

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.
According to her, _____
- 2 I read somewhere that **over 25 percent** _____
- 3 ...especially for things like phones and computers. **For instance,** _____
- 4 Well, **it's clear that** _____
- 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.