

## 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.

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|---|--------------------------|
| 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 <b>borrowing</b> money in the future." | Correct order :<br>_____ |
| 2. "I also learned to say 'no' when friends asked me to <b>lend</b> 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 <b>debt</b> , 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 <b>expenses</b> . I decided to use <b>cash</b> 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 <b>credit card</b> 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.

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|-------------|--|
| 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: \_\_\_\_\_