

A

It's so expensive

Kim works as a teacher in London.

'Living in the city is very **expensive**! Transport and clothes **cost** a lot of money and food prices are **high** too.

I **can't afford** to go out very often: I don't have enough money. I **spend** all my money. I don't have any money left at the end of the month – it's difficult to **save** (= keep and not spend).'



B

Careful with money



Kim is talking with a friend, Lisa.

Lisa: Are you **careful with money**?

Kim: Yes, I am. I try not to spend too much.

Lisa: How do you try to **save money**?

Kim: I try not to spend too much. I go to shops when there is a **sale** – with lower prices than usual.

Lisa: Yes, when I'm at the supermarket, I look for **special offers** – for example when you get two products for the price of one.

Kim: And I try not to **waste money** by buying things I don't need.

C

Loans

Lisa: Are you **renting** (= paying money to live in a building that someone else owns) or buying your house?

Kim: I'm buying it. I **borrowed** £200,000 from the bank but it's difficult to repay the **loan**. What about you?

Lisa: The bank lent me £185,000 and I have to pay back £700 per month.

Note: You can say '£700 per month' or '£700 a month'!

24.1 Complete the table. Look at A, B and C opposite to help you. Use the verb list on page 00 if you need more help.

Verb base form (infinitive)	Noun
	cost
lend	
	repayment
	savings

24.2 Choose the correct word to complete each sentence. Look at A, B and C opposite to help you.

- The bank (lent/loan) me £150,000 and I (repay/repayment) £550 a month.
- I have a (loan/lend) to buy a car. The (repayments/repaid) for this are £90 per month.
- It (cost/costs) so much to eat out in restaurants! I prefer to eat at home.
- I get £2,000 a month from my job. I spend £1,800 and (save/savings) £200.
- I (borrow/borrowed) £10,000 for a long holiday. Then I won some money so I (repay/repaid) £5,000.

24.3 Complete the sentences. Look at A, B and C opposite to help you.

- If you want to buy things at lower prices, you go to a shop where there's a
- If you want to buy things more cheaply at supermarkets, you look for
- If you don't have enough money to buy something, you it.
- If you spend more money than necessary, you money.
- If something costs a lot of money, it is
- If you pay money to live in a house or flat owned by someone else, you it.



Over to you Are you careful with money? What do you do to save money? Is it easy?