Personal finance: making ends meet

VOCABULARY PRACTICE
PRE-INTERMEDIATE | A2-B1

Name: _____ Date: _____

1 Match each personal finance word with its meaning.

1 budget ____	**a** a plan for how to use money
2 save ____	**b** to keep money instead of spending it
3 spend ____	**c** to use money to pay for something
4 debt ____	**d** money that is owed to someone
5 bill ____	**e** a request for payment for goods or services
6 savings ____	**f** money kept for future use
7 expense ____	**g** money spent on something
8 income ____	**h** money earned or received regularly
9 afford ____	**i** to have enough money for something
10 overdraft ____	**j** spending more money than is in a bank account

2 Choose the correct form.

1 We made a monthly budget / budgets.

2 She tries to save / saving money each week.

3 They spend / spent too much last month.

4 He is in debt / debts.

5 I paid the electricity bill / bills.

6 Her savings / save grew steadily.

7 Rent is their biggest expense / expensive.

8 Her income / incoming covers her costs.

3 Complete the descriptions with words from the box.

afford | bills | budget | debt | expenses | income | savings | spend

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Ana: She created a strict 1 _____ to track her monthly 2 _____, making sure she didn't 3 _____ more than she earned.
Leo: His 4 _____ doesn't always cover his 5 _____, so he sometimes falls into 6 _____.
Maja: She pays her 7 _____ on time every month and has built up small 8 _____ for emergencies.

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4 Match each word with its opposite.

1 save ____	**a** expense
2 income ____	**b** spend
3 afford ____	**c** savings
4 debt ____	**d** careless
5 careful ____	**e** unable to afford
6 increase ____	**f** decrease
7 necessary ____	**g** unnecessary
8 stable ____	**h** unstable

5 Read the text. Write T (true) or F (false).

Making ends meet

Leo's income barely covers his monthly expenses. He created a simple budget to track his spending and cut unnecessary costs. He pays his bills on time but struggles to build up savings. Sometimes he uses his overdraft to cover an unexpected bill. He hopes that a small pay rise will help him afford a more comfortable life and start saving regularly.

1 Leo's income barely covers his expenses. T / F

2 He has no budget at all. T / F

3 He pays his bills on time. T / F

4 He easily builds up savings. T / F

5 He sometimes uses his overdraft. T / F

6 He hopes for a pay rise. T / F

6 Complete the sentences with the correct preposition (on, into, for, of).

1 She spends too much _____ clothes.

2 He fell _____ debt.

3 They saved _____ a holiday.

4 The cost _____ living is high.

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OVER TO YOU

Write a 70-90 word description of how you or someone you know manages a tight budget.

[ ] Use at least eight target words. [ ] Use present tenses accurately. [ ] Keep the description practical and clear.

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ANSWER KEY

1 Personal finance words

1 a 2 b 3 c 4 d 5 e 6 f 7 g 8 h 9 i 10 j

2 Choose the correct form

1 budget 2 save 3 spent 4 debt 5 bill 6 savings 7 expense 8 income

3 Descriptions

1 budget 2 expenses 3 spend 4 income 5 bills 6 debt 7 bills 8 savings

4 Opposites

1 b 2 a 3 e 4 c 5 d 6 f 7 g 8 h

5 Reading

1 T
2 F - he created a budget.
3 T
4 F - he struggles to save.
5 T
6 T

6 Prepositions

1 on 2 into 3 for 4 of

Over to you

Answers will vary. Check clear organisation, accurate forms and practical wording.