for the sleep                                    |
| 4.make yourself at home     | d. getting more than one benefits by just doing one thing   |
| 5.reach for the moon :      | e. very easy  |
| 6.all skin and bones:       | f. our close relatives                                      |
| 7.with bells on:            | g.to feel great   |
| 8.can't take eyes off:      | h.to have very high goals                                   |
| 9.think twice               | i.to feel as if it was your own house ; to feel comfortable |
| 10.throw a party            | j.to consider smth in detail before deciding smt            |
| 11.feel on top of the world | k. very thin and feeble                                     |
| 12.a piece of cake          | l.to organise(hold) a party                                 |
| 13.hit the sack             | m. eagerly, enthusiastically, readily, heart and soul       |
| 14.my bad                   | n.to love and admire a lot                                  |

by **FULAY BOZKURT** ☺