



Instructions: Listen to the conversation between Jill and Karl again. Fill in the blanks with the correct words to complete the sentences.

A Complete the Sentences.

1. If you _____ saving now, you _____ more money for college. (start / have)
2. If I _____ my spending, I _____ my money again. (not plan / waste)
3. If we _____ to manage our money, we _____ financial problems later. (learn / avoid)
4. If you _____ a spreadsheet, you _____ where your money goes. (use / know)
5. If Karl _____ Jill, she _____ better at saving. (teach / become)