

THIS IS WHY YOU'RE BROKE PAGE 1

Read the first part of the article below.

MSN Money
May 2009

This is why you're broke

Looking at your bank balance should carry a health warning these days. But while many of us are struggling to pay for the basics such as food, fuel, housing and transport, there are an awful lot of expenses that aren't essential but chip away at our bank balance regardless. Here are some reasons you're broke.



In which areas of your life could you cut back on spending? Look at these pictures and guess what areas the article suggests we cut back on.



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Read the rest of the article and check your ideas.

All the gear, no idea

The very latest footwear and your professional-standard racquet / bat / clubs / bike will not make you better at your sport. The same goes for DIY addicts: a laser spirit level is no better at getting a shelf level than a can on its side (does it roll off? No. Then it's level). Stop spending hard-earned cash on gear that won't make any difference.

Taxi for one

You're tired, it's raining, you have a heavy bag. Suddenly, you have a great excuse to phone or hail a cab. I'm not saying cabs don't have a place, but try this simple rule: if you didn't need a cab to get there, then you don't need one back.

Coffee table chic

The latest, glossy, £40 cookbook from the TV chef du jour; a £30 hardback photo book of China's splendour; you may think these look good on your coffee table but, seriously, who are you trying to impress? If your visitors don't like you, then that book won't change their minds.

Gym fees

It's January. You decide to get in shape, so you sign up

to a gym. Five months later and you've been once. There is no point paying a monthly subscription in the hope you change your ways. If nothing else, your bank balance will be healthier.

Nights out

A night out on the town is great fun, but if you're not careful your head won't be the only thing suffering in the morning. Drinks, club entry, the inevitable taxi home, possibly a stop off for your takeaway of choice on the way back, painkillers and isotonic drinks in the morning: £50, easily. Try that once a week and we're talking thousands over the year. Is it really worth it?

Eating out

Not having to cook or wash up, table service, a sense of occasion ... there are dozens of reasons that dining out is great. And almost every one of them equally applies to dinner parties. Think about it: is £40 a head a better use of your money than a £10 bottle of wine for the host?

Cigarettes

A 20-a-day habit will cost you about £2,200 a year. Still okay with that? Well, £1,600

of that money is tax. You just paid £1,600 to the Treasury for no good reason. Oh, and you're less likely to die of lung cancer if you give up.

Posh toiletries

Real honey and jojoba with sandalwood extract, not to mention the pro-vitamin soothing and hydration formula. That clearly means 200ml of bath gel is worth £22. Or you could buy 11 litres of soothing bath gel from a major supermarket or pharmacy brand for the same price. It will get you just as clean, promise.

New car

That new Ford Focus might look lovely on the forecourt. But even in today's discounted times, you are paying £3,000 more for exactly the same car as a one-year-old vehicle. That's an awfully large amount of cash to spend on a single letter in the number plate.



Discussion Which of the advice do you think is good? Which do you think would be a good idea for you to follow?

Vocabulary focus Make word partnerships from these words and match them to the definitions below. They were all in the article.

party

level

balance

plate

table

warning

bank

health

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gel spirit coffee monthly dinner bath number subscription

- _____ the amount of money you have in your bank account
- _____ a statement explaining how something can affect your physical condition
- _____ a device used to check to see if something is perfectly horizontal
- _____ a small, low table
- _____ money paid every month for a service or product
- _____ a social gathering based around an evening meal
- _____ a substance used to wash oneself
- _____ a sign on a vehicle displaying its registration number

Language focus Look at this extract from the article:

*'Suddenly, you have a great excuse to phone or **hail a cab.**'*

What does 'to hail a cab' mean? Certain nouns are accompanied by a specific verb as in this expression. Underline the verbs that go best with the nouns below.

- | | |
|----------------------|--------------|
| 1 catch / get / find | a cold |
| 2 tell / say / speak | a lie |
| 3 say / put / give | an example |
| 4 make / take / do | a photograph |
| 5 have / take / eat | medicine |
| 6 sit / make / do | an exam |

Practice Describe what is happening in these pictures using the expressions above:



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Teacher's notes

Total pages 4 / student pages 3 / week of 25.05.09 / low-intermediate+ (A2+)

Vocabulary focus

bank balance the amount of money you have in your bank account

health warning statement explaining how something can affect your physical condition

spirit level a device used to check to see if something is perfectly horizontal

coffee table a small, low table

monthly subscription money paid every month for a service or product

dinner party a social gathering based around an evening meal

bath gel a substance used to wash oneself

number plate a sign on a vehicle displaying its registration number

Language focus

What does 'to hail a cab' mean? = to signal for a taxi

- | | |
|-----------------------------|--------------|
| 1 catch / get / find | a cold |
| 2 tell / say / speak | a lie |
| 3 say / put / give | an example |
| 4 make / take / do | a photograph |
| 5 have / take / eat | medicine |
| 6 sit / make / do | an exam |