

Decisions

Lesson **A** Vocabulary and Grammar

A Complete the sentences with the words in the box.

borrowed budget earn expenses lend saved student loan taxes

1. Sandra doesn't have a lot of _____ because she lives with her parents.
2. Alejandro talked to his father about his expenses and together they made a _____.
3. You can apply for a _____ through a bank or a government program.
4. Enrique _____ money from his uncle last year.
5. Often, students who work don't have to pay _____ because their income is low.
6. Can you _____ me \$20? I'll pay you back on Friday.
7. Rafael doesn't _____ much money from his job.
8. Yua _____ almost all of the money she earned from her job last summer.

B Circle the correct verb to complete each sentence.

1. Did you know the library has ebooks you can *borrow* / *lend*?
2. The library *borrow*s / *lend*s ebooks for 14 days.
3. Beatriz has a student loan. She *borrowed* / *lent* \$2,500 from the bank.
4. The bank *borrow*s / *lend*s money to students at a low interest rate.
5. Hayato never needs to *borrow* / *lend* money because he follows a budget carefully.
6. Will your parents *borrow* / *lend* you money for college?
7. Mr. Rainha won't *borrow* / *lend* any more money to his son.
8. The bank *borrowed* / *lent* me some money and I *borrowed* / *lent* some from my parents.

C Match the *if* clause to the main clause.

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| _____ 1. If you live with your parents, | a. you pay interest. |
| _____ 2. If you borrow money, | b. it's cheaper. |
| _____ 3. If you save money in the bank, | c. make sure you pay it back on time. |
| _____ 4. If the bank lends money to you, | d. tell them to pay you back soon. |
| _____ 5. If you make coffee at home, | e. you have fewer expenses. |
| _____ 6. If someone borrows money from you, | f. you earn interest. |