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## **Study shows money makes us worry**

**17th March, 2013**

<http://www.breakingnewsenglish.com/1303/130317-money.html>

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# THE ARTICLE

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

A new study from the BBC shows that looking after money isn't easy. Over 109,000 people took part in the BBC's Big Money Test. It was one of the biggest ever studies on the psychology of money. One of the biggest findings is that money makes many people feel bad. Researchers say over 40 per cent of us always worry about spending money; a third of us constantly worry about money; and the same percentage feel guilty when spending money on themselves. The study found that women like to go shopping to make themselves feel better about life, while men are more likely to save their cash. Women are more generous with their money and are also more likely to suffer from money problems.

The researchers also looked at ways shops try and make us spend our money. It showed how stores are continually looking at new ways to make us buy things on impulse. It asks why candies and chocolate are always by the checkout in supermarkets; why "everyday essentials like bread and milk are at the back of the shop so you have to walk through as many aisles as possible to reach them;" and why the perfume and jewellery sections are always at the front of a department store. The test says that buying things on impulse can be bad for our finances: "People who bought goods impulsively were three times more likely to go bankrupt, and four times more likely to run out of money by the end of the week."

Sources: <http://www.bbc.co.uk/science/0/21360144>  
<http://www.bbc.co.uk/news/magazine-21537359>

# WARM-UPS

**1. MONEY:** Students walk around the class and talk to other students about money. Change partners often and share your findings.

**2. CHAT:** In pairs / groups, decide which of these topics or words from the article are most interesting and which are most boring.

*new study / the BBC / psychology / spending money / money problems / shopping / shops / buying things on impulse / checkouts / supermarkets / finances / bankrupt*

Have a chat about the topics you liked. Change topics and partners frequently.

**3. SAVING MONEY:** How do we do this ? Complete this table with your partner(s). Change partners often and share what you wrote.

	What can we do to save?	Will you do it?
Phone		
Food		
At home		
Clothes		
Music		
Transport		

**4. WORRY:** Students A **strongly** believe no one should worry about money; Students B **strongly** believe otherwise. Change partners again and talk about your conversations.

**5. MONEY WORRIES:** What do you worry about most? Rank these and share your rankings with your partner. Put the best at the top. Change partners often and share your rankings.

- retirement
- paying bills
- food shopping
- saving
- the economy
- rising prices
- the size of your salary
- bankruptcy

**6. SHOPPING:** Spend one minute writing down all of the different words you associate with the word 'shopping'. Share your words with your partner(s) and talk about them. Together, put the words into different categories.

# BEFORE READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

**1. TRUE / FALSE:** Read the headline. Guess if a-h below are true (T) or false (F).

- |  |       |
|--|-------|
| a. Almost 110,000 took part in a BBC study on money.                   | T / F |
| b. The BBC research was the biggest ever on the psychology of money.   | T / F |
| c. The research says 40% of us worry about money all the time.         | T / F |
| d. The researchers said men are more generous than women with money.   | T / F |
| e. The article says we look for new ways to buy things on impulse.     | T / F |
| f. The research questions why milk is always at the back of the store. | T / F |
| g. The study found impulse buying is not so good on our wallets.       | T / F |
| h. Impulse buyers are 3 times likelier to go bankrupt.                 | T / F |

**2. SYNONYM MATCH:** Match the following synonyms from the article.

- |                  |                     |
|------------------|---------------------|
| 1. looking after | a. techniques       |
| 2. took part     | b. kind             |
| 3. psychology    | c. walkways         |
| 4. guilty        | d. participated     |
| 5. generous      | e. at fault         |
| 6. ways          | f. spontaneously    |
| 7. essentials    | g. caring for       |
| 8. aisles        | h. ruined           |
| 9. impulsively   | i. mental processes |
| 10. bankrupt     | j. necessities      |

**3. PHRASE MATCH:** (Sometimes more than one choice is possible.)

- |                              |                        |
|------------------------------|------------------------|
| 1. looking after             | a. better about life   |
| 2. studies on the psychology | b. our finances        |
| 3. a third of us constantly  | c. from money problems |
| 4. make themselves feel      | d. on impulse          |
| 5. more likely to suffer     | e. out of money        |
| 6. buy things                | f. money isn't easy    |
| 7. everyday                  | g. aisles as possible  |
| 8. walk through as many      | h. worry about money   |
| 9. bad for                   | i. of money            |
| 10. more likely to run       | j. essentials          |

