**FINANCES**

**TASK 1 – Reading comprehension**

**In the following text, five headings have been removed. Choose from 1 to 5 the one that fits best.**

|  |  |
| --- | --- |
| 1 | The Artisan |
| 2 | The Idealist |
| 3 | The Rational |
| 4 | The Guardian |
| 5 | How Artisans, Guardians, Idealists and Rationals think about money |

**WHY YOU DO**

**WHAT YOU DO …**

**WHEN IT COMES TO MONEY**

(Adapted from: <http://keirseymagazine.com/why-you-do-what-you-do-when-it-comes-to-money.html?r#?r>.)

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Do you wish you had more money? We did a study on temperament and finance, and found that 98 % answered, “Yes,” to this question. (What a surprise!) The reasons for wanting more, and the importance of money to an individual varied. But, almost everyone said they wished they had more. Financial advisors agree that, “It’s not how much you make, it’s how much you save.” The trouble is that saving money is often not as easy as it seems. Why is that? Well, depending on your temperament, we have a natural bent toward understanding and approaching money. You are you, for better or for worse, and your natural approach can help you or handicap you. In this article, we’re going to provide you with insight on why you do what you do when it comes to money.

(Source: <http://keirseymagazine.com/why-you-do-what-you-do-when-it-comes-to-money.html?r#?r>.)

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*­­­****“Don’t Let It Get Too Out of Control”***

They are impulsive. They love pleasure, enjoy extravagance, and like to play it big – and very few live by a budget. They are the best at making and spending money quickly and easily. Among the four temperaments, they are very loose with their wallets, and the worst at saving. Why is this the case? They are highly adaptable and can make anything work. If they have a lot, they are bold in generosity, if they have a little, they figure out a way to get more. They thrive in chaos, and are optimistic about the future. An unpredictable future keeps things exciting. So, this allows them to live carefree, without a fear in the world. Though they may want to save, they don’t because there is no immediate payoff in putting it away. Their only fear is living a boring life, and falling into a routine of monotony. They would rather make it and spend it than count it. They can negotiate themselves in and out of financial prosperity and debt.

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***“A Little Bit Here, A Little Bit There”***

They are bean counters. They are cost cutters, bargain shoppers, discount seekers, and much more budget conscious than others. They are the natural savers in life. Among the four temperaments, they have the tightest hold on their purses, making them the best at saving money. Why is this the case? They value safety and security. Therefore, not having enough makes them feel unsafe and insecure. They fear the unknown, and can be pessimistic about the future. So, this drives them to save wherever they can, whenever they can, in order to create some predictability for the unknown. Saving money gives them something to hold on to that makes them feel safer and more secure, while combating their fears about an uncertain, gloomy future. They are excellent at keeping track, and are excellent at measuring the value of something, so they hate to overpay for anything. So, what you have is an individual who likes to pay close attention to their money, and someone who is frugal in their spending.

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***“Money Is Good, Not Evil”***

They are romantic. They yearn for connection, to live meaningfully, and to make a difference. Budgets may or may not be a part of their life. It really depends on whether someone they trust has ever taught them how to live by one. Among the four temperaments, they are, however, the least likely to be aware of what they have (or don’t have). Why is this the case? They want their lives to be marked by compassion for others, to be rich in spirit, and to live authentically from the soul. Therefore, there’s a feeling that bringing money into the equation in their interactions with others somehow taints their life or the relationship. When they work, “what they do” is an outflow of “who they are,” so negotiating and receiving payment for “who they are” often feels like it somehow takes away from their authenticity. Saving money for themselves conflicts with their desire to be centred on others; it feels selfish. When they can understand that making money and saving money are good and not evil, and that money can be used to make a meaningful difference in the world, they can then be free to make it, save it, and use it for good.

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***“Multiple Channels of Wealth”***

They are builders. They are big picture oriented, analytical, and objective. They manage their money well, but not so much in a line-by-line, budgetary way. Whenever they invest their brain, energy, and time they expect a return. Among the four temperaments, they are the best at creating multiple channels of wealth. Why is this the case? They build systems, and when one system is built and running smoothly, they build another one. When one dies, they build another one. They are not natural savers, but rather, natural creators. Instead of saving and counting their money, they figure out ways to generate various money-making channels. So, instead of putting money away, they will use it to build something that will pay off for an objective they have in mind. They predict the future by deliberately creating the future they desire. So, they worry very little, because they don’t see themselves as victims in an uncontrollable world. Their view of the future is not pessimistic or optimistic; instead, they see the future as something yet to be created by them. So, what you have is an individual who saves by building channels of wealth, and then allocating those channels for certain purposes as they see fit.

