

**2** Complete the conversations with these words.

afford	budgets	expenses	financial
loan	luxuries	mortgage	waste

1 A: Tanya, how can you \_\_\_\_\_ to eat out so often?  
 B: It's easy. I don't \_\_\_\_\_ money on things like takeout coffees, snacks, and bottled water every day.

2 A: Daniel, who do you think is the best person to ask for \_\_\_\_\_ advice?  
 B: Not me! I have no idea about \_\_\_\_\_ or anything like that. If you need a \_\_\_\_\_, I think your bank manager is the best person to talk to.

A: Well, I don't really need one. I just need a way of reducing my \_\_\_\_\_. I don't know how I spend so much!

3 A: With your new job, perhaps we can try and get a \_\_\_\_\_ for our own house?  
 B: Yes, I think so. As long as we don't spend too much on \_\_\_\_\_!  
 A: OK, but vacations are OK, aren't they?

**2**  **7.3** Listen again and answer the questions.

1 What will Ellie get when she has 20 stamps on her card?  
 \_\_\_\_\_

2 What were the two benefits Ellie got when she opened new bank accounts?  
 \_\_\_\_\_

3 Why did Shen change banks?  
 \_\_\_\_\_

4 Where does Shen say price comparison websites advertise?  
 \_\_\_\_\_

5 What can Leo use the supermarket points card for?  
 \_\_\_\_\_

## Listening

**1**  **7.3** Listen to the conversation between three friends—Leo, Shen, and Ellie. What does Leo say about each money-saving product? Write a, b, or c next to the products (1–5). You can write any letter more than once.

a He didn't know about it.  
 b He wants to have this.  
 c He has this but doesn't use it.

1 Café discount card	_____
2 Free gifts from banks	_____
3 Price comparison websites	_____
4 Supermarket discounts	_____
5 Supermarket points cards	_____

**3**  **7.4** Listen to the extracts from the conversation and match the speaker's claim (1–4) with the supporting information (a–d).

1 Yes, Leo, you should listen to Ellie. She's the expert in financial things. <b>According to her,</b>	_____
2 I read somewhere that <b>over 25 percent</b>	_____
3 ...especially for things like phones and computers. <b>For instance,</b>	_____
4 Well, <b>it's clear that</b>	_____
a I saved 30 percent on a new phone.	_____
b of customers move banks after three years.	_____
c you both know more about this than I do.	_____
d you can get lots of free stuff.	_____