

(8)

## You need a budget

The following expressions and topics will be explained with examples and exercises, then the student will give examples too.

1-Vocabularies:

Earn-spend-save-invest-borrow-tax-budget-debt-savings-interest

2-Organizing a talk

**I'm going to talk to you about** how to manage money.

**The first point is about** how much you spend.

**The next point is about** how much you earn.

**Another important point is** that you need a budget.

**My final tip** for managing your money is....

**My fourth point is**.....

3-managing money/giving advice

You should never borrow money.

You should use credit cards.

As you start to earn money, you can save less.

4-Asking follow-up questions

I'd like to ask .....

I'm interested in knowing.....

You talked about saving, what happens if you.....

Do you think its safe to.....