



Grammar Talks 3-01 | Be Verb

Saving Money

Two people talk about their spending habits and saving money.

Abidemi: Todd, _____ you good at saving money?

Todd: No, I'm terrible. I waste money. I waste so much money.

Abidemi: How?

Todd: Well, I don't _____ things on sale. I don't _____ coupons. I buy anything I see. So, when I shop, I don't _____ at prices. I just see the food or the thing and I get it and I buy it and I _____ for it. And, then it's sometimes very expensive. So, I just waste money. I don't budget. I need to budget my money but I don't budget my money. What about you? Are you good at saving money?

Abidemi: I don't think I'm too bad at saving money. I look at prices a lot. I also buy a lot of things on sale. So, I'm able to _____ some money.

Todd: So, you look for discounts.

Abidemi: Yes, I do.

Todd: Do you use coupons or special offers?

Abidemi: No, I _____, but if I see some I will use them.

Todd: So, do you _____ money on anything? Like, maybe eating out, buying clothes, renting movies?

Abidemi: I waste money on buying clothes.

Todd: Oh, okay!

Abidemi: But, I save a little bit because I buy them _____.

Todd: Ah, do you buy things online?

Abidemi: No, I don't. I usually go into the stores to shop.

Todd: I'm good with clothes too. So, I don't _____ much money on clothes. I only _____ maybe once a year. Or, I only shop if I need something, like it's really cold and I need a jacket.

Abidemi: I see.

Todd: And, I'm really bad, so I often only wear clothes people give to me.

Abidemi: That's good!

Todd: Yeah, so I get shirts or ties for Christmas gifts or a birthday gift, and I _____ that. My mom often asks ... every



Quiz

- 1) Who is good at saving money?
 - a) She is.
 - b) He is.
 - c) Neither of them.
- 2) Who wastes a lot of money on food?
 - a) He does.
 - b) She does.
 - c) Neither of them.
- 3) What does she waste money on?
 - a) Eating out
 - b) Clothes
 - c) Gifts
- 4) How does he save money on clothes?
 - a) He asks for gifts
 - b) He looks for sales
 - c) He buys used clothing
- 5) Who talks about money and travelling?
 - a) Just her.
 - b) Just him.
 - c) Both of them

Grammar Challenge

Fill in the blanks with the correct word.

spend	save	are	shop
use	on sale	do	don't
waste	pay	buy	look

Speaking Challenge

Match the answers with the questions.

- 1) Are you good at saving money?
- 2) Do you buy things online?
- 3) Do you waste money on food?
- 4) How do you save money?
- 5) Do you follow a budget?

- () Yes, I make a spending plan every month
 () Yes, I do not spend too much.
 () Yes, but just clothes and books.
 () I usually buy used clothes.
 () No, I usually cook cheaply at home.

What about you? Share your answers to the questions.

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