# GAP FILL

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

A new study from the BBC shows that (1) \_\_\_\_\_ after money isn't easy. Over 109,000 people took (2) \_\_\_\_\_ in the BBC's Big Money Test. It was one of the biggest ever studies on the (3) \_\_\_\_\_ of money. One of the biggest (4) \_\_\_\_\_ is that money makes many people feel bad. Researchers say over 40 per cent of us always worry about spending money; a third of us constantly worry about money; and the same (5) \_\_\_\_\_ feel guilty when spending money on themselves. The study found that women like to go shopping to make themselves (6) \_\_\_\_\_ better about life, while men are more likely to save their cash. Women are more (7) \_\_\_\_\_ with their money and are also more likely to (8) \_\_\_\_\_ from money problems.

*feel*  
*psychology*  
*suffer*  
*looking*  
*findings*  
*generous*  
*part*  
*percentage*

The researchers also looked at (9) \_\_\_\_\_ shops try and make us spend our money. It showed how stores are continually looking at new ways to make us buy things on (10) \_\_\_\_\_. It asks why candies and chocolate are always by the checkout in supermarkets; why "everyday (11) \_\_\_\_\_ like bread and milk are at the back of the shop so you have to walk through as many (12) \_\_\_\_\_ as possible to reach them;" and why the perfume and jewellery (13) \_\_\_\_\_ are always at the front of a department store. The test says that buying things on impulse can be bad for our (14) \_\_\_\_\_: "People who bought goods impulsively were three times more (15) \_\_\_\_\_ to go bankrupt, and four times more likely to (16) \_\_\_\_\_ out of money by the end of the week."

*aisles*  
*run*  
*impulse*  
*finances*  
*ways*  
*likely*  
*essentials*  
*sections*

# LISTENING – Guess the answers. Listen to check

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

- 1) looking after \_\_\_\_\_
  - a. money is not easy
  - b. money isn't easy
  - c. money isn't easily
  - d. monies isn't easy
- 2) one of the biggest ever studies on \_\_\_\_\_
  - a. the psychology of money
  - b. the psychology for money
  - c. the psychology via money
  - d. the psychology from money
- 3) over 40 per cent of us always worry \_\_\_\_\_
  - a. about spent money
  - b. about spends money
  - c. about spending money
  - d. about spenders money
- 4) go shopping to make themselves \_\_\_\_\_
  - a. feel better about our life
  - b. feel better about life
  - c. feel better about their life
  - d. feel better about this life
- 5) more \_\_\_\_\_ money problems
  - a. liked to suffer from
  - b. likely too suffer from
  - c. likely to suffering from
  - d. likely to suffer from
- 6) The researchers also looked at ways shops \_\_\_\_\_ spend our money
  - a. try and make us
  - b. try to make us
  - c. try an make us
  - d. try and makes us
- 7) continually looking at new ways to make us buy things \_\_\_\_\_
  - a. on impulsive
  - b. on impulsively
  - c. on in pulse
  - d. on impulse
- 8) you have to walk through as \_\_\_\_\_ possible to reach them
  - a. many aisles as
  - b. many I'lls as
  - c. many ails as
  - d. many eye all as
- 9) buying things on impulse can be \_\_\_\_\_
  - a. bad from our finances
  - b. bad for our finances
  - c. bad of our finances
  - d. bad to our finances
- 10) four times more likely to run out of money by \_\_\_\_\_
  - a. the ends of the week
  - b. the ended of the week
  - c. the ending of the week
  - d. the end of the week

Study shows money makes us worry – 17th March, 2013

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# LISTENING – Listen and fill in the gaps

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

A new study from the BBC shows (1) \_\_\_\_\_ isn't easy. Over 109,000 people took part in the BBC's Big Money Test. It was one of the biggest ever studies (2) \_\_\_\_\_ money. One of the biggest findings is that money makes many people feel bad. Researchers say over 40 per cent (3) \_\_\_\_\_ spending money; a third of us constantly worry about money; and the same percentage (4) \_\_\_\_\_ money on themselves. The study found that women like to go shopping to make themselves feel better about life, while men are (5) \_\_\_\_\_ their cash. Women are more generous with their money and are also more likely to (6) \_\_\_\_\_.

