

1 48 Read the article. Match the headings a–e with the steps 1–5. Then listen and check.

a Find the lowest price      c Start selling!      e Find the stuff you waste money on  
b Think before you spend      d Save half

## 5 steps to becoming Money Smart

**HOME** **ADVICE** **CONTACT**

**STEP 1: e**  
Buy a notebook and start a money journal. There are a lot of apps for this, too! Write all the things you spend money on – and why. Then, at the end of the week, check your journal. Did you waste any money? Make a plan: Next week, I'm not going to spend any money on ...



**STEP 2:**  
Use the 50:50 method to save money. When you get money from your parents, for your birthday or from chores, save half of it immediately. Of course, that doesn't mean you have to spend the other half! We're going to look at that next ...



**STEP 3:**  
Don't go to malls on weekends or spend time on your favorite shopping websites. But when you have to go shopping, make a list of things you are going to buy. Before you buy something, think about these questions: Do I really need this or do I just want it? Why do I want it?



**STEP 5:**  
Look around your bedroom. Do you still wear all those clothes? What about those books? Your old stuff is worth money to someone! There are a lot of websites to help you sell things. And it's good to recycle, too!



**STEP 4:**  
If you really have to buy something, be a smart shopper. Read reviews of the things you like and then look online or in stores for the best price. Can you buy it second hand for a lower price? People sell their old stuff every day. In fact, ...



2 Complete the summary of each step with the words.

earn learn look for need save waste

- 1 Use a notebook or an app to learn   how you spend money.
- 2 The 50:50 method means you   half of all the money you get.
- 3 Plan your shopping trips so you don't   your money and only buy the things you  .
- 4 Use the Internet to   reviews and the best prices for things.
- 5 Recycle your old stuff and   money at the same time!

3 Discuss the questions.

- 1 Do you use any of the tips in the article?
- 2 Which is the easiest step?
- 3 Which is the hardest?
- 4 Do you sell old things you don't use? How?
- 5 Can you think of another tip?