

Do you budget?

LEARNING OUTCOME

learn how to discuss controlling your finances

Everyday life



1 Look at the photo and answer the questions.

Where are the people and what are they discussing?

How do people usually keep track of their expenditure?

Everyday vocabulary

2 Complete the verbs connected with money (1–7) and then match them with the definitions (a–g).

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|---------------------|---------------------------------------|
| 1 s _ _ a _ _ d _ | a reduce spending |
| 2 c _ _ b _ _ k | b have just enough money |
| 3 g _ _ _ _ | c give money to someone temporarily |
| 4 a _ _ o _ _ | d take money from someone temporarily |
| 5 l _ _ _ _ | e pay out too much |
| 6 b _ _ r _ _ | f have enough money to buy something |
| 7 o _ _ _ s _ _ n _ | g save money |

Dialogue

3 **03** Three students are discussing how they keep track of their money. Listen to the dialogue. What did Ted use to spend a lot of money on?

4 Listen again and complete the sentences with the correct words. Then listen again and check.

- 1 We're looking at this budget app.
- 2 It tracks all my expenses and like travel, food, etc.
- 3 I've put a monthly limit on some categories and when I get within £10 of the limit
- 4 For instance, after a month with this app about €50 a month on snacks and soft drinks ...
- 5 Isn't to enter the data though?
- 6 Then you type in the amount and press 'enter' and that's it.

EVERYDAY ENGLISH TOOLKIT: TALKING ABOUT BUDGETS

Look at the expressions from the dialogue. Number them 1–6 in the order they appear.

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|--|--|
| I need to cut back. | It's very easy to get through more than you realise. |
| I can see how much I'm spending. | It tracks all my expenses. |
| I feel more in control of my finances now. | I've been overspending recently. |

Over to you!

5 Work in pairs. Discuss with your partner how you control your budget. Make a list of things you spend your money on. Could you make some savings?

category	amount	cuts
food at home		
meals/drinks outside home		
clothes		
school books/stationery		
entertainment		
miscellaneous		