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

What do the phrases in bold mean?

I try to save. but something always seems to **come along** that I need to buy and I **finish up** broke.

I usually **end up** buying something.

I know that I should spend my money on **things that last**, or save for the future.

I like having some money saved in case I **have an emergency**.

But I wouldn't describe myself as **mean**.

Use the phrases in bold to complete the definitions.

1. *appear unexpectedly* _____
2. *to be in a particular place or state after doing something* _____
3. *things that will continue existing or happening without changing or failing*_____

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4. *not willing to spend money* _____

5. *an unexpected situation involving danger* _____

Use these words to make up collocations with new words.

in prison in trouble an opportunity indefinitely alone

with nothing something bad a stranger long being right

forever

end up	

last	

	came along

Complete the sentences with the phrases above

We always carry a medical kit for _____
She was too _____ *to put the heating on*
Keep on doing that and you'll _____ *in serious trouble.*
He told me to work hard and take every opportunity that _____
These cars are built to _____.

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