

# CỤM ĐA NĂNG DÙNG CHO MỌI ĐỀ

## 1. Money:

BENEFITS	DRAWBACKS
<ul style="list-style-type: none"><li>• (be) cost-effective</li><li>• save a significant amount of money</li><li>• avoid high expenses</li><li>• provide financial security</li><li>• supplement [S<sub>3</sub>] income</li></ul>	<ul style="list-style-type: none"><li>• put a financial burden on [...]</li><li>• a waste of financial resources</li><li>• lead to a life of debt</li><li>• only accessible to the wealthy</li><li>• (be) quite expensive and breaks the bank</li></ul>

## 2. Health:

BENEFITS	DRAWBACKS
<ul style="list-style-type: none"><li>• keep fit and stay in shape</li><li>• improve the quality of sleep</li><li>• relieve <b>stress/ anxiety/ tension</b></li><li>• enhance <b>mental/physical</b> well-being</li><li>• stay optimistic and positive</li></ul>	<ul style="list-style-type: none"><li>• make [S<sub>2</sub>] feel under the weather</li><li>• increase the risk of chronic diseases</li><li>• lead to stress and burnout</li><li>• negatively affect [m/p] well-being</li><li>• lead to the sedentary lifestyle</li></ul>

## 3. Knowledge:

BENEFITS	DRAWBACKS
<ul style="list-style-type: none"><li>• broaden [S<sub>3</sub>] horizons</li><li>• acquire a wealth of knowledge</li><li>• deepen [S<sub>3</sub>] understanding of [...]</li><li>• foster creativity and imagination</li><li>• improve [S<sub>3</sub>] job prospects</li></ul>	<ul style="list-style-type: none"><li>• overwhelms [S<sub>2</sub>] with inform... overload</li><li>• lead to lack of knowledge</li><li>• limit [S<sub>3</sub>] learning opportunities</li><li>• cause distraction &amp; reduce [...ing] quality</li><li>• become overly dependent on [...]</li></ul>

... is a great way to [V<sub>0</sub> – CỤM B/D]

... helps [S<sub>2</sub>] + [V<sub>0</sub> – CỤM B/D]