

# Elements of money & finances



Match the vocabulary to the pictures. Listen and add extra info on the second line.

14 \_\_\_\_\_  
- \_\_\_\_\_



13 \_\_\_\_\_  
- \_\_\_\_\_



12 \_\_\_\_\_  
- \_\_\_\_\_



11 \_\_\_\_\_  
- \_\_\_\_\_



10 \_\_\_\_\_  
- \_\_\_\_\_



9 \_\_\_\_\_  
- \_\_\_\_\_

calculate payments

need an accountant

**stingy**

increase funding

invest in the property market

borrow money

cut spending

**bankrupt**

carry too much debt

balance the budget

withdraw

**I'm broke!**

deposit

debt collectors



1 *borrow money*  
- *buy a car*



2 \_\_\_\_\_  
- \_\_\_\_\_



3 \_\_\_\_\_  
- \_\_\_\_\_



4 \_\_\_\_\_  
- \_\_\_\_\_



5 \_\_\_\_\_  
- \_\_\_\_\_



8 \_\_\_\_\_  
- \_\_\_\_\_



7 \_\_\_\_\_  
- \_\_\_\_\_



6 \_\_\_\_\_  
- \_\_\_\_\_

1 How often do you withdraw money? When? Why?

2 Are you a stingy person? Explain

3 If you have to cut spending in your own life, what do you cut ?

4 If you had your own business, how would you get more funding?

5 Do you have trouble balancing your budget? Why? Why not?

Number 1

I had to borrow money, from my family, to buy a car.

I needed to borrow enough money, to keep the business going.

Number 2

Noah is so stingy when I ask him for money. He doesn't let go of his money easily,

I'm not really stingy. It's just that she never pays me back.

Number 3

He withdrew \$50 from his bank account, to pay a bill.

I always withdraw some money when I need cash.

Number 4

I put my money and valuables in a safety deposit box when I travel.

I make deposits into my bank account every month.

Number 5

Many stores went bankrupt, during the coronavirus pandemic.

If you walk along the streets of New York, many stores are empty, because the businesses were bankrupt

Number 6

I don't have any money left. I'm broke!

Yes. If you spend too much on shopping, you'll go broke.

Number 7

I'm carrying too much debt. I have to pay off my house, my car and lots of stuff.

Yes. It's not a good idea to carry too much debt.

Number 8

If we increase funding for some good projects, we'll have a strong business in the future.

We can be a successful start-up, but we need more money. We need to increase funding.

Number 9

He invested his money, in the property market, and hoped to get back twice as much.

He invested his money in Bitcoin, and lost it all.

Number 10

I need an accountant, to help me calculate my taxes.

She needs an accountant, to help her manage her money.

Number 11

The debt collectors came to our house to demand the money.

When the debt collectors came to our house, we had no money to repay them.

Number 12

Because of the economic crisis we have to cut spending.

We don't have much money. We have to cut spending. It's our only choice.

Number 13

We calculate our payments every month and so we can plan our spending.

We calculate our payments every month so we can pay our bills.

Number 14

We try to balance our budget, but we have many expenses.

If we want to balance the budget, we need to earn more income.