

# Using money

Read the text below and complete it with the correct PRESENT SIMPLE form of the verbs in brackets.

THE DAILY MONEY

Keeping your finances in order can be a bit difficult, so here we <sup>1</sup> \_\_\_\_\_ (GIVE) you some easy financial tips to help you get organized.

If your finances <sup>2</sup> \_\_\_\_\_ (BE) disorganized, you may be losing money. Five people <sup>3</sup> \_\_\_\_\_ (WANT) to share some useful ideas about how to use money.

If you <sup>4</sup> \_\_\_\_\_ (FOLLOW) these simple tips, you will get great results!

A. Monica <sup>5</sup> \_\_\_\_\_ (MONITOR) what she spends. She <sup>6</sup> \_\_\_\_\_ (KEEP) a notebook in which she tracks her outgoings. This way, she <sup>7</sup> \_\_\_\_\_ (SEE) which purchases are really necessary.

B. Robert <sup>8</sup> \_\_\_\_\_ (BE) careful with his credit card. He tells us, "It <sup>9</sup> \_\_\_\_\_ (BE) best to keep your credit card at home and to use it for emergencies only. You <sup>10</sup> \_\_\_\_\_ (HAVE) to use your debit card for everyday spending."

C. Alan and Peter <sup>11</sup> \_\_\_\_\_ (BE) brothers. They are very responsible with their banking. They <sup>12</sup> \_\_\_\_\_ (AVOID) charges by keeping within credit limit and not overdrawing.

D. Paul <sup>13</sup> \_\_\_\_\_ (SAY), "I always <sup>14</sup> \_\_\_\_\_ (SAVE). When I have extra money, I <sup>15</sup> \_\_\_\_\_ (THINK) about how to invest it."