

B1 The Reading Corner - Are You a Saver or a Spender?

Preparation:

Match the words with their meanings.

- | | |
|--------------|---------------------------------------|
| 1. Emergency | a. Feeling calm and without stress |
| 2. Budget | b. A plan for how to use money |
| 3. Relaxed | c. A serious and unexpected situation |
| 4. Income | d. Money you earn from work |



Read the article and answer the questions below.

Paragraph A

Some people enjoy saving money, while others prefer spending it. Savers like to plan for the future. They often put money aside for emergencies, travel, or big goals like buying a house. Savers usually feel safe and relaxed because they know they are prepared if something unexpected happens.

Paragraph B

On the other hand, spenders enjoy using their money now. They like shopping, eating out, and having new experiences. Spenders believe money is meant to be enjoyed. They often say that life is short, so it is better to enjoy it today rather than worry too much about tomorrow.

Paragraph C

Being a saver or a spender can depend on personality and life experience. For example, people who grew up with little money may learn to save carefully. Others may spend more if they feel confident about their income. Culture and family habits also play an important role in how people manage money.

Paragraph D

Experts say that the best choice is a balance between saving and spending. Saving is important for security, but spending can make life enjoyable. A healthy budget allows people to save some money and still have fun. This way, people can enjoy the present and feel ready for the future.

Task 1: Match the Heading to the Paragraph

Match the correct heading (1–5) to each paragraph (A–D). *One heading is extra.*

1. Finding the Right Balance.
2. Why People Save Money.
3. The Influence of Family and Culture.
4. Enjoying Money Today.
5. The History of Money.

Answers:

- A – ___
B – ___
C – ___
D – ___
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Task 2: Multiple Choice Questions

1. What do savers usually do with their money?

- a) Spend it quickly
- b) Put it aside for the future
- c) Give it to friends

4. According to Paragraph C, what can affect whether someone saves or spends?

- a) Weather and hobbies
- b) Personality, culture, and life experience
- c) Age only

2. What do spenders believe about money?

- a) Money should only be saved
- b) Money is meant to be enjoyed
- c) Money causes problems

5. What do experts suggest is the best choice?

- a) Only saving money
- b) Only spending money
- c) A balance between saving and spending

3. Why do savers often feel relaxed?

- a) They don't like shopping
- b) They earn a lot of money
- c) They feel prepared for emergencies

6. What does a healthy budget allow people to do?

- a) Save money and enjoy life
- b) Never worry about the future
- c) Spend all their money

Discussion Question

Are you more of a **saver** or a **spender**? Why?

Do you think it's easy or difficult to balance saving and spending? Explain.

To Express Opinion:

I think I am more of a saver because...

I am more of a spender. I like to...

I'm a mix of both, but I usually...

To give reasons:

This is because...

For me, saving/spending is important because...

I feel more comfortable when I...

Answer Key:

Preparation Task: 1-C, 2-B, 3-A, 4-D

Task 1: A-2, B-4, C-3, D-1

Task 2: 1-B, 2-C, 3-B, 4-B, 5-C, 6-A