PDF 1 - Everyday Money Choices.



PERSONAL FINANCE / MONEY DECISIONS

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1. Money Habits: How Similar Are You?

Read the statements below. Tell your partner which ones are true for you and explain why.

- "I always check prices and look for discounts before buying anything."
- "I sometimes buy things online late at night that I don't really need."
- "I know exactly how much money I spent last month."
- "I prefer spending money on experiences (travel, concerts, dinners) rather than physical things."
- "I feel guilty when I treat myself to something expensive."
- "If I get extra money, my first instinct is to save it, not spend it."

Everyday English: Real English

Use these natural money idioms and expressions in your discussion:

- It costs an arm and a leg. *(it is extremely expensive)*
- **I'm trying to cut back on…** (reduce spending on something)
- **It's a total rip-off.** (way too expensive for what you get)
- **Live within your means.** (spend only what you can afford)
- **Save for a rainy day.** (keep money aside for unexpected emergencies)
- **Splash out on something.** (spend a lot of money on a special treat)
- **Make ends meet.** (have just enough money to pay for basic needs)
- **Money burns a hole in my pocket.** (someone who spends money as soon as they get it)

2. Discussion: Spending vs. Enjoying

1. Are you naturally a saver or a spender? Has your attitude toward money changed as you've gotten older?
2. Why is it so easy to spend money today compared to 20 years ago? (Think about contactless cards, apps, subscriptions).
3. What is something people regularly spend money on that you think is a complete rip-off?
4. What is the best thing you have ever "splashed out" on? Was it worth every cent?
5. Where do you draw the line between saving responsibly for the future and enjoying your life right now?
6. Do you think schools should teach teenagers how to budget, use credit cards, and pay taxes?
7. How comfortable are people in your culture talking openly about their salaries and savings?

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3. Ranking Task: Ethical Banking

Imagine you are choosing a new bank to hold your savings.

Rank the following **7 factors** from **1 (Most Important)** to **7 (Least Important)** with your partner.

Be ready to explain your top two and bottom two choices!

- [__] **High interest rates** on your savings account
- [__] **Zero monthly fees** and free international card payments
- [__] **Green policies** (the bank refuses to invest in fossil fuels or deforestation)
- [__] **Great mobile app** with easy budgeting tools and 24/7 support
- [__] **Ethical lending** (the bank supports local small businesses and fair-trade projects)
- [__] **Physical branches** with real human staff you can visit in person
- [__] **Strong reputation** (a large, traditional bank that feels 100% safe)

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