



Quizlet:

https://quizlet.com/_4o0cyx

I. Answer the questions.

1. What are common monthly expenses for a student living on their own, including student or car loans? How about a family of four?
2. Write a list of your expenses, figure out how much money you spend on each area, and what percentage of your income pays for each.

II. Listen to the conversation and answer the questions.

1. To whom is the man speaking?
 - ☐ A. his friend
 - ☐ B. his sister
 - ☐ C. his mom

2. Which sentence would identify the man's current situation?
 - ☐ A. He has a lot of expenses including student loans.
 - ☐ B. He has a decent job, but he's looking for a new one.
 - ☐ C. He's in debt and is trying to borrow money.

3. How would you describe the man's apartment?
 - ☐ A. a small place with a nice view of the city
 - ☐ B. a spacious apartment that includes cable TV
 - ☐ C. an apartment downtown with free parking

4. Which sentence best describes the man's dining practices?
 - ☐ A. He tries to go out to eat every night.
 - ☐ B. He doesn't know how to cook very well.
 - ☐ C. He prefers to eat alone.

5. What does the woman suggest the man do at the end of the conversation?
 - ☐ A. He should be careful when using his credit cards.
 - ☐ B. He ought to get rid of his car to save money.
 - ☐ C. He should stop spending money on entertainment.

III. Answer the questions based on the vocabulary you learned.

<http://www.esl-lab.com/expense/expensedebt-mcquiz.htm>

IV. Put the parts in order to form a sentence.

<http://www.esl-lab.com/expense/expense-mix.htm>

V. Match the items on the right to the items on the left.

<http://www.esl-lab.com/expense/expense-match.htm>

VI. Answer the questions.

1. Why would keeping a budget be important in managing your money?
2. Do you know of a family member or friend who got into debt?
3. Use the vocabulary and idioms in this conversation to discuss your own financial situation, with suggestions on how to avoid debt.
4. Search for the top five ways to manage your money better.