

## Textbook page 52 : Informal Letter

10, Ross Road,  
11600 Penang.  
8<sup>th</sup> June 2020

Dear Peter,

You asked me about how you can use your money wisely. Some of my friends told me what they learnt from Know Your Money Programme. Let me share some tips with you.

You should use your money wisely. 1)\_\_\_\_\_

\_\_\_\_\_.  
You should plan your budget. 2)\_\_\_\_\_

\_\_\_\_\_.  
You should 3)\_\_\_\_\_

4)\_\_\_\_\_.

I hope you find what I have told you useful.

Your cousin,  
Emily

You should buy things you need, not what you want.

You should save money for your future.

You should use your money to make money.

You could make things and sell them for a profit.