**Page 1**

I know exactly how much cash I do have right now with me. And I know this just because I don’t have it at all. I always use my bank card and get all my money there.

I do normally check my change. Nowadays everyone wants to make easy money on other people, that’s why it’s really easy to run into a scammer.

I don’t usually check my bank account to see how much money I do have. I don’t have a lot of money on my account and every time I buy something, I subtract the amount of the purchase from what I remembered earlier. This way I don’t need to check it all the time.

I always check restaurant bills to see how much money I spent on it.

I don’t usually pay for my shopping, because I don’t make money on my own and my parents transfer money to me for the things I ask them for. I am always looking at the price of my shopping cart and don’t need to watch it on bills a second time.

I don’t give money to beggars, because I don’t have any either. The same thing goes with charities.

Often, the things that I wear deteriorate to such a state that it is a shame to give them to someone.

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3 a

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**Page 3 (b)**

2 c

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**Page 3 (c)**

2 forecast

3 recession

4 revenues

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7 stock market

8 gross margin

9 dividends

10 debt

11 investments

12 bankruptcy

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1 spending

2 refunds

3 division

4 earnings

5 pressure

**Page 3 (f)**

1 consumer spending

2 tax refunds

3 quarterly earnings

4 international division

5 price pressure

**10 things I learned after loosing a lot of money**

* Lady was very successful but she wanted more than just success. She started working with students. One day she gets 5 tax bills. She became fully broke and started selling the books. She learned flogging, blogging, interviewing. She started making money again and succeeded again.
* 1. Money is important.

2. Money equals time.

3. Money equals value.

4. What people say doesn’t matter.

5. What people say matters.

6. It’s really simple.

7. It’s not that easy.

8. Being broke sucks.

9. Stay broke.

10. Money is not important.

* 1. Change the way I see myself.

2. Spend less, earn more, invest wisely and, most of all, value yourself.

3. Breathe.