

# 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* / *lend* ebooks for 14 days.
3. Beatriz has a student loan. She *borrowed* / *lent* \$2,500 from the bank.
4. The bank *borrow* / *lend* 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.

_____ 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.