Saving Money

**Abidemi**: Todd, are you good at saving money?

**Todd**: No, ***I'm terrible***. I ***waste money***. I waste so much money.

**Abidemi**: How?

**Todd**: Well, I don't buy things on sale. I don't use coupons. I buy anything I see.

**Abidemi**: So, when I shop, I don't look at prices. I just see the food or the thing and I get it and I buy it and I pay for it. And, then it's sometimes very expensive, so I just waste money. I don't budget. I need to budget my money but I don't budget my money.

**Todd:** What about you? Are you good at saving money?

**Abidemi**: I don't think I'm too bad at saving money. I look at prices a lot. I also buy a lot of things on sale, so I'm able to save some money.

**Todd**: So, you look for discounts?

**Abidemi**: Yes, I do.

**Todd**: Do you use coupons or ***special offers***?

**Abidemi**: No, I don't, but if I see some I will use them.

**Todd**: So, do you waste money on anything? Like, maybe eating out, buying clothes, renting movies?

**Abidemi**: I waste money on buying clothes.

**Todd**: Oh, okay!

**Abidemi**: But, I save a little bit because I buy them on sale.

**Todd**: Ah, do you buy things online?

**Abidemi**: No, I don't. I usually go into the stores to shop.

**Todd**: I'm good with clothes too, so I don't spend much money on clothes. I only shop maybe once a year. Or, I only shop if I need something, like it's really cold and I need a jacket.

**Abidemi**: I see.

**Todd**: And, I'm really bad, so I often only wear clothes people give to me.

**Abidemi**: That's good!

**Todd**: Yeah, so I get shirts or ties for Christmas gifts or a birthday gift, and I do that. My mom often asks ... every year, my mom asks, "What do you want for Christmas?", "What do you want for your birthday?"

**Todd**: And I'll say, "Underwear and socks" or "Socks and T-shirts". And so, she buys them for me and then I don't have to buy them.

**Abidemi**: Wow. Sounds like you're ***an easy person*** to give a present to.

**Todd**: Yes, for clothes. Yes, for clothes. But, I waste money on computers and electronics and those things are expensive, so I buy a new computer every year. I have four computers now in my house.

**Abidemi**: Wow.

**Todd**: I have five mobile phones.

**Abidemi**: Wow.

**Todd**: I have an iPad. I have lots of electronic equipment. So, I spend so much money on those things.

**Abidemi**: I waste money on traveling.

**Todd**: Ah, yeah.

**Abidemi**: Every year, I take about one or two trips to different countries, so that's where a lot of my money go.

**Todd**: Yeah, traveling is expensive.

**Abidemi**: Yes, yes.

**Todd**: But, when you travel, do you save money? Do you stay at cheap hotels? Or, do you buy cheap plane tickets?

**Abidemi**: I try to. I try to all the time. But, usually the plane ticket is so expensive that a lot of my savings is already gone.

**Todd**: Yeah, I know. I buy my tickets online, usually with Expedia. And, it's cheap. It's pretty cheap. I waste money on food. I ***eat out*** almost every day.

**Abidemi**: Wow.

**Todd**: Or, I buy my dinner at the supermarket almost every day. Do you waste money on food?

**Abidemi**: No, I don't. I usually get bored if I eat out too much, because even though I am not a very good cook, there are some thing that I cook that I like to eat. So, I would miss those things. So, no, I don't waste money on eating out.

**Todd**: Ah, that's interesting. So, you save money, I waste money. You have to ***teach me your tricks***. You have to teach me your tips on saving money.

**Abidemi**: Please teach me how to get cheap travel tickets.

**Todd**: ***It's a deal***.

**Abidemi**: Thanks.

**Vocabulary from the Lesson**

**I'm terrible.**

****No, ***I'm terrible***. I waste money.

When a person says 'I'm terrible' that means they do not do or act as they should. Notice the following:

1. I'm terrible about remembering people's names.
2. My sister is terrible at saving money.

**an easy person**

****Sounds like you're ***an easy person*** to give a present to.

If you are an easy person that means you are not picky and that you do not complain much. Notice the following:

1. I am an easy person to cook for. I eat everything.
2. He is an easy person to live with. He is so nice.

**eat out**

****I waste money on food. I ***eat out*** almost every day.

When a person eats out, they do not eat at home. They eat at a restaurant. Notice the following:

1. I don't eat out much. I like to cook and save money.
2. My family eats out about once a week, usually at a pizza place.

**teach me your tricks**

****You have to ***teach me your tricks***.

If you teach someone your tricks, you show them a special way to do something. Notice the following:

1. I love how you cooked this. You need to teach me your tricks.
2. How do you stay so thin and eat so much? Teach me your tricks!

**it's a deal**

***It's a deal***.

People use the phrase 'It's a deal' or 'you have a deal' when they promise to do something for each other. Notice the following:

1. **I can teach you Spanish if you teach me English.**It's a deal.
2. **If you fix my car, I will cook you dinner?**  
   You have a deal!

Vocabulary Quiz

**terrible • easy person • eat out  
teach me • deal**

Top of Form

1. You need to  your tricks for getting bargains.
2. My brother is  at saving money .
3. My dad is a very  to shop for. He likes everything.
4. It's a  . I'll help you if you help me.
5. I try not to  too much because it's expensive .
6. *Answer the following questions about the interview.*
7. 1) Who is good at saving money? 
8.  a) She is.  
    b) He is.  
    c) Neither of them.
9. 2) Who wastes a lot of money on food? 
10.  a) He does.  
     b) She does.  
     c) Neither of them.
11. 3) What does she waste money on? 
12.  a) Eating out  
     b) Clothes  
     c) Gifts
13. 4) How does he save money on clothes? 
14.  a) He asks for gifts  
     b) He looks for sales  
     c) He buys used clothing
15. 5) Who talks about money and travelling? 
16.  a) Just her.  
     b) Just him.  
     c) Both of them

Bottom of Form

Answers:

1) Who is good at saving money? 

 a) She is.  
 b) He is.  
 c) Neither of them.

2) Who wastes a lot of money on food? 

 a) He does.  
 b) She does.  
 c) Neither of them.

3) What does she waste money on? 

 a) Eating out  
** b) Clothes**  
 c) Gifts

4) How does he save money on clothes? 

** a) He asks for gifts** b) He looks for sales  
 c) He buys used clothing

5) Who talks about money and travelling? 

 a) Just her.  
 b) Just him.  
** c) Both of them**