

**debt – credit card – avoid – purchases – anxiety – overdraft – personal loan – pay back – pay off –  
make ends meet**

1. I use my \_\_\_\_\_ when I shop online.
2. She took out a \_\_\_\_\_ to buy a car.
3. Many families find it difficult to \_\_\_\_\_ these days.
4. He promised to \_\_\_\_\_ the money next month.
5. The bank charged him for an \_\_\_\_\_.
6. I try to \_\_\_\_\_ buying things I don't need.
7. Financial problems can cause a lot of \_\_\_\_\_.
8. She is working hard to \_\_\_\_\_ her student loan.
9. Before making expensive \_\_\_\_\_, I compare prices.
10. He is trying to reduce his \_\_\_\_\_.

### **Debt and Financial Stress**

Many people use a \_\_\_\_\_ for small **purchases** every day. At first, it seems convenient, but spending can slowly **get out of control**. Some people buy things **every single day** without thinking carefully about their \_\_\_\_\_.

As a result, they may fall into \_\_\_\_\_ and struggle to **make ends meet**. Many people experience **anxiety** and \_\_\_\_\_ because they worry about paying their bills. Some rely on an **overdraft** or take out **personal loans** to cover their expenses. If they cannot **pay back** the money on time, they may fall \_\_\_\_\_.

Financial experts recommend that people **count every penny**, **avoid** unnecessary spending, and make a plan to \_\_\_\_\_ or **clear their debt**. With careful budgeting and better money habits, people can improve their \_\_\_\_\_ and reduce stress.