

## 23 .Personal finance

1. 1. Students in my country have to find a side hustle to s..... their income .
  2. He quickly r.... into d... when he lost his job .
  3. How are you planning to c.... your d..... by the end of the year?
  4. Mark c... down on l..... and was able to save up for a new car .
  5. Nowadays you can't start a business without r..... up huge debts .
  6. I told you not to exceed you a..... credit l..... .
  7. Make sure you don't have o..... d..... before leaving the country .
  8. I don't want to r.... u.... an o..... so I have to stop borrowing heavily .
  9. When renting an apartment you might need to p... down a d..... .
  10. After Sheila defaulted on her payments the bank had to c..... i... l..... .
  11. We have w..... o... debts of \$200,000 on the promise of a new design that will solve the company's financial problems .
  12. We implemented c.. -c... m..... in hope to get out of debt .
  13. One of their clerks f..... r..... and was able to use the employer's funds .
  14. Marshal's cousin managed to r.... u.. a huge b.... that wasn't budgeted for . So he got fired .
- 

### 1 . To supplement your income

- *To add to your income*

### 2 . To get into debt

- *To start having a debt*

### 3 . To clear your debts

- *To fully pay off your debts*

#### **4 . To cut down on luxuries**

- *To stop spending on expensive stuff that you don't really need .*

#### **5 . To run up huge debts**

- *To accumulate huge debts*

#### **6 . Agreed credit limit**

- *A limited amount you can borrow from and likely to pay back approved by the bank .*

#### **7 . An outstanding debt**

- *Not yet paid*

#### **8 . To run up an overdraft**

- *To run up a debt or overdraft means to have them .*
- *An overdraft is an amount of money a customer with a bank account is allowed to owe to the bank .*

#### **9 . To put down a deposit .**

- *To pay a sum of money in advance as part of a total payment*

#### **10 . To call in loans**

- *Demanding that people pay back the money the bank lent to them .*

#### **11 . To write off a debt**

- *To accept that the amount of money has been lost or that a debt won't be paid*

.

## **12 . Cost -cutting measures**

- *Measures that allow to reduce the cost of some processes .*

## **13 . To falsify records**

- *To change a document in order to deceive people*

## **14 . To run up a bill**

- *To accumulate a bill that has to be paid*