

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.

CALCULATION
FALLING

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) _____.

TRICK
IMMEDIATE
VISUAL
GUILT

Excerpt taken and adapted from the website of Barclays bank.