

PERSONAL FINANCE / MONEY DECISIONS

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1. Discussion: Debt, Investing & Relationships

Discuss these bigger financial questions with your partner:

1. Is there such a thing as "good debt" (e.g., a mortgage or student loan) versus "bad debt" (e.g., credit cards for holidays)?
2. Why do many people feel nervous or intimidated when they hear the word “investing"?
3. If someone gave you $10,000 today—with the rule that you couldn't spend it on bills or holidays—what would you do with it?
4. When a couple moves in together or gets married, should they combine all their money into one account or keep separate accounts?
5. What happens in a relationship when one partner is a strict saver and the other is an impulsive spender?
6. Should friends ever lend money to each other, or does it always ruin the friendship?
7. At what age should people start thinking seriously about retirement?

Everyday English: Giving Advice with Caveats

When giving financial advice, smart speakers add **caveats** (warnings or conditions) so they don't sound pushy.

Practice using these:

- If I were in your shoes, I’d… *(giving gentle personal advice)*
- **It might be worth looking into…** (suggesting an option without forcing it)
- **Just keep in mind that…** (adding an important warning)
- Having said that, you shouldn't… *(introducing a contrast or caution)*
- It really depends on your risk tolerance. *(acknowledging personal comfort with risk)*
- Whatever you do, make sure you… *(giving a strong key rule)*
- On paper it sounds great, but the catch is… *(pointing out a hidden disadvantage)*
- **Don't put all your eggs in one basket.** (don't risk everything on one single plan)

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2. Role-Plays: "Financial Advice" (With Caveats!)

Work in pairs (**Student A** = the friend with a dilemma; **Student B** = the sensible friend giving advice). Switch roles after each scenario. **Student B must include at least two caveats/ warnings from Box 2!**

- **Role-Play 1: The Credit Card Trap**
  - **Student A:** You want to book an expensive dream vacation on your credit card and pay it off slowly over the next two years. You feel like you "deserve a break."
  - **Student B:** Give honest advice. Acknowledge they need a holiday, *but* warn them about high interest rates and suggest a cheaper alternative.

- **Role-Play 2: The "Guaranteed" Crypto/Stock Tip**
  - **Student A:** A coworker told you about a brand-new tech stock that is "guaranteed to double in six months." You want to invest all your emergency savings into it tomorrow.
  - **Student B:** Talk your friend down gently. Remind them about risk, scammers, and keeping an emergency fund safe.

- **Role-Play 3: Buying vs. Renting**
  - **Student A:** Everyone in your family is pressuring you to buy an apartment, even though you might move to another city for work in two years.
  - **Student B:** Help them weigh the pros and cons of buying versus renting, highlighting hidden costs and flexibility.

- **Role-Play 4: Splitting Bills in a Relationship**
  - **Student A:** You earn twice as much as your partner, and you are moving in together next month. You aren't sure whether to split rent and bills 50/50 or pay a bigger share.
  - **Student B:** Offer balanced advice on fairness, communication, and avoiding resentment later on.

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