

5 SPEAKING

a Work on your own. What's your opinion of these statements? Make notes.

1 The reason people get into financial trouble is that they're not taught how to manage personal finance. This needs to be introduced as a subject in school.

2 Financial experts tend to oversell the need to save money. They forget that people need to enjoy life and that often means spending money.

3 There are too many financial experts saying too much about personal finance. This doesn't help – it just creates confusion and people feel under pressure.

4 A lot of people are so obsessed with their personal wealth that they forget about giving money to charities that can help people who are less fortunate.