The researchers also looked at ways shops try and make us spend our money. It showed how stores (7) \_\_\_\_\_ at new ways to make us (8) \_\_\_\_\_. It asks why candies and chocolate are always by the checkout in supermarkets; why "everyday essentials like bread and milk are at the back of the shop so you have to walk (9) \_\_\_\_\_ as possible to reach them;" and why the perfume and jewellery (10) \_\_\_\_\_ the front of a department store. The test says that (11) \_\_\_\_\_ can be bad for our finances: "People who bought goods impulsively were three times more likely to go bankrupt, and (12) \_\_\_\_\_ to run out of money by the end of the week."

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# COMPREHENSION QUESTIONS

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

1. What shows that looking after money isn't easy?

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2. How many people participated in the study?

---

3. How many of us always worry about spending money?

---

4. What percentage of people feel guilty about buying themselves things?

---

5. What are women more likely to suffer from?

---

6. What are shops continually looking at getting us to do?

---

7. What question do the researchers have about candies and chocolate?

---

8. What two everyday necessities are mentioned?

---

9. What is impulse buying bad for?

---

10. What thing are impulse buyers three times more likely to do?

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# MULTIPLE CHOICE - QUIZ

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

1. What shows that looking after money isn't easy?
  - a) a magazine
  - b) an investment company
  - c) a new (BBC) study
  - d) a charity for bankrupt people
2. How many people participated in the study?
  - a) more than 109,000
  - b) just under 109,000
  - c) exactly 109,000
  - d) 109,109
3. How many of us always worry about spending money?
  - a) 40%
  - b) two-thirds
  - c) a third
  - d) a quarter
4. What percentage of people feel guilty about buying themselves things?
  - a) 75%
  - b) about 30%
  - c) 50%
  - d) 100%
5. What are women more likely to suffer from?
  - a) stress
  - b) high blood pressure
  - c) bankruptcy
  - d) money problems
6. What are shops continually looking at getting us to do?
  - a) buy things online
  - b) buy things on impulse
  - c) buy more than one item
  - d) use our own shopping bags
7. What question do the researchers have about candies and chocolate?
  - a) why they are always next to the checkout
  - b) why they are so expensive
  - c) why we spend so much on them
  - d) why companies target children
8. What two everyday necessities are mentioned?
  - a) air and water
  - b) love and friendship
  - c) bread and milk
  - d) Internet and shopping
9. What is impulse buying bad for?
  - a) the economy
  - b) stores
  - c) our health
  - d) our finances
10. What thing are impulse buyers three times more likely to do?
  - a) go bankrupt
  - b) go shopping
  - c) go to perfume stores
  - d) buy things on sale

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# ROLE PLAY

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

## **Role A – Money expert**

You believe most people have no idea about how to look after their money. Tell the others three reasons why. Tell them they should cut their spending by half. Tell them that they did not need 2 of the last 5 things they bought. You think people should spend less and save for their future.

## **Role B – Shopaholic**

You cannot stop shopping. Tell the others three reasons why. You know you should save money but it's difficult. You keep buying things you don't need. You have many clothes you have never worn. You hate stores for telling you to buy things but cannot stop spending.

## **Role C – Big spender**

You love spending money. Tell the others three reasons why. You think shopping is a great way to relax and it makes you feel great. Tell the others it's much better to have fun now instead of saving money for your future. Ask the shopaholic to go shopping with you.

## **Role D – Ex-advertiser**

You feel guilty about your past job. You had to think of ways to get people to buy your company's products. Tell the others why you feel bad. Tell them some of the tricks stores use to get people to buy things. Give everybody advice on how to not buy things in stores.

# AFTER READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

**1. WORD SEARCH:** Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'worry' and 'money'.

<b>worry</b>	<b>money</b>
--------------	--------------

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

**2. ARTICLE QUESTIONS:** Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

**3. GAP FILL:** In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

**4. VOCABULARY:** Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

**5. TEST EACH OTHER:** Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none"><li>• looking</li><li>• biggest</li><li>• 40</li><li>• third</li><li>• life</li><li>• suffer</li></ul>	<ul style="list-style-type: none"><li>• continually</li><li>• checkout</li><li>• back</li><li>• front</li><li>• bad</li><li>• end</li></ul>
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# MONEY SURVEY

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

Write five GOOD questions about money in the table. Do this in pairs. Each student must write the questions on his / her own paper.  
When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

# MONEY DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- a) What did you think when you read the headline?
- b) What springs to mind when you hear the word 'money'?
- c) What money worries do you have?
- d) Do you think you will have more money in the future?
- e) Is it easy to look after money?
- f) Have you ever bought something and felt guilty?
- g) Do you need everything you buy?
- h) How does shopping make you feel?
- i) How generous are you?
- j) Are you good with money?

