

Here is some information about money tips. Read texts B-H and headings 1-6 carefully.

Choose the corresponding heading, **There are two texts which do not go with any of the headings**

## HEADINGS

1. Are you a big spender?
2. List your sources of income
3. Test your self-discipline
4. The money paradox
5. Watch out for automatic payments
6. Find out the role of money in your life

### A.

Most people have only a vague sense of how they relate to money. How does money bring you pleasure? How does it cause you regret, worry, or sadness? Which of your money habits would you like to change? Which ones would you like to strengthen? Answering these questions is a good first step towards improving your relationship with money.

### B.

Be creative and think how you can save. If you hate paying for your daily commute, set your alarm clock half an hour earlier and start walking to work. Not only will you save money, but you'll be fitter as well. Try to learn how to make some simple repairs for your house or car yourself. Many people find it fun to learn how to change their own spark plugs or mend a leaking tap.

### C.

Count the number of purchases you made last year. Ask your bank for your 'Year- End Summary' and count up what you bought with your card. Then add your best guess for the number of things you bought for cash. All together, how many purchases did you make? Is the number much greater than 365 (the number of days in a year)? If so, it means it may be hard for you to go through a day without buying several things.

### D.

Many people use their bank or credit cards to pay bills and other expenses. For instance, if you belong to a gym, you may have chosen

to pay the monthly fee by direct debit. Other expenses of this kind include magazine subscriptions, fees for online computer services, and so on. This form of spending can be a trap. Ask yourself how many of these monthly fees you can reduce or eliminate.

**E.**

Most people think about money a lot. They fret about the problems caused by the lack of money, and they dream about the things they could do if they were rolling on it. Yet they rarely think about the day-in, day-out actions that shape their financial lives. This explains how we can usually find ourselves with an empty purse or wallet, yet with no memory of how we spent the money.

**F.**

Start by thinking about all the people and places you got money from during the past twelve months. As you think, write them down on a piece of paper, along with the amounts you received from each one. Analysing where your money comes from can help you figure out whether your future is bright or cloudy, and what you can do to make it better.

**G.**

Think back to all the ways you spent money last year. Make a list of the five things that improved your life and a list of your five worst money mistakes. There's no single right or wrong way to make these lists. Only you can define your best and worst uses of money. Just be honest about it, and use your two lists as a guide to making better choices in the future.

**H.**

You can also learn more about your money habits by trying to change them. For example, lock away your credit cards for a month and pay for things only in cash. You'll become more aware of your spending. This kind of will-power can help you become more self-confident. You'll feel proud of your ability to control yourself and make wiser choices every day.