

## Worksheet: Managing Money Wisely

**Ex.1.** Below are some scrambled sentences from a story about managing money.

a) Work with your partner to put the sentences in the correct order.

1. "Then, I started saving a small amount of money every month. It wasn't easy, but I knew it was important if I wanted to avoid **borrowing** money in the future." Correct order : \_\_\_\_\_
2. "I also learned to say 'no' when friends asked me to **lend** them money. Now, I only lend money if I'm sure they can pay me back." \_\_\_\_\_
3. "After a few months, I had saved enough to pay off my **debt**, and I felt so much better. Managing my money wisely has made my life less stressful." \_\_\_\_\_
4. "First, I made a budget to track my **expenses**. I decided to use **cash** instead of my credit card for most things, like groceries and coffee." \_\_\_\_\_
5. "Last year, I realized I needed to manage my money better. I had a lot of debt from using my **credit card** too much, and I was struggling to pay it back." \_\_\_\_\_

b) Look at the highlighted words in the text. Use the context to guess their meaning, work in pairs!

**Ex.2.** Match the vocabulary words with the correct definition.

Cash	a) A card you use to pay for things and pay later.
Credit card	b) Physical money (coins and notes).
Debt	c) Money you owe to someone or a company.
Borrow	d) To take money from someone to pay back later.
Lend	e) To give money to someone for them to return.
Expense	f) An amount of money that you spend on something, especially for things like bills, travel, or daily costs.

**Ex.3. Write your own sentences with the highlighted words!**

***Cash: "I always use cash to buy small things like snacks."***

Cash: \_\_\_\_\_

Credit card: \_\_\_\_\_

Debt: \_\_\_\_\_

Borrow: \_\_\_\_\_

Lend: \_\_\_\_\_

Expense: \_\_\_\_\_