**TASK 2 – Speaking skills**

**Look at the picture carefully. Take a few moments to think about it and then describe it.**

(Source: <https://www.lifehack.org/839216/better-money-habits>)

**TASK 3 – Dictionary work**

**Look up the vocabulary items listed below in the English-English dictionary and explain them.**

**Then make a meaningful sentence with each of them.**

|  |  |  |
| --- | --- | --- |
| **Vocabulary item:** | **English definition:** | **Meaningful sentence:** |
| save money |  |  |
| make money |  |  |
| spend money |  |  |
| manage money |  |  |

**TASK 4 – Speaking skills**

**In order to become financially independent you must learn to pay yourself first. Watch and listen to the video clip on**

[**https://www.youtube.com/watch?v=76Lebp03Ko4**](https://www.youtube.com/watch?v=76Lebp03Ko4)

**and learn ways to save money and how to become rich throughout your lifetime. Summarise the presentation in your own words.**

**TASK 5 – Word formation**

**Fill in the gaps with the right word forms in the brackets.**

**10 BETTER MONEY HABITS TO HELP YOU INCREASE YOUR SAVINGS**

(Adapted from: <https://www.lifehack.org/839216/better-money-habits>.)

Isn’t it frustrating to feel you can be \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (save) more?

You have great intentions at the begging of each month–yet somehow you spend most of your money. Are others able to save more because they’re \_\_\_\_\_\_\_\_\_\_\_\_\_ (nature) gifted?

If you’re struggling to save money, you’re not alone. Data shows more than half of Americans aren’t able to cover their expense. Is the solution to be the average and continue saving little money?

Of course not.

The truth is saving money won’t be easy. You’ll have to break bad habits and learn new strategies. Most of them will be simple but will need a focus on discipline. If you’re done \_\_\_\_\_\_\_\_\_\_\_\_\_ (aimless) spending your money, you’ve come to the right place.

**But** **first, be clear of why you want to start saving.**

Most people talk about \_\_\_\_\_\_\_\_\_\_\_\_\_ (retire). Others save for a vacation trip. So, is there a right answer for what you should save for?

It depends.

[Saving for retirement is a must](https://www.lifehack.org/835483/average-retirement-savings), but once you’re tracking this goal, it’s time to get intentional. As you already know saving isn’t easy, and you’ll need to change your perspective if you hope to save more.

Grab a sheet of paper or use your smartphone to jot down what having more money will make you feel.

Will you be able to sleep better at night? Do you want to start a business but can’t go all in because of your current job? Do you want to feel great whenever someone talks about money?

Get intentional and think what having more money will bring to you. Use these reasons as your north start. The next time you’re tempted to spend money remember why you’re saving in the first place.

Then, start \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (adopt) better money habits. Go through this list and note which habits you’re weak and strong in:

## *1. Be Honest About Your Bad Habits*

The most important habit you can learn is to face \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (real).

The reason why you haven’t been able to save for a long time is that you’ve delayed accepting the facts. I get it, it’s not easy to accept you’re not saving as much as you should. It’s easier to ignore this and spend the money you could be saving, hoping you’ll have enough left over.

Go ahead and admit to yourself you’ve been lying to yourself for some time now.

This isn’t to make yourself feel bad. Instead, be proud of yourself for being honest and show self-compassion. Now you’re aware you carry bad habits and it’s time to get to work.

## *2. Recognize Your Money Mentality*

When you hear “savings,” what comes to mind?

Do you get \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (excite) because you’re on track for retirement? Or, do you cringe knowing you have been spending your money poorly these past few weeks?

The truth is you’re not saving because of the stories you’re playing in your head. Set some time in your calendar to interview yourself.

Figure out what money stories you’ve been telling yourself and challenge them. For example, if you believe you should spend your money as it comes–ask how this has resulted in the last few years. Your goal is to challenge bad money stories to create better ones.

