

Spending Money

1. Look at the picture. Guess which person is a big spender, which person is a smart spender, and which person is a non spender. Write '1', '2', or '3' in the table below.

Big spenders spend a lot of money.

Smart spenders are careful with their money.

Non spenders don't spend any money at all, if they can.



big spender	
smart spender	
non spender	

2. Listen to the audio. For each person, answer these questions:

What are they **saving** for?

Do they **borrow** money? Why/why not?

PERSON	What are they saving for?	Do they borrow money? Why/why not?
Person 1		
Person 2		
Person 3		

3. Practice speaking. In groups, discuss whether you agree with the speakers:

- "I don't want to owe money to a bank."
- "Everyone should save for when they're older."
- "Life's too short to worry about money!"

4. Interview each other in pairs about your saving and borrowing habits. Use the sentences below to help you.

Student A: What are you saving money for?

Student B: [ANSWER]. And you?

Student A: [ANSWER]. Do you like to borrow money?

Student B: [ANSWER]. What about you?

Student A: [ANSWER].