

Grammar Practice

Unscramble the sentences.

1. run / of cash. / debit card / my / if you / out / Use

2. finish all / will earn / your chores / your / on time, / you / allowance. / If you

3. the country / will enter / of people / a recession. / If lots / stop / spending money,

4. a standard / she applies / She'll / loan / at that bank. / likely get / interest rate / if / for a

5. have more / you spend / now, / in moderation / you will / money later. / If

Reading Comprehension

Marcy Mae's Magnificent Money Manager is excited to announce that its latest and greatest program is now available to consumers everywhere. If you buy it today, Marcy Mae is prepared to offer you a once-in-a-lifetime price of only \$2! **a** If you want to extend that offer to friends and family, purchase additional copies for just \$1! And just when you think it can't get any better, we've got even more good news! MarcyMae's Manager doesn't just help you assess your spending, it tracks areas to help you really boost your savings. **b** This cool feature will help you build up your savings even more! Here's how it works: Let's say, for example, you normally transfer \$15 extra each month to your cellphone company to fund your Crunchy Candy phone game obsession, and then one month you decide not to give in to your gaming addiction. MarcyMae's Manager will move that \$15 directly into your savings account for you. **c** This also applies to other purchases, for example, when you spend less than you typically would on other types of entertainment, on food, or on trips to the mall. **d** In addition, you can set the program to put aside a percentage of your income for you from each of your paychecks. Once you've finished inputting your average income and expenses, it will automatically calculate three amounts for you. Then you can select the level of savings that suits you best—all you need to do is set MarcyMae's Manager to small-, medium-, or super-saver mode.

Circle true, false, or doesn't say.

1. The Money Manager is an exclusive program. true false doesn't say
2. You can only buy the program once in a lifetime. true false doesn't say
3. The program moves money automatically for users. true false doesn't say
4. The program is mainly for people who have spending problems. true false doesn't say
5. The rate of savings is adjustable. true false doesn't say

③ Read the conversation. Write four conditional sentences and questions.

Kevin: If you have any questions, I will answer them now.

Jessica: I have one. What should I do if I want to save some money?

Kevin: You need to make a budget, then keep an eye on your spending.

Jessica: I suppose I could do that. But what if I transferred all my money to a high-interest savings account instead?

Kevin: If you transfer your money to a savings account, you'll be charged a fee every time you make a withdrawal.

Jessica: Oh, OK. That doesn't sound like a good idea if I want to use my debit card.

1. _____

2. _____

3. _____

4. _____

4. Rewrite the sentences as wish statements using the given words. Answers may vary.

1. I got distracted during my driver's test. (If only) → _____

2. She gave into temptation and ate a whole cake. (wish) → _____

3. He missed out on his chance to try out. (If only) → _____

4. She isn't very skilled at mathematics. (wish) → _____

5. I should have picked a different class to take. (wish) → _____

Name.....number.....class.....