## *3. Define Your Needs and Wants*

It’s okay to like expensive brands. The problem is trying to buy everything because you want to keep up with friends and family. As Paula Pant states “you can afford anything but not everything.” This is why you need to define what your needs and wants are.

Create a list of items you truly need. For example, cell phone, and food, house are needs. Then, create your list of wants for items such as high-end shoes, latest smartphone, etc.

You shouldn’t buy everything from your wants list \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (immediate). Instead, pick one and create a budget for it. Save money first and reward yourself with an item from your “wants” list once you’ve reached a savings goal.

## *4. Learn How to Set Smart Goals*

You already know that saving without \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (intend) doesn’t work.

But, stating you want to retire happy isn’t enough. You need to set [smart goals](https://www.lifehack.org/759949/how-to-use-smart-goal). Think of SMART goals as ones you can take action on and track.

For example, “I want to be rich” isn’t SMART. Neither is “I want to be a millionaire.” But, “I want to save $500,000 within the next 10 years” is smart.

The purpose of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (create) smart goals is to be able to track your progress. How else would you know if you’ve reached your saving goals? Review your current financial goals and make them smart.

## *5. Use Tools to Track Your Expenses*

If you can’t manage your money well, you’ll always spend it poorly.

Your goal should be to keep your expenses as low as possible while having a high income. The problem is you may not review your finances regularly. Because of this, you might be overpaying for your services.

Again, you can track expenses using a money-tracking app, showing you the amount you spend each month.

## *6. Start Automatically Saving Instead*

Stop trusting yourself to save money.

You’ve already seen where this has gotten you. But, don’t feel bad, we’re all human and prone to mistakes. Instead, create an automatic budget.

For example, have your money \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (automatical) transferred to different accounts. Take it a step further and open external savings accounts. This way you make it more challenging for you to withdraw your money.

Now when payday comes, your money is automatically saved.

## *7. Be Frugal with Your Money*

It’s okay to use your money to buy things that make you happy.

But, if you’re not saving enough after cutting your expenses, you need to take a different approach. I’m against adopting frugality for the sake of doing so.

But, being frugal isn’t binary– there are different levels to frugality. If you’re having trouble saving look for areas where you can cut more. For example, instead of paying for Netflix, watch free videos on YouTube.

Repeat this process until there are no more areas left. Cutting services and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (be) more frugal than you’re accustomed is only temporary. Once you’re able to save more, you can go back to the services you love.

## *8. Review Your Financial Progress Daily*

You need to review your finances daily

With [money tracking apps](https://www.lifehack.org/articles/technology/best-15-money-management-apps-that-make-financial-planning-easy.html), you’re able to do this with no problem. But, even if you don’t review your finances daily, create a reminder to check where you stand once per week or month.

To encourage this habit, make reviewing your finances fun. For example, review them while eating your favourite food. Or, reward yourself with something small from your “wants” list. Once reviewing your finances becomes a habit, you’ll be in a better position to save more.

## *9. Shamelessly Use Coupons in All Places*

You don’t use coupons only when you’re broke.

Get into the habit of using coupons to save as much money as possible. Don’t shop for your groceries and then search for coupons you can use. Instead, review the coupons available and buy the items on sale a given week.

Even if you’re able to save $5 per week, this is money you would’ve spent.

## *Final Thoughts*

Saving money isn’t easy. Many of the habits you currently have are ones learned from childhood. So, to expect them to disappear in 30 days is unrealistic. Instead of trying to master all the habits covered here, **start with one**.

Then, start small with your first habit. It may seem to contradict to what you’ve done in the past, but this is most likely why you haven’t made progress. The reason you’d start small is to build a strong foundation.

Imagine building a house with cheap materials to support it. It wouldn’t be long before this house collapses. Trying to build fast habits is like using cheap materials to build a house.

You can save more if you commit to do so today. More important, you’ll live a happier life. Isn’t this worth all the sacrifice?

**TASK 6 – Writing skills**

**Write an essay giving your opinion on the following statement:**

|  |
| --- |
| Money is not everything. |

**How far do you agree with this statement? Support your opinion in 120–180 words.**

**MONEY IS NOT EVERYTHING**

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