Word Formation

Read the text below. Use the word given in capitals at the end of some of the lines to form a word that fits in the space in the same line.

BUDGETING BASICS

Every budget starts with this figure – how much money you get each month. Of course, most know how much they earn in a year, but it's your **(1)** _____ take-home figure after tax that really counts. Include any **(2)** _____ or tax credits, pension or savings income, and – if you have shares – dividends too.	**MONTH** **BENEFICIAL**
If you're self-employed or part-time, it's not always so easy to **(3)** _____. Take an average, or a rough range into which your income **(4)** _____ into each month. If it all feels like hard work already, you're not alone. Getting started is always the **(5)** _____ bit – especially if you don't have the details **(6)** _____ to hand. But it'll be worth the effort. If you're struggling to stay motivated, try to **(7)** _____ what budgeting could do for you. It could take away some of life's stresses and help you spend money without feeling **(8)** _____.	**CALCULATION** **FALLING** **TRICK** **IMMEDIATE** **VISUAL** **GUILT**

Excerpt taken and adapted from the website of Barclays bank.

LIVEWORKSHEETS