

Talking about money



1 What do you do with your money?



2 Do you ever go to a bank? Why do/don't you go?



3 What do you often have to calculate ?



4 Do you ever need to get some cash? When?



5 What payments or transactions do you make with your smartphone?



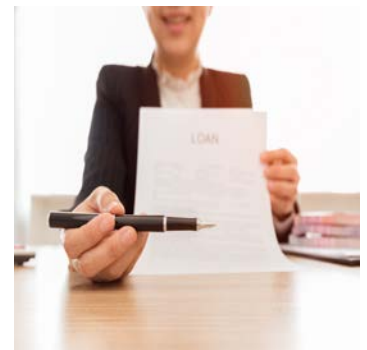
6 Do you worry about debt? Explain.



7 What do you do when the system is down?



8 What problem might you have at the cashier?



9 Why might you get a loan?



10 How would you feel if someone stole your wallet? Why?

Listen to the audio and make notes about the answers to the questions. Then answer the questions with your own ideas.

Useful vocabulary

- safe, notes, protect, apply, bankrupt, transfer, spend, invest
- debit, cash, withdraw, steal, deposit, financial credit, online payments, save, withdraw, loan, transactions, calculations, debt

Number 1

Amber, what do you do with your money?

I spend most of my money. I pay for my car and for food. But also, I invest in companies that are doing good things, such as creating new technology, or protecting the environment. I don't keep much money in the bank.

Number 2

Levi, do you ever go to a bank?

Sometimes when I need to get a loan or deposit money into my account.

Number 3

Sophia, what do you often have to calculate ?

Oh Lucas, I don't like to do calculations, but I have to calculate how much money I need for the month, and how I'm going to spend it.

Number 4

Benjamin, do you ever need to get some cash?

Sometimes! Some places don't accept online payments. Or in emergencies, you might have to pay with cash. For example, when you want someone to do something quickly.

Number 5

Luna, what online payments or transactions do you make with your smartphone?

I use apps, to transfer money to people, buy things online, and order meals for delivery.

Number 6

Do you worry about debt, Ethan?

I worry about debt a lot, because, I'm not good at managing my money. And also, I worry about a financial crisis.

Number 7

Ella, what do you do about money when the banking system's down?

I have a back-up plan. I keep some cash for emergencies.

Number 8

Jackson, what problem might you have at the cashier?

Sometimes, I'm clumsy. I can't find the right money, or my credit cards. Sometimes, I even drop cash on the floor.

Number 9

James, why might you get a loan?

I might get a loan, to start my own business. I want to invest in technology, start an online business, and have lots of customers.

Number 10

Neerja, how would you feel, if someone stole your wallet?

I would be very unhappy. I hope it never happens. It would make my life very difficult. I'd have to replace all my debit and credit cards.