

Worksheet: Managing Money Wisely

Ex.1. Below are some scrambled sentences from a story about managing money.

a) Work with your partner to put the sentences in the correct order.

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| 1. "Then, I started saving a small amount of money every month. It wasn't easy, but I knew it was important if I wanted to avoid borrowing money in the future." | Correct order :
_____ |
| 2. "I also learned to say 'no' when friends asked me to lend them money. Now, I only lend money if I'm sure they can pay me back." | _____ |
| 3. "After a few months, I had saved enough to pay off my debt , and I felt so much better. Managing my money wisely has made my life less stressful." | _____ |
| 4. "First, I made a budget to track my expenses . I decided to use cash instead of my credit card for most things, like groceries and coffee." | _____ |
| 5. "Last year, I realized I needed to manage my money better. I had a lot of debt from using my credit card too much, and I was struggling to pay it back." | _____ |

b) Look at the highlighted words in the text. Use the context to guess their meaning, work in pairs!

Ex.2. Match the vocabulary words with the correct definition.

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| Cash | a) A card you use to pay for things and pay later. |
| Credit card | b) Physical money (coins and notes). |
| Debt | c) Money you owe to someone or a company. |
| Borrow | d) To take money from someone to pay back later. |
| Lend | e) To give money to someone for them to return. |
| Expense | f) An amount of money that you spend on something, especially for things like bills, travel, or daily costs. |

Ex.3. Write your own sentences with the highlighted words!

Cash: "I always use cash to buy small things like snacks."

Cash: _____

Credit card: _____

Debt: _____

Borrow: _____

Lend: _____

Expense: _____