

# Work Hard

lay someone off	carry out	take over	take on	knuckle down
hand in	burn out	knock off	slack off	sick leave
leave	holiday entitlement	heavy workloads	meet deadlines	maternity
to be called for an interview	working conditions	job satisfaction	manual labour	call off
	succeed in			

- a. time off work given to a mother before and after childbirth.
- b. feeling content and fulfilled with your work and career.
- c. to start working hard and focusing seriously on a task or goal.
- d. to complete a task or perform an action as planned or required.
- e. to dismiss an employee from their job, usually because of financial reasons or lack of work.
- f. the number of days off work that an employee is entitled to take as paid holiday.
- g. physical work done using hands or simple tools rather than machines.
- h. to finish work for the day or to stop doing a task.
- i. to receive an invitation to attend an interview for a job position.
- j. to cancel an event, meeting, or arrangement.
- k. to accept a new task, challenge, or responsibility.
- l. to become extremely tired, physically and mentally exhausted, due to overwork or stress.
- m. time away from work that is allowed when you are ill or unwell.
- n. having a large amount of work to do, often more than one can manage comfortably.
- o. to work less hard or put in less effort than usual.
- p. to gain control of something, such as a company or responsibility.
- q. the environment and circumstances in which people work, including factors like safety, hours, and facilities.
- r. to finish a task or project by the agreed-upon time.
- s. to achieve a desired aim or result.
- t. to submit something, like homework or a report, to a person in authority.

## What's the difference?

**SALARY**- a certain amount of money that a worker gets on a monthly basis

**WAGES**- money earned by an employee per hour

**PROFIT**- money that is left after paying the costs

**INCOME** - money that is earned from doing work or from making investments

**PAYMENT**- an amount of money received by a person as one bank transaction

**INVESTMENT** - the act of putting money or time into something in order to make a profit

**INTEREST**- money that you pay to the bank in % if you take a loan

**LOAN** - a financial product that allows a person to take a certain amount of money for a certain period of time

**MORTGAGE** - a special type of loan which is taken to buy a house

**CREDIT** - more flexible type of money borrowing when a person or a business can take money from the bank without any restrictions on the amount.

**DEBT** - the amount of money you borrowed and must return

1. My .....has increased since I started working full-time.
2. The small business made a .....in its first year of operation.
3. She earns a good .....as an accountant at the local business.
4. His .....are higher than mine because he has more experience.
5. Property can be a good long-term .....
6. The .....for the online course was due yesterday.
7. Her .....allows her to save money for the future.
8. Businesses strive to make a .....to stay competitive in the market.
9. Teachers deserve a decent .....for their hard work.
10. He receives his .....every month through direct deposit.
11. Putting money into stocks is considered a risky .....
12. The .....for the new laptop was completed using a .....card.
13. They took out a .....to buy their dream home.
14. The bank agreed to give them a .....for a new car.
15. Using a ..... card wisely can help build your credit score.
16. He managed to pay off his .....by budgeting carefully.
17. They had to take out a .....to cover unexpected medical expenses.
18. The .....-free offer on the new furniture was too good to pass up.
19. Be aware of the ..... rate before applying for a .....
20. Using a .....card responsibly can help build your .....score.



## Financial Literacy: is it a subject to be taught in schools?

Financial literacy is the ability to understand and use various financial skills. 1..... It is a vital skill for everyone to have, but should it be taught in schools?

There are several reasons why financial literacy is important for young people. Firstly, it helps them to make better decisions about how they spend their money. For example, if they know how much income tax they will have to pay on their salary or wages, they can work out how much money they will actually receive each month. 2..... If they know how much they need to save for a deposit on a house, they can start saving as soon as possible. Eventually, it helps them to avoid getting into financial difficulties. 3..... Similarly, if they understand how much they will have to pay each month on a mortgage, they are less likely to get into debt.

In some countries, such as Australia and the United States, financial literacy is already part of the school curriculum. 4..... Instead, young people often learn about money from their parents or from their own experiences. While this may be sufficient for some people, others leave school without the basic financial skills they need to manage their money effectively.

One argument against teaching financial literacy in schools is that it is not a priority. Schools already have a lot to teach, and there are only so many hours in the day. 5..... However, not all parents have good financial skills themselves, and some young people do not have parents who can teach them these skills. 6. Moreover, the financial landscape has changed significantly in recent years, with new technologies and products that were not around when many parents were in school. Schools have a duty to prepare young people for the challenges of the modern world, and this includes equipping them with the skills they need to navigate the complex financial system.



- A. Then, it helps them to plan for the future.
- B. However, in many other countries, including the UK, it is not.
- C. For these young people, learning about money at school could make a big difference to their lives.
- D. These include personal financial management, budgeting, and investing.
- E. This had led to an increasing number of people who come across financial difficulties and are not able to deal with them.
- F. Furthermore, some people believe that financial literacy is something that young people should learn from their parents, rather than from teachers.
- G. If they understand the risks involved in different types of investment, they are less likely to lose money.
- H. As a result, many people have less problems with banks and managing their debt due to their responsible financial behaviour .





## Experts say financial literacy should be mandatory in schools

<https://youtu.be/rsHx1G7Nlw0>



Students are receiving financial literacy lessons during ..... (1)

Learning about money to prepare for the future life is even more important when the families are hit by ..... (2)

To focus more on financial literacy many provinces are updating their school ..... (3)

Alberta investing ..... (4) over three years in financial literacy education. Ontario started financial literacy as the part of their .....(5) lessons in elementary school while Newfoundland and Labrador, it's now part of a mandatory career education course for ..... (6) students. Experts say that these courses must be mandatory for everyone who is graduating the high school.

Part of the problem is that parents, and often teachers too, don't have the proper .....(7) to teach financial literacy. This is why special organizations are providing ..... (8) and educational materials for teachers.