



## Unit 5

# Money: spend it or save it?

### International cultural knowledge – British athletics

1 Answer the questions, using your dictionary where necessary.

- What are: a pentagon, a hexagon, a heptagon, an octagon, a nonagon, a decagon?  
.....
- What do you think a 'heptathlon' athletics event is? What about a 'decathlon'?  
.....
- What other athletics events do you know in English?  
.....
- How do athletes get money to live?  
.....

2 Read the text of answers given in an interview and find two of the phrasal verbs from page 41 of this Workbook.

### Jessica Ennis is a world and European heptathlon champion

**A** When I was growing up we never went without, but it was a bit of a struggle for my parents sometimes, as they never had loads of money. So I suppose it's made me spend money more wisely and be responsible with it now that I'm an adult.

**B** There was one year it was really bad. I was at university and obviously training as well. I did have a part-time job, but because of training and competing I had to stop my job for a while so I could concentrate on training and my studies. So I had no money at all. I remember I had to borrow money from my parents to get everyone Christmas presents, but then I owed loads of money – which is not good. People didn't get very good presents that Christmas!

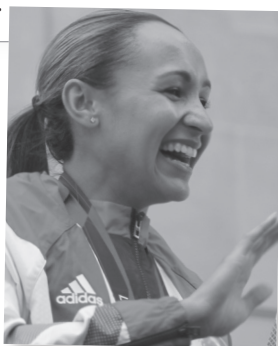
**C** I think it's important when you work hard for your money that you should enjoy it, but sensibly. So I enjoy treating myself along with my friends and family, but I also think it's important to save your money and manage it sensibly.

**D** I would have to say Mila, my chocolate Labrador. We got her when she was a puppy. I wasn't sure whether to get her or not and I suppose she is rather expensive to keep, but she is gorgeous, and I love having her.

**E** I've got lots of annoying things I've bought but never used, like items of clothing that I thought I loved but have never worn, so they hang in the wardrobe with the tags still on them.

**F** I don't spend everything I earn, I put it away. Saving for retirement is important. At the moment I'm putting my money in property. That said, I know you shouldn't put all your eggs in one basket, so I am keen to keep my options open.

**G** I think that it's often a struggle as you're coming up the system in athletics. When you're at school and trying to train it's hard to do a job as well, so it can be quite difficult financially. It's very different from other professional sports where you get paid a wage as well. But when you reach a certain level you can earn a decent amount of money in sponsorship, in prize money and that kind of thing.



3 Read the text. Match questions 1–7 to Jessica's answers A–G.

- Is your career well paid?
- How are you saving for your old age?
- What has been your worst buy?
- How did your childhood experiences influence your attitude to money?
- Has there ever been a time in your life when you've had little money?
- Are you a saver or a spender?
- What has been your best buy?

4 Which of the highlighted words and phrases in the text mean the following?

- small pieces of paper or card attached to something  
.....
- money paid by companies to people or events in return for advertising .....  
.....
- have a range of choices .....  
.....
- giving yourself something for pleasure .....  
.....
- was in debt .....  
.....

5 Choose the correct alternative a, b, c or d.

- Jessica says that her parents
  - usually had plenty of money.
  - had enough to get by.
  - were very clever with money.
  - were often in debt.
- One year at university was 'really bad' for Jessica because she couldn't afford to
  - go to as many competitions as she needed to.
  - buy things for her friends and family.
  - pay back some money she had borrowed.
  - give up her job to focus on training.
- In paragraph C, Jessica says that you should
  - spend most of your money on the people closest to you.
  - get an advisor to manage your money.
  - spend some of your money and save some of it.
  - work hard so you always have enough money to spend.

6 What has been your worst buy ever? And your best?

.....  
.....

7 What about you? Are you a saver or a spender? Explain your answer, explaining how you save money or spend money when you have it.

.....  
.....