

**TASK 1\_Monologue:** Talk about the things you normally spend money on and how you use money. Are you careful with money? What is the next big thing you are going to buy? Do you think credit cards are a good thing?



Task 1\_pre-task:

- **For habits in the present, use the present simple, adverbs and expressions of frequency:** often, never, from time to time, every now and then, rarely /'reə(r)li/, etc.
- **You can use the vocabulary below to enrich your presentation:**

spend money on something  
 pay for something  
 save / earn / waste money  
 not have enough /ɪ'nʌf/ money  
 save up to buy something  
 lend money to someone – borrow money  
 from the bank / my parents  
 use your money wisely /'waɪzli/  
 take out money from a cash machine /  
 withdraw /wɪð'drɔː/ money from your account  
 make ends meet (to have enough money to buy  
 the things that you need)  
 I find it difficult to...

to pay in cash / by credit card  
 to pay in installments /ɪn'stɔːlmənts/  
 to pay the electricity bill  
 It's (not) worth /wɜː(r)θ/the money  
 insurance /ɪn'ʃʊərəns/  
 to go shopping  
 to do window-shopping  
 shopaholic  
 shopping centre/mall – local corner shops  
 I can't afford it  
 on the sales /seɪls/  
 a bargain  
 ask for a discount / a refund

- **Organise your information and ideas:**

To structure your presentation:  
*I'm going to speak about money  
 and the things I normally spend  
 money on.*  
*Regarding / As for the use of  
 credit cards,...*  
*In conclusion, I think that it is  
 impossible to...*

To give your opinion:  
*I think / believe...*  
*In my opinion...*  
*As I see it...*  
*The good/bad thing about...*

To link your ideas:  
*Also, ...*  
*However, but...*  
*On the one hand...*  
*On the other hand...*  
*Although...*