

**Complete the text on how Tom dealt with money. Fill in the blanks from the word list on the right. There are TWO words you will not need.**

When Tom was a youngster he cared a lot about money. He received a weekly \_\_\_\_\_ from his parents and started saving it because he wanted to go to college. He opened a \_\_\_\_\_ at a local bank that paid good interest, so his \_\_\_\_\_ grew. When he started college he didn't have much money, but he had a \_\_\_\_\_ and stuck to it. He always kept track of the money he spent, and when he bought things, he always paid in \_\_\_\_\_.

One day Tom bought a \_\_\_\_\_ ticket and, to his surprise, won a million dollars. From that day on everything in his life changed. Instead of investing the money in \_\_\_\_\_ and bonds Tom went on a \_\_\_\_\_ spree. He bought a house, expensive clothes and a sports car. He spent a lot of money on travel, entertainment and going out with lovely girls. After about a year, Tom had nothing left, so he applied for a \_\_\_\_\_ and started charging his everyday \_\_\_\_\_. In order to pay off his college tuition

\_\_\_\_\_, he took out a \_\_\_\_\_, which he is still paying off. As time went on, Tom got his finances under control. Although he has a good job now, but he still hasn't got out of \_\_\_\_\_.

allowance

budget

cash

credit card

debt

deposit

expenses

fees

interest

loan

lottery

prices

savings account

spending

stocks

## KEY

When Tom was a youngster he cared a lot about money. He received a weekly **ALLOWANCE** from his parents and started saving it because he wanted to go to college. He opened a **SAVINGS ACCOUNT** at a local bank that paid good **INTEREST**, so his savings grew. When he started college he didn't have much money, but he had a **BUDGET** and stuck to it. He always kept track of the money he spent, and when he bought things, he always paid in **CASH**.

One day Tom bought a **LOTTERY** ticket and, to his surprise, won a million dollars. From that day on everything in his life changed. Instead of investing the money in **STOCKS** and bonds Tom went on a **SPENDING** spree. He bought a house, expensive clothes and a sports car. He spent a lot of money on travel, entertainment and going out with lovely girls. After about a year, Tom had nothing left, so he applied for a **CREDIT CARD** and started charging his everyday **EXPENSES**. In order to pay off his college tuition **FEES**, he took out a **LOAN**, which he is still paying off. As time went on, Tom got his finances under control. Although he has a good job now, but he still hasn't got out of **DEBT**.