

Read the text and fill in the gaps:

*economy bank account piggy bank wealthy fortune income budget savings
spendings credit card ATM withdraw stock market currency exchange*

Many people worry about getting into debt, but there are ways to manage your money wisely. First, it's important to know how much money you get and how much you spend, so check your **1** and what your regular **2** are. Make a list of all the money transactions each month. This will help you create a **3** A good budget helps you save money and avoid spending too much.

Having some **4** is a good way to prepare for emergencies. You can keep your money safe in a **5** at your local bank or even in a **6** at home. When you save money, it keeps you from having to borrow from others or use a **7** too much.

Sometimes people think about investing in the **8** to become **9** While it is possible to make a **10** , it is also risky. Before you invest, learn more about the **11** and how the stock market works.

If you need cash, go to an **12** to **13** money. Always use an ATM from your bank, as this could save you from extra fees.

Understanding **14** is also important, especially if you travel. When you go to other countries, you need to know how to **15** money to get the right currency.

Learning good money habits will help you stay out of debt and enjoy a secure financial life. With careful planning and smart decisions, you can have financial freedom.

Guess the meanings of these idioms:

1. I'd love to buy a Porsche, but they **cost an arm and a leg**.

- a) are extremely expensive
- b) are very dangerous
- c) take too much time to care for

2. Working as a cashier is **money for old rope**, especially if there aren't many customers.

- a) a hard way to get money
- b) an easy way to get money
- c) a job for old people

3. Anyone who tries to save that company from going bankrupt will need **deep pockets**.

- a) a lot of free time
- b) a lot of patience
- c) a lot of money

4. I can't sit around all day - someone's got to **bring home the bacon**.

- a) go to the grocery store
- b) learn how to cook
- c) earn money

Listen to six people talk about their personal experiences with money, and for questions 1 to 6, choose the correct answer.

https://www.youtube.com/watch?v=Gtf1reYuCzQ&ab_channel=Test-English

1. Joseph...

- a) has bought a new bike.
- b) needs to take a loan.
- c) will have a new bike soon.

4. Liam...

- a) has much less money for leisure now.
- b) never feels like going out with friends.
- c) wants to go on holiday.

2. Taylor...

- a) uses cash for her shopping.
- b) doesn't use cheques anymore.
- c) is a street performer.

5. Ben...

- a) will save money every month.
- b) works as a mechanic.
- c) owes money to the mechanic.

3. Dina...

- a) helped a friend to pay her rent.
- b) works in a bank.
- c) lent her friend money for medical expenses.

6. Sophie...

- a) borrowed money from a cousin.
- b) regrets lending money to family.
- c) is in a difficult financial situation.

