# Master Your Finances

online-friendly class by ESLhome.es



Read these statements and see how many of them you agree with (and where you can improve).

I always set aside a portion of my income for a rainy day.

Read these statements and see how many of them you agree with (and where you can improve).

I try not to splash out right after payday.

Read these statements and see how many of them you agree with (and where you can improve).

I never spend more than I earn.

Read these statements and see how many of them you agree with (and where you can improve).

I always read the fine print of financial products and services.

Read these statements and see how many of them you agree with (and where you can improve).

I regularly check my bank statements to track my expenses.

Read these statements and see how many of them you agree with (and where you can improve).

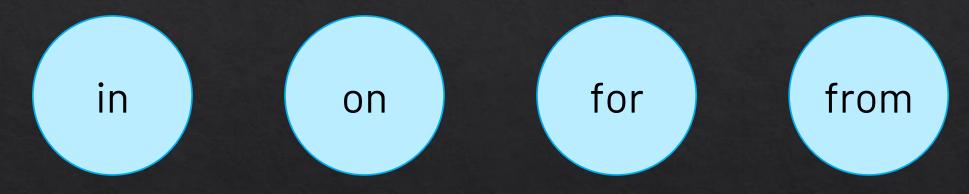
I enjoy finding new and creative ways to save money.

Add the missing prepositions to the questions. Then, discuss your answers as a group.



1. What do you spend too much money \_\_\_\_?

Add the missing prepositions to the questions. Then, discuss your answers as a group.



2. What would you like to save up \_\_\_\_?

Add the missing prepositions to the questions. Then, discuss your answers as a group.



3. What do you love to splash out \_\_\_\_?



Add the missing prepositions to the questions. Then, discuss your answers as a group.



4. Who would you never borrow money \_\_\_\_?

Add the missing prepositions to the questions. Then, discuss your answers as a group.



5. What is one thing that you overspent \_\_\_\_?



Add the missing prepositions to the questions. Then, discuss your answers as a group.



6. What would you never cut down \_\_\_\_?

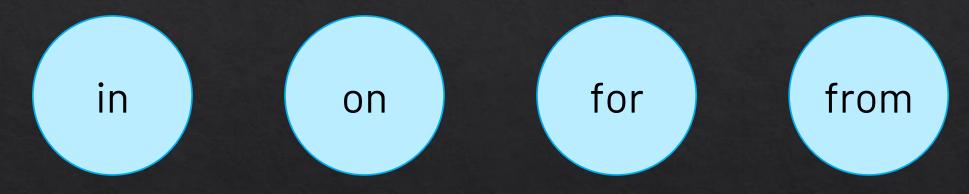


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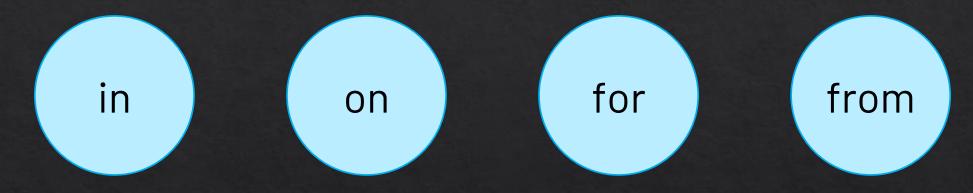
7. What could you save a little money \_\_\_\_?

Add the missing prepositions to the questions. Then, discuss your answers as a group.



8. What do people waste money \_\_\_\_?

Add the missing prepositions to the questions. Then, discuss your answers as a group.



9. What should you never invest \_\_\_\_?

Add the missing prepositions to the questions. Then, discuss your answers as a group.



10. What would you like to raise money \_\_\_\_?

Add the missing prepositions to the questions. Then, discuss your answers as a group.



11. Who is it OK to steal money \_\_\_\_?

Add the missing prepositions to the questions. Then, discuss your answers as a group.



12. What should you never skimp \_\_\_\_?



### Speaking II: Discuss ways to save money on the following things:

food and drink



keeping fit



transportation



technology





#### **Native Phrases:**

Read the sentences. Can you guess the meaning of the underlined phrases from context?

- 1. Hey, put your wallet away. <u>Dinner's on me</u> tonight.
- 2. Calling all customers! Drinks are on the house for the next hour.
- 3. He wanted £50 for the dress, but I haggled him down to £40.
- 4. This is a disaster. We're just pouring money down the drain.
- 5. Don't get a job at that place. They <u>pay peanuts!</u>
- 6. He says he's <u>broke</u>, but I think he's been <u>squirreling money away</u> and not telling anyone.



## Master Your Finances

Check out the printable version of this worksheet and additional exercises at ESLhome.es

