

Talking about money by Michael Bishop

Warmer

1. Discuss the questions with your partner.

- What do you tend to spend money on?
- How important is money to you?
- Would you describe yourself as a *spender* or a *saver*?

Reading

1. A magazine asked its readers about their views on money. Read the responses and answer True (T) or False (F).

I know someone who teaches French through his Youtube channel and I've heard that he's absolutely **loaded**. My view is that you need a lot of charisma to make a success of it. When I tried to copy him, hardly anyone watched my videos! **(Marcel, Paris)**

It's often said that winning the lottery is the best way to get rich. You hear people saying that it changes everything and I sometimes wonder what it'd be like. However, it's not very likely, is it?! In reality, I'm doing ok and I'm more interested in enjoying my job than chasing money. Money isn't everything, as far as I'm concerned. **(Amy, Manchester)**

I've always felt that investing in the stock market is a good way to go. From what I've read, it's the most reliable way to make money in the long-term. I might do it in the future but, at the moment, I'm a student trying to **make ends meet** so it's not really an option for me. **(Soojin, Seoul)**

My friend is a professional poker player and he is **making an absolute killing**. I would say that gambling is too risky for most people. I wouldn't want to be **skint** but there's more to life than money. I just try to **live within my means** because I used to have a lot of debt and it wasn't a nice feeling. **(Larry, Berlin)**

My sister set up her own hairdressing business when she was 18 or 19. She was close to **going bankrupt** a few years ago but she's okay now. As far as I'm concerned, I'm fine without all the hassle of running your own business. I'll stick to my 9-5 job! **(Melanie, Newcastle)**

- | | |
|---|-----|
| 1. Marcel made lots of money from his Youtube channel. | T/F |
| 2. For Amy, job satisfaction is more important than chasing money. | T/F |
| 3. Soojin has invested in the stock market. | T/F |
| 4. Larry doesn't recommend making money through gambling. | T/F |
| 5. Melanie thinks that being self-employed is not worth the stress. | T/F |

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Speaking

1. Discuss the questions with your partner:

Whose views are similar to yours?

Whose views are different to yours?

Vocabulary

1. Match the phrases (1-7) to the correct definitions (a-g) below.

- | | |
|------------------------------|---|
| 1. to be loaded | a. to make/earn/win a lot of money |
| 2. to be doing ok | b. to not overspend |
| 3. to make ends meet | c. to be rich |
| 4. to make a killing | d. to have <i>just</i> enough money for the basics |
| 5. to be skint | e. to have no/very little money |
| 6. to live within your means | f. to feel satisfied with your financial situation |
| 7. to go bankrupt | g. for a person or business to lose all their money |

2. In your pair/group, add the vocabulary items to the following sentences. Pay attention to the grammatical form as you add the vocabulary.

- I've heard they are cutting staff. They're trying to avoid _____
- I'm _____ until payday. Can you lend me some money?
- I'd love to be _____! I'd spend all my time travelling.
- I'm not loaded but I'm _____. I don't worry about money, fortunately.
- I'm struggling to _____ so I'm looking for a new job at the moment.
- I've started to use a budgeting application because I have been overspending every month. So far, it's helping me to _____.
- My friend sold her business last year. She hasn't told me how much she sold it for but I think she _____, judging from the car and the clothes she's been buying.

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Speaking

1. Choose 2-3 of the Vocabulary items. Use them to talk about yourself or people you know.

Examples

"I used to be a spender but I'm trying to live within my means these days"

"Most Premier League footballers are minted"

2. Look back at the extracts in the reading section and find 4 examples of giving opinions and 4 examples of referring to other people's opinions. Write them in the corresponding column and add your own ideas to the table.

Giving Opinions	Referring to other sources
	<i>It's often said that...</i>

3. Respond to the following statements. Give your own opinions and refer to others.

"You should try to save as much money as you can."

"If you don't spend money on enjoying yourself you'll regret it when you get older"

"If you invest time in learning new skills you'll be better off later"

"Having a good time doesn't have to be expensive."

Writing

1. Share your best money-making and money-saving tips with your pair/group.

Try to agree on 5 of the best tips, giving and referring to opinions and complete the list below.

- 1.
- 2.
- 3.
- 4.
- 5.

Compare your list with another group. Would you change anything on your list?