

5B COMMUNICATIVE Money

a Choose two questions from each section to ask a partner.

Saving money

- 1 Would you say you are good at saving money? Why (not)?
- 2 Do you have any strategies for saving money, e.g., when you are shopping?
- 3 Are you saving for anything right now? What for?
- 4 What factors might influence your decision to keep your money in a specific bank?

Losing and winning money

Do you know anyone who...

- 1 has been a victim of credit card fraud?
- 2 found that money had been mistakenly paid into their bank account?
- 3 lost or made a large amount of money on the stock market?
- 4 won a substantial amount of money in the lottery?

Earning money

- 1 Did you have a Saturday job or a summer job when you were younger? What kind of work did you have to do?
- 2 Do you have any skills that could bring you extra income if you needed it?
- 3 How would you feel about earning a lot less than your partner?
- 4 In what jobs do you think people can justify earning huge salaries?

Spending money

- 1 When you go shopping do you prefer paying with cash or by credit card?
- 2 Do you prefer spending money on things (e.g. clothes, gadgets, etc.) or experiences (e.g. vacations, concerts, etc.)?
- 3 Is there anything you feel guilty about spending money on? Why?
- 4 Have you ever bought something that you now think was a complete waste of money?

Giving money

- 1 Do you give money to any charities? Which ones? Why did you choose them?
- 2 Where and when do you tend to give tips? What factors influence your decision to give a tip or not?
- 3 Do you ever give money to people begging on the street?
- 4 Do you often give money as a present, e.g., for a birthday or wedding present? Do you prefer being given money yourself, or would you rather have an actual present?

Borrowing or lending money

- 1 Do you think it's better to borrow money from friends or family?
- 2 Have you ever lent someone some money and never been paid back?
- 3 Do you currently have a bank loan or a mortgage? What for?
- 4 Do you think the government should give young people loans for higher education, or grants (which they don't have to pay back)?