

Listening

1. Listen and complete the missing words.

Speaker 1

I'm a _____, I think. I try to save but something always seems to come along that I need to buy and I finish up _____. I can get by with very little money for myself when I need to, but I don't seem to be good at _____ on to it. Also, if my kids ask to borrow some _____, I always say yes.

Speaker 2

I would say that I'm spender. I spend money on things like concerts or on _____ because I like having the experience and the _____. I know that I should spend my money on things that last or save for the _____, but I don't want to miss all those good things that are happening right now.

Speaker 3

I consider myself a spender. I don't have much money, but when I do have some there is always something I need or want to spend it on. I love computers and _____, so I often buy things to make sure my computer's always _____. I know it's not very _____, but it's important to me.

2. Write (T) for true and (F) for false.

Speaker 4

- a) She is a saver.
- b) Her parents give money to her every week.
- c) She has more than enough money to go the cinema with friends or buy something.

Speaker 5

- a) She would never think of spending all the money he/she has.
- b) She uses credit card to buy something that is expensive.
- c) She is never afraid of getting into debt.

Speaker 6

- a) He is a spender.
- b) He is mean with spending money.
- c) He loves buying gifts for people.