- 1) I prefer not to carry cash with me as they take up space but there are exceptions when it is not possible to pay with a card. That's why I always know how much I have on the card.
- 4) Usually if I go out to dinner with someone, we always split the bill in half.
- 1) I always remind them that they borrowed money, but sometimes I can forget about it.

Vocabulary

A

- 1) D
- 2) B
- 3) A
- 4) E
- 5) F
- 6) C

B

- 1. B
- 2. C
- 3. E
- 4. A
- 5. F
- 6. D

 \mathbf{C}

- 1. Pre-tax profits
- 2. Forecast
- 3. Recession
- 4. Earnings per share
- 5. Dividend
- 6. Shares
- 7. Investment
- 8. Profits
- 9. Gross margin
- 10.Debt
- 11.Bankruptcy
- 12.Revenues

Reading

- 1. D
- 2. C
- 3. A
- 4. E
- 5. B

 \mathbf{F}

- 1. Consumer spending
- 2. Tax refunds
- 3. International division
- 4. Quarterly earnings
- 5. Price pressure

Video 10 things I learned after loosing a lot of money

1

In the summer of 2016, all schools closed and she had no earnings, after which she received 5 letters from the tax service that took all her money, after which she began to run her project on Facebook, where she decided to pump her financial intelligence in 6 months.

2

- 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

3

What people say matters (In fact, this is so, people's words do not define you, only your thoughts and opinions about yourself build your future.)

It's really simple (If a person approaches the matter wisely, then everything will be given with less effort.)

It's not that easy (You need to learn how to save money, make a savings account from which you will not be able to spend it.)