PRE-INTERMEDIATE UNIT 8

1 Work in pairs and discuss.

1 How important is money to you?

2 Are you good with money?

2 Read the quiz below and choose the best answer for you, A, B or C.

Are you good with money?

1 You receive an unexpected **bonus** from work. What do you do?

A Spend it all – you weren't expecting it, so you don't need to save it. You deserve a **treat**!

B Save it all – it will really boost your savings account and you never know when you might need a bit of extra cash.

C **Splash out** on a couple of things, then save the rest. You'd feel bad if you spent it all.

2 You're out window-shopping and you see something you really want. What do you do?

A Buy it there and then – that's what credit cards are for!

B Leave it – you have enough possessions anyway.

C **Splash out** on a couple of things, then save the rest. You'd feel bad if you spent it all.

2 You're out window-shopping and you see something you really want. What do you do?

A Buy it there and then – that's what credit cards are for!

B Leave it – you have enough possessions anyway.

C Decide to wait until payday – it'll still be there in a few weeks.

3 What do you do with your **spare change**?



A Leave it lying around wherever you empty your pockets – in the car, at work, all over the house – and forget about it.

B Put it in your **piggy bank** and pay it into your bank account every few months.

C Put it in the charity collection box at the supermarket.

4 You have a credit card which you regularly use. What do you do?

A Pay the minimum payment each month – you'll pay it off next year.

B Pay everything off each month – you hate being in debt.

C Pay everything off most months, but **occasionally** you spend too much to be able to pay it all off.

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3 **Did you choose mostly A, B or C?**
What do you think this says about you?

4 Read the results of the quiz. Match 1–3 with a)–c)

1 Mostly As **2** Mostly Bs **3** Mostly Cs

a) You have a pretty good attitude towards money – you're saving for the future but you're happy to spend some of your money on yourself and others. Keep up the good work!

b) You're terrible with money, you spend every penny you have and don't save anything! You need to stop spending and open a savings account soon, or at least buy a piggy bank!

c) You're great with your money! You don't spend more than you have and you make sure that you save everything you can for a rainy day. But make sure you treat yourself every now and then – you don't want to become a miser!

5 **Do you agree with your results?**

6 Match the words and phrases in bold in the quiz with their meanings 1–6.

1 money added to your salary, usually a reward for good work
2 sometimes, but not often
3 money in coins that you don't need
4 something special that you know you'll enjoy
5 a container (usually in the shape of a pig) where you save coins
6 spend a lot of money on something

LIVEWORKSHEETS

7 8.1 Listen to two friends, Ben and Donna, doing the quiz. Make a note of Ben's answers. Does he mostly answer A, B or C?

8 Listen again and answer the questions.

1 Ben thinks Donna is
   a) good with money. b) bad with money.
2 Donna is
   a) pleased with her result.
   b) upset about her result.
3 Ben says he saves extra money for
   a) Christmas. b) going on holiday.
4 Ben feels
   a) worried about paying off his credit card.
   b) relaxed about paying off his credit card.
5 Ben puts his change into a charity box or
   a) a piggy bank. b) a tips jar.
6 Ben uses his credit card more than usual
   a) in an emergency.
   b) when he goes on holiday.

9 Look at the extracts from the recording. Choose the correct meaning, a) or b), for the words and phrases in bold.

1 It said I need to be more **thrifty** …
   a) boring b) careful with money
2 What would you do if you saw something you really wanted but you couldn't **afford** it?
   a) have enough money to pay for something
   b) have enough room to store something
3 I love my **bargains**!
   a) treasure
   b) something you buy for less than its worth
4 … it makes me feel **anxious** …
   a) worried b) excited

LIVEWORKSHEETS