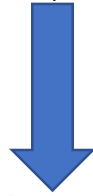


Money, money, money
Must be funny
In the rich man's world
Money, money, money
Always sunny
In the rich man's world!



Money talks (Деньги решают всё)



“you can achieve a lot with money”

?

Does money really play so important role
in our life?

to budget to afford household expenses to manage
money
an emergency fund financial independence cash-back

1. to have enough money to pay for something without causing financial problems
2. to handle your finance wisely, including savings, spending and investing effectively
3. a reward that gives you a percentage of your spending back in cash when you buy something
4. regular costs related to running a home, such as rent, utilities and groceries
5. the ability to support yourself financially without relying on others
6. savings set aside specially for unexpected expenses or emergencies
7. to plan how to spend your money by setting limits on different categories of expenses

1. I like this T-shirt but it is very expensive. I can't **afford** it.

2. At the end of the month my bank gives me **cash-back** for my purchases.

3. My brother is 23 years old. He works as an IT-specialist in a big firm. He has **financial independence** from parents.

4. My mother is a housewife. She runs the house and gets money from my dad to pay for **household expenses** .

5. I spend too much money. My parents say I can't **manage money** .

Example:

We are sure that the statement (“**Talking about money can help relationship**”) is a **True fact**. It is very important for people to discuss all the questions connected with money. It will prevent many problems in the family.

We think ...

In our opinion ...

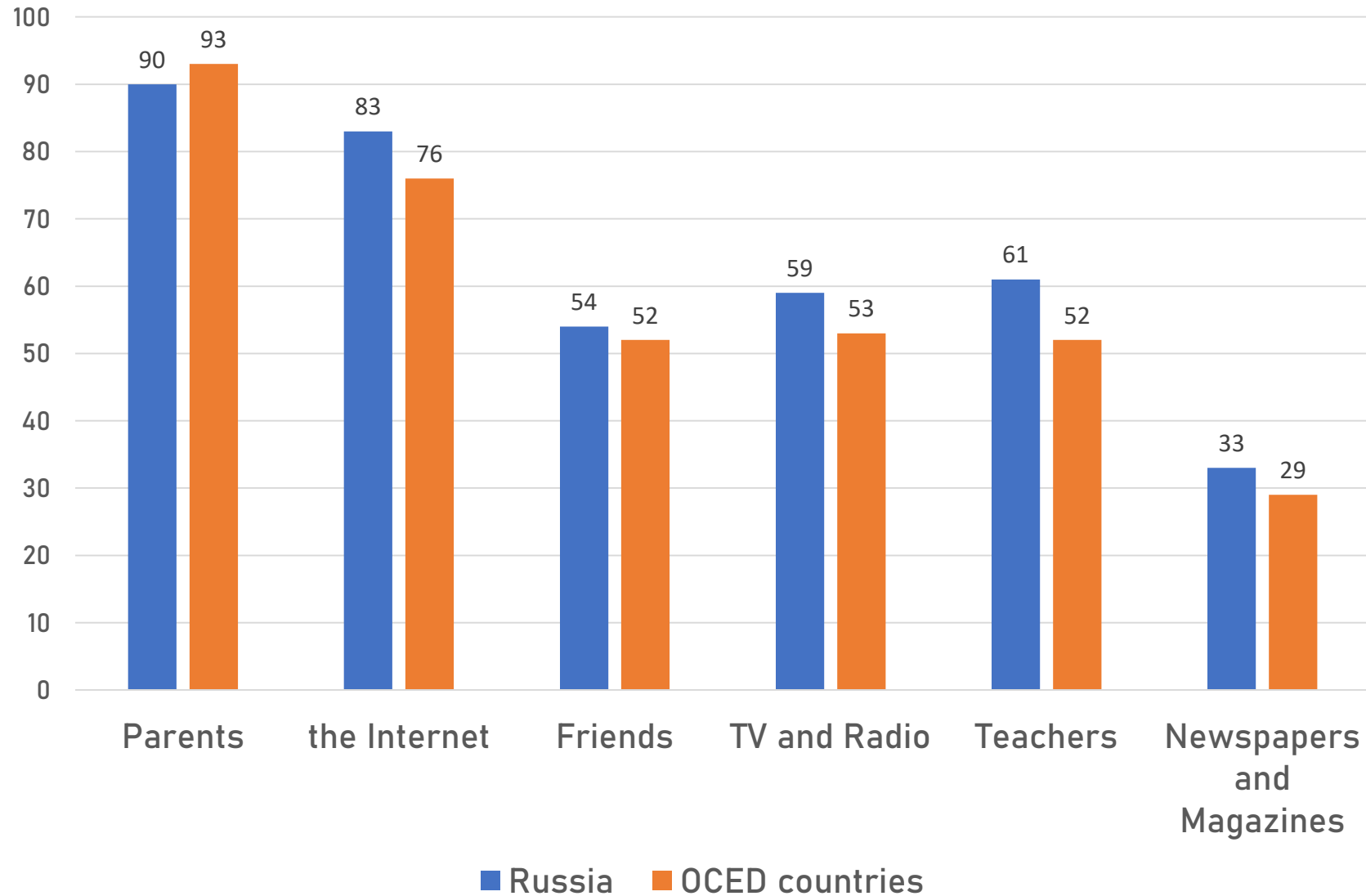
Situation:

Oleg wanted to have a new mobile phone. He was only 15 years old and he couldn't take a loan from a bank. Oleg's Dad decided to take a bank loan to buy him a phone at the digital store. Oleg promised to make the loan payments every month. Two months later, his father found out that the payments had not been made.

Decide, if the following statements are TRUE or FALSE:

Statement	True/False
1. Oleg's Dad is fully responsible for loan payments on time	
2. The bank loan will be paid by the store if Oleg and his father do not pay	
3. Oleg will be able not to pay the bank loan if he returns the phone to the store	

Sources of Financial Information for Russian and Foreign teenagers



Complete the following sentences using the information from the diagram “Sources of Financial Information for Russian and Foreign Teenagers”:

1. The difference between the number of the teenagers in Russia and the foreign teenagers who get financial information from the Internet is only (...%).
2. Russian teenagers, like foreign teenagers
6. The number of the teens in Russia who ... is almost the same in comparison to the number of the foreign teens.

- Does money really talk?
- Does money play an important role in your life?
- Can you manage money?

