

LISTENING: SPEND OR SAVE?

Exercise A

Instruction: Listen to six people answering the question *Are you a spender or saver?* Answer these questions.

1. How many spenders are there?
2. Who are the spenders?
3. How many savers are there?
4. Who are the savers?

Instruction: Listen again and match speakers 1-6 with A-F. Who ...?

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

Exercise B

Instruction: Listen to four speakers talking about how they manage on their incomes. Match the speakers with their situation.

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| Speaker 1 | a. a single parent |
| Speaker 2 | b. a family with children |
| Speaker 3 | c. a single retired person on a pension |
| Speaker 4 | d. a young person who lives with his/her parents |

Instruction: Listen again and mark the sentences T (true) or F (false).

Speaker 1

1. He doesn't earn much money.
2. He saves most of his salary.

Speaker 2

3. She doesn't own the flat where she lives.
4. She thinks money is more important than family.

Speaker 3

5. He can't live on his income.
6. He isn't in debt.

Speaker 4

7. She only works in shop at weekends.
8. She spends most of her money on her children.