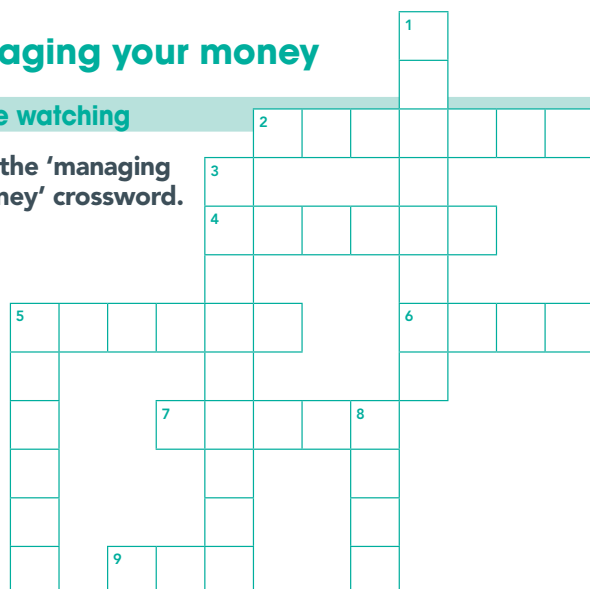


## Managing your money

## Before watching

## 1 Do the 'managing money' crossword.



## While watching

VIDEO SKILLS: Understanding the meaning of *make*

- 1) physically create or produce **make** something to sell
- 2) do a particular job **make** your bed
- 3) cause something to happen **make** your money go further
- 4) force someone to do something **make** someone pay you back
- 5) earn or get **make** some money
- 6) in certain expressions *That makes sense.*

2a 56 VIDEO SKILLS Read the video skills box. Then watch four teenagers talking about how they manage money and circle the correct answers: Toby (T), Rachel (R), Naomi (N) or Callum (C).



Toby

Rachel

Naomi

Callum

## Who ...?

- 1 doesn't get an allowance T / R / N / C
- 2 works for their allowance T / R / N / C

## Who ...?

- 3 never borrows money T / R / N / C
- 4 has borrowed money T / R / N / C

## Who saves money ...?

- 5 by only buying what they need T / R / N / C
- 6 to spend later T / R / N / C

## 2b 56 Watch again and answer the questions.

- 1 What does Toby do for his allowance?
- 2 How does Rachel make money?
- 3 What does Callum do when he needs money?
- 4 Why doesn't Rachel like borrowing money from her brother?
- 5 Why did Callum borrow money?

## Across

- 2 If you make your money go ....., you look for bargains to get more for the money you spend.
- 4 If something is a ....., it's expensive and you don't really need it.
- 5 Take money from someone and promise to pay it back.
- 6 You do this if you don't spend your money.
- 7 If you ..... money, you spend it on things that you don't need.
- 9 If you ..... money to someone, you have to pay money back to them.

## Down

- 1 Money that a person charges you for lending you money.
- 3 Another word for pocket money – money teenagers get regularly from their parents.
- 5 The amount of money you have to spend on things.
- 8 Receive money for work that you do.

## 3a 56 Watch again. Who says these things, Toby (T), Rachel (R), Naomi (N) or Callum (C)?

- 1 Earning money is a way to become more independent. ....
- 2 Paying interest to a bank for borrowing money is wasting money. ....
- 3 If you compare prices for things in different places you can save a lot. ....
- 4 It's important to decide what your priorities are before spending money. ....

## 3b Which speaker(s) do you identify most with? Why?

## After watching

## 4a Write your answers to the questions in the video.

Do you get an allowance?

Do you ever borrow money from others?

What do you do to make your money go further?

## 4b SKILLS 4 LIFE Think of at least one way to make some money and prepare a notice or advert for your idea. Follow these steps.

- 1 Think of different ways you could make money.
- 2 Choose one of the ideas and think about how to put it into practice. Consider your answer to these questions: *Where? When? How? How much? Who with?*
- 3 Make a notice or advert to tell people about your idea or service.

## REFLECT ON IT



Which of these options do you think teaches you most about managing money when you leave home? Which do you think is the fairest option?

- 1) automatically getting a weekly allowance
- 2) a weekly allowance in exchange for housework