

1 Circle the correct option.

'The first thing I did when I opened a bank ¹*funding / balance / account* was to arrange for a(n) ²*overdraft / cash point / debt*. That way I knew I could borrow from the bank when I ran out of money – rather than starve!'

'The ³*funding / spending / transfer* for your time at college is a big issue. Many friends of mine took out a ⁴*grant / fee / loan*. They're going to have to pay that back when they start earning, though. I've got a job so my ⁵*outgoings / wages / costs* go towards supporting me during my studies. I hope I will have paid for everything by the time I finish.'

'It's very simple – you need to work out your ⁶*bill / budget / bursary* for the week, month, term or year. Then you have to make sure you don't ⁷*allow / debit / overspend*. Don't try to do the impossible though. If your ⁸*allowances / cash / outgoings* are more than your ⁹*earnings / fees / credit*, you're never going to make it work. Time to think again.'