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# MONEY DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

- a) Did you like reading this article? Why/not?
- b) How do shops make us buy things?
- c) What do you think of pushy sales assistants?
- d) Do you always believe adverts that tell us why we need something?
- e) Why are candies always by the checkout in supermarkets?
- f) Why do stores put bread and milk at the back?
- g) What things have you bought on impulse? Were you happy after?
- h) What money advice would you give to people?
- i) Do you ever run out of money?
- j) What questions would you like to ask a money expert?

# DISCUSSION (Write your own questions)

STUDENT A's QUESTIONS (Do not show these to student B)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

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# DISCUSSION (Write your own questions)

STUDENT B's QUESTIONS (Do not show these to student A)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

# MULTIPLE CHOICE - LANGUAGE

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

A new (1) \_\_\_\_\_ from the BBC shows that looking after money isn't easy. Over 109,000 people took part in the BBC's Big Money Test. It was one of the biggest ever studies on the psychology (2) \_\_\_\_\_ money. One of the biggest findings is that money makes many people (3) \_\_\_\_\_ bad. Researchers say over 40 per cent of us always worry about spending money; a third (4) \_\_\_\_\_ us constantly worry about money; and the same percentage feel guilty when spending money on (5) \_\_\_\_\_. The study found that women like to go shopping to make themselves feel better about life, while men are more likely to save their cash. Women are more (6) \_\_\_\_\_ with their money and are also more likely to suffer from money problems.

The researchers also looked at (7) \_\_\_\_\_ shops try and make us spend our money. It showed how stores are continually looking at new ways to make us buy (8) \_\_\_\_\_ on impulse. It asks why candies and chocolate are always by the checkout in supermarkets; why "(9) \_\_\_\_\_ essentials like bread and milk are at the back of the shop so you have to walk through as many (10) \_\_\_\_\_ as possible to reach them;" and why the perfume and jewellery sections are always at the front of a department store. The test says that buying things on impulse (11) \_\_\_\_\_ be bad for our finances: "People who bought goods impulsively were three times more likely to go bankrupt, and four times more likely to run (12) \_\_\_\_\_ of money by the end of the week."

## Put the correct words from the table below in the above article.

- |     |              |                |              |                |
|-----|--------------|----------------|--------------|----------------|
| 1.  | (a) studying | (b) study      | (c) studious | (d) studied    |
| 2.  | (a) for      | (b) of         | (c) at       | (d) by         |
| 3.  | (a) feeling  | (b) feels      | (c) felt     | (d) feel       |
| 4.  | (a) for      | (b) of         | (c) at       | (d) by         |
| 5.  | (a) herself  | (b) ourselves  | (c) them     | (d) themselves |
| 6.  | (a) generate | (b) gambling   | (c) generous | (d) gigantic   |
| 7.  | (a) ways     | (b) sorts      | (c) kinds    | (d) technique  |
| 8.  | (a) thing    | (b) everything | (c) things   | (d) all things |
| 9.  | (a) annual   | (b) hourly     | (c) everyday | (d) monthly    |
| 10. | (a) aisles   | (b) ills       | (c) ails     | (d) eels       |
| 11. | (a) can      | (b) should     | (c) ought    | (d) were       |
| 12. | (a) out      | (b) in         | (c) up       | (d) down       |

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# SPELLING

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

## Paragraph 1

1. studies on the gspohlcooy of money
2. a third of us coalnytntst worry about money
3. feel tyguil when spending money
4. go shopping to make mtheevesls feel better
5. Women are more gusereon with their money
6. more likely to fuefrs from money problems

## Paragraph 2

7. stores are yoncntlai looking at new ways
8. always by the uchotcek
9. everyday slintsaese like bread and milk
10. the frueepm and jewellery sections
11. bad for our efnncsia
12. three times more likely to go rtpbkuan



# PUT THE TEXT BACK TOGETHER

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

**Number these lines in the