

## Money and finances

Income / savings / Interest rate /  
donations / debt / budget/ pay off  
/investments

Match the words with the correct idea



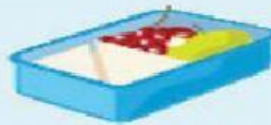
1 The UK population has a total credit card ~~debt~~ as high as £80 billion.



2 Half of Australians don't know the ~~interest rate~~ on their



3 57% of households in the USA don't have any kind of ~~investment~~



4 You can make ~~savings~~ of about £69,500 over a lifetime by taking a packed lunch to work.



5 85% of students in England will never fully ~~pay off~~ their student loans.



6 A survey in the USA showed that only 53% of people understand how to make an ~~investment~~



7 On average, households in the UK manage to save just under 8% of their annual ~~income~~



8 In Australia, there has been a 46% increase in online ~~donations~~ made to charities.

## USE ONE WORD TO COMPLET THE DEFINITION

**Budget donations pay off debt investment interest rate saving  
investment income**

Drag the correct word

1. Money that you owe
2. Money you put into a bank or business to make a profit
3. Money that you earn or receive
4. Money to give organizations or people
5. To repay money you owe in full
6. A fixed amount you must pay when you borrow money
7. A financial plan
8. The amount of money you have when you have saved

## Complete the sentences

**saving living grant charity donate debit account award  
make finance put project**

Drag the correct word in each sentence.

1. I got an American Express credit card and there are lots of fee charges. It always _____ \$125 to my _____ for account management. It crazy!
2. Unemployed people have developed an app in order to _____ a _____. Doing errands or deliveries for those stuck in the office. It is a great idea. Both parts have a benefit.
3. Everyone should give away things you do not really need to homeless and _____ a bit of your wages to _____ such as those who rescue women or children from slums.
4. Being old ain't easy. No one will be able to help you with anything. The importance to create a culture to _____ part of your earnings is vital to survive at old age. Your _____ will give a certain security during your old age.
5. Endangered flora and fauna are times in which everyone has a concern, so it is important to ask the government and institutions to _____ an emergency _____ to help endemic species before they die out.
6. The company made the decision to _____ me a _____ to be able to study a PHD to contribute with new ideas to the company. The sum of money is quite acceptable to live for a year abroad and study.

# GLOSSARY

## lesson 8 empower B2

**Award** noun UK /ə'wɔ:d/ US /ə'wɔrd/ a prize given to someone for something good they have done. premio.

**Grant** noun UK /grɑ:nt/ US /grænt/ an amount of money that an organization gives you for a special purpose beca, subvención

**Put aside** verb (SAVE) to save something, esp. money, for a purpose:

- We're putting aside \$20 a week for our vacation.
- He puts some time aside each evening to read to his children.

**Installment** noun UK (US installment) UK /ɪn'stɔ:l-mənt/ US /ɪn'stɔ:l-mənt/ a regular payment plazo You can pay for your computer in six monthly instalments

**legal tender** noun [ no plural ] UK /,li:.gəl 'ten.dər/ US /,li:.gəl 'ten.də/ the money that can be officially used in a country moneda de curso legal

**drawback** | noun | A PROBLEM OR DISADVANTAGE | inconveniente.

**Likelihood** noun [ no plural ] UK /'laɪk-li-hʊd/ US /'laɪk-li-hʊd/ the chance that something will happen probabilidad.