**A**

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.
2. Usually if I go out to dinner with someone, we always split the bill in half.
3. 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

**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**

**E**

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

**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.)