

Britain's Young Consumers



clothes
sweets
bus fares
books
food



догонять,
навёрстывать

устоять,
воздерживаться

кредит на обучение

поход по магазинам

потребитель

карманные деньги

тратить больше

сводить концы с
концами

розничный торговец

не иметь возможности
выплескивать

копить, скопить

выживать

выдавать

обязанности по дому

Match.

to catch up	to survive	to save up	household chores
to resist	to splash out	to dig deeper into their pockets	
student loan			
shopping sprees			
consumer			
pocket money			
retailer			
to hand out			
to make ends meet			

Read the text and fill in the gaps (A-F) with the parts of the sentences marked by numbers 1-7. one part is extra.

- 1 video game
4 and Xbox C
- 2 receive the s
- 3 but sales of
catching up
- 4 they are the
consumers
- 5 involve extre
gliding and
- 6 dancing and playing a musical
instrument like the piano
- 7 such as helping with the chores
around the house

Study skills

study skills

Understanding new words

While reading, do not use your dictionary each time you come across an unfamiliar word. Read the whole sentence. This will help you guess the meaning from the context.

There are over 9 million of them in Britain and A **4**
Who are they? Teenagers! A **retailer's** 'dream
true', each year they spend £6 billion.

Sweet **3** and chocolates are still the number one best
sellers, and they are expected to overtake sweets

acing traditional
and reading with
of teenagers have
; that parents are
han ever before.
3 billion to their
? Obviously not,
spending!

Teenagers are **making ends meet** by doing odd jobs,
7 delivering newspapers, and working weekends as
sales assistants in shops. Although they earn and **2**
girls spend more than boys.

How about you? Do you get enough money? Are you a
big spender or a saver? Here is what some teenagers say:

Read the teenagers' quotes (1-6) in the text and match each one to the comments (A-F).

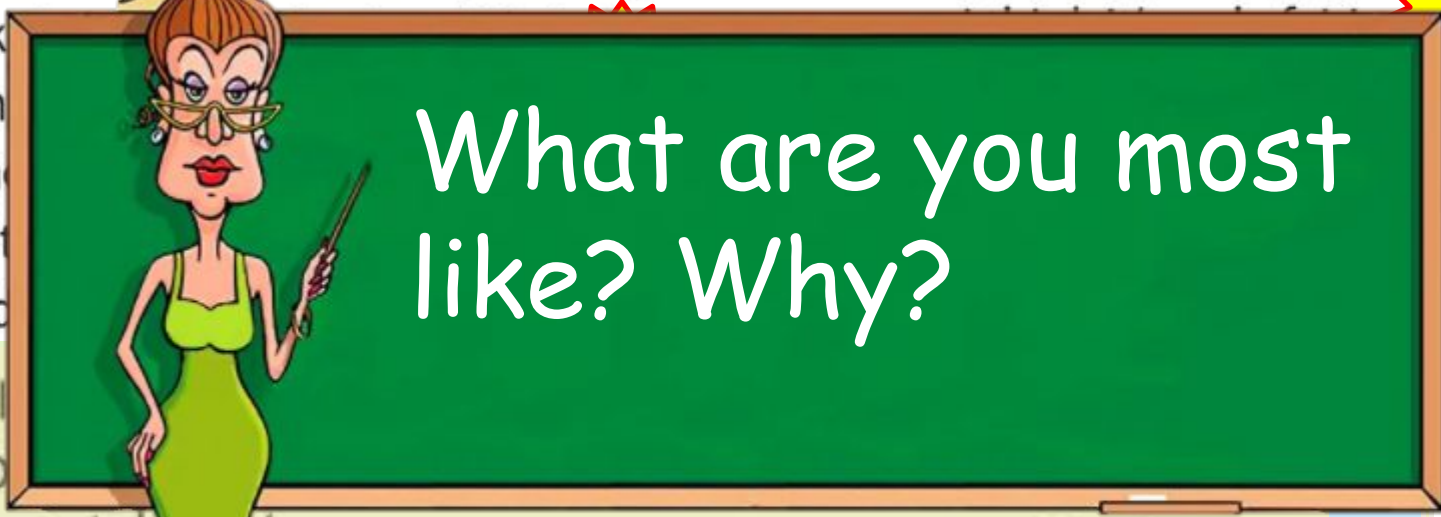
A I have borrowed money, which I'll have to pay back when I start working. **2**

B I'm such a keen fan that I spend my pocket money on all the latest news magazines. **5**

C It's not a very good idea to borrow money from my Saturday job. **1**

D I want one that connects to the Internet and has an MP3 player. **6**

E I don't mind earning my pocket money. **3**



6

'I've borrowed money from my Saturday job.'

(Andy, 13, Devon)

(15, Enfield)

(Robert, 15, Kent)

1

2

3

4

5

6

Explain the words/phrases in bold. Use them to make sentences.

catching up ✓	making ends meet ✓	survive ✓
resist ✓	retailer ✓	handing out ✓
student loan ✓	can't afford to splash out ✓	household chores ✓
shopping spree ✓	saving up ✓	
consumers ✓		
pocket money ✓		
digging deeper into their pockets ✓		

Gradually collecting money by spending less than usual

Complete the sentences with these words and phrases.

A lot of [] enjoy buying things during the sales.

The biggest [] usually have shops in the main city centres.

Most late developers will [] with their friends.

Prices are always going up and so I'm [] [] just to pay for my basic needs.

The government is [] food packages to needy families.

Both my mother and father have to work as they have problems trying to [] .

If I like a part
buying it in se

I can't []

My parents ar

[]

Most parents

[] every v

Many children

like washing th

I []

for each wedd

I always go on

for my birthda

I am []

- Make ends meet
 - Catch up
 - Consumers
- Dig deeper into my pockets
 - Resist
 - Save up
- Can't afford to splash out on
 - Student loan
 - Survive
 - Retailers
 - Hand out
 - Pocket money
- Household chores
 - Shopping spree

What do you think teenagers in your country spend their money on?
Choose from the list.



HOUSEHOLD BILLS
(monthly payments)

	Sept 2007	Aug 2008	Sep 2008	Annual % change
Mortgage*	£973	£1,025	£999	2.6%
		£59	£69	50%
		£36	£40	33.3%
		£28	£28	3.7%
		£12	£12	-33.3%
		£17.41	£17.50	4.4%
		£10.75	£10.75	24.1%
		£114.42	£114.42	3.9%

clothing
accessories

What do you spend your money on?

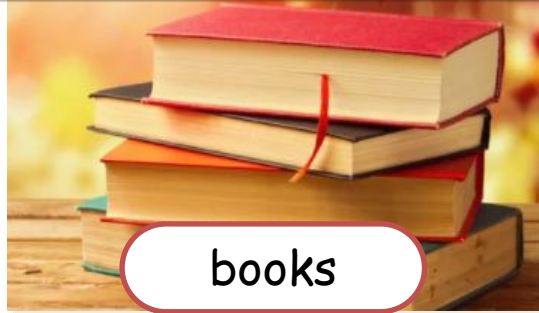


RENT
rent

household bills



supermarket shopping



books



cinema

Fill in: waste, pay, cost, lend, borrow, save, earn.

cost



1. an unnecessary or wrong use of money, substances, time, energy, abilities
the amount of money needed to buy, do, or make something

2. Do you ever lend money to your friends?

3. to keep

4. Do you save money?

5. Do you borrow money?

to give something to be given back:

6. Which of the things you buy cost a lot and which are reasonably priced?

7. Do you have a part-time job to earn extra money?



Answer the questions about yourself.

lend



save

borrow

earn



Take the roles of two of the teenagers from the text. Ask and answer questions about how they get their money and what spend it on.

How much money do you get?

I get £15 a week.

What do you spend it on?

Things like CDs, computer games, comics and going out. What about you?

Well, I get £70 a week and I spend my money mainly on snacks, bus fares, going to the gym and going out.



Write a short paragraph about yourself (40-50 words). Include:

- how much money you get
- where you get your money from
- what you spend your money on
- whether you are good with money

I get £50 altogether each week. My parents give me £20 and I get another £30 from my part-time job. I usually spend some of my money on going out, especially to the cinema. I'm a real movie fan. I manage to save some each week so I think I manage my money quite well. At the moment I'm saving up to buy an MP3 player.



Spend two or three minutes, revising what you have learnt in this lesson. Close your books and tell a partner.



HOUSEHOLD BILLS (monthly payments)				
	Sept 2007	Aug 2008	Sep 2008	Annual % change
Mortgage*	£973	£1,025	£999	2.6%
Gas	£46	£59	£69	50%
Electricity	£30	£36	£40	33.3%
Water (UK average)	£27	£28	£28	3.7%
Broadband	£18	£12	£12	-33.3%
Buildings Insurance	£16.75	£17.41	£17.50	4.4%
Contents Insurance	£8.66	£10.75	£10.75	24.1%
Council tax**	£110.08	£114.42	£114.42	3.9%



Words of Wisdom

The art is not in making money, but in keeping it.

(Author unknown)

Here are some behavior tips which are the foundation for building wealth and leading a happy and healthy lifestyle.

1. Kill your debt first
2. Set savings goals
3. Establish a time-frame
4. Keep a record of your expenses
5. Make a budget
6. Use your credit cards rationally
7. Don't get discouraged and don't give up.

Match the words. Then, use the phrases to complete the sentences.

Workbook

1	household	a	spree
2	bus	b	money
3	student	c	bills
4	pocket	d	fares
5	shopping	e	loan

- 1 My brother took out a to go to university.
- 2 seem to be going up all the time. I think I'll cycle to work in the future.
- 3 Many consumers go on a at Christmastime.
- 4 I'm always broke after paying the at the end of the month.
- 5 If I don't help around the house, I don't get any

1. student loan

2. Bus fares

3. shopping spree

4. household bills

5. pocket money

Fill in: resist, catch, afford, survive, waste, hand, save in the correct form.

- 1 We should find a cheaper flat. I'm not sure we can afford this one any more.
- 2 Oh, I can't resist those chocolates. Let's buy some.
- 3 Jane is finding it difficult to survive on such a low salary.
- 4 Will you slow down a bit? Wait for me to catch up with you.
- 5 The two men were handing out advertising leaflets outside the supermarket yesterday afternoon.
- 6 We really need a new TV. We'd better start saving up for one.
- 7 My sister wastes so much money on fashion magazines and clothes. It's terrible!

Underline the correct word.

- 1 A: Can I borrow/lend a few pounds, Ken?
B: Sure! How much do you need?
- 2 A: You waste/pay so much money on unnecessary phone calls.
B: Oh, come off it! I like calling my friends.
- 3 A: How much does your dad save/earn from his job?
B: About £500 a week.
- 4 A: I'm fed up. I'm broke again.
B: I can lend/borrow you some money if you like.
- 5 A: How much did you pay/cost for your new shoes?
B: Oh, they didn't earn/cost much.

Complete the dialogue with:

- Dig deep in my pockets *make ends meet *can't afford to
 - * splash out

A: I don't know what I'm going to do.

B: What's wrong this time?

A: I just can't seem to 1) make ends meet . . .

B: I know what you mean. Everything is so expensive these days. I feel like I have to 2) dig deep in my pockets . . . more and more.

A: Me too. You know I used to be able to 3) splash out on clothes and CDs once or twice a month but now

B: ... now you 4) can't afford to buy anything, right?

A: You said it!