



## MONEY MATTERS

### A. Verb Tenses

Complete the sentences with the correct verb tense (Present Simple, Present Continuous, Past Simple):

1. I \_\_\_\_\_ (save) money for a new phone every month.
2. She \_\_\_\_\_ (study) finance at university for three years.
3. They \_\_\_\_\_ (travel) to Europe last summer.
4. We \_\_\_\_\_ (spend) too much on entertainment.
5. He \_\_\_\_\_ (invest) in stocks for the past year.
6. I \_\_\_\_\_ (not/be) able to afford a car.
7. They \_\_\_\_\_ (live) in Shanghai for five years.
8. She \_\_\_\_\_ (work) part-time to support herself.
9. We \_\_\_\_\_ (try) to reduce our expenses.
10. He \_\_\_\_\_ (not/travel) abroad before.

### B. Conditional Sentences

Complete the sentences with the correct conditional tense (Zero, First, Second, Third):

- If I \_\_\_\_\_ (win) the lottery, I would buy a house.
- She would \_\_\_\_\_ (travel) more if she had the money.
- They \_\_\_\_\_ (be) rich if they invested wisely.

### C. Vocabulary Building - Money-Related Words

Match the words to their definitions:

- |               |  |
|---------------|--|
| 1. Budget     | a) Money set aside for future use                |
| 2. Expense    | b) Regular payments for goods or services        |
| 3. Investment | c) Plan for managing finances                    |
| 4. Savings    | d) Money owed to others                          |
| 5. Debt       | e) Putting money into assets to generate returns |

### D. Idioms

- |                    |  |
|--------------------|--|
| 1. Break-even      | a) Borrow money from a bank or institution |
| 2. Cut back        | b) Reduce spending                         |
| 3. Make ends meet  | c) Cover expenses with income              |
| 4. Shell out       | d) Pay a large amount of money             |
| 5. Take out a loan | e) Neither gain nor lose money             |

### **E. Conversation Prompts**

1. Discuss your financial goals. What do you want to achieve in the next 5 years?
2. How do you manage your expenses? Do you use a budget?
3. What are some common shopping habits in your country?
4. Have you ever invested in stocks or assets? Why or why not?
5. How do you think people can improve their financial literacy?

### **F. Reading Comprehension**

Read the article and answer the questions:

"The Importance of Emergency Funds"

Having an emergency fund is crucial for financial stability. Unexpected expenses, such as car repairs or medical bills, can arise at any moment. A savings cushion helps cover these costs. Experts recommend saving 3-6 months' worth of expenses. This fund should be easily accessible.

1. What is the main idea of the article?
2. Why is an emergency fund necessary?
3. How much should you save for emergencies?

# Teacher's Key

## A. Verb Tenses

Complete the sentences with the correct verb tense (Present Simple, Present Continuous, Past Simple):

4. I **saves** (save) money for a new phone every month.
5. She **studied** (study) finance at university for three years.
6. They **traveled** (travel) to Europe last summer.
7. We **spend** (spend) too much on entertainment.
8. He **has been investing** (invest) in stocks for the past year.
9. I **am not able** (not/be) able to afford a car.
10. They **have lived** (live) in Shanghai for five years.
11. She **works** (work) part-time to support herself.
12. We **are trying** (try) to reduce our expenses.
13. He **has never traveled** (not/travel) abroad before.

## B. Conditional Sentences

Complete the sentences with the correct conditional tense (Zero, First, Second, Third):

- If I **won** (win) the lottery, I would buy a house.
- She would **would travel** (travel) more if she had the money.
- They **would be** (be) rich if they invested wisely.

## C. Vocabulary Building: Money-Related Words

- |               |  |
|---------------|--|
| 1. Budget     | c) Plan for managing finances                    |
| 2. Expense    | b) Regular payments for goods or services        |
| 3. Investment | e) Putting money into assets to generate returns |
| 4. Savings    | a) Money set aside for future use                |
| 5. Debt       | d) Money owed to others                          |

## D. Idioms

- |                    |  |
|--------------------|--|
| 1. Break even      | e) Neither gain nor lose money             |
| 2. Cut back        | b) Reduce spending                         |
| 3. Make ends meet  | c) Cover expenses with income              |
| 4. Shell out       | d) Pay a large amount of money             |
| 5. Take out a loan | a) Borrow money from a bank or institution |

## F. Reading Comprehension: "The Importance of Emergency Funds"

1. The main idea is the importance of having an emergency fund.
2. An emergency fund is necessary for unexpected expenses.
3. Experts recommend saving 3-6 months' worth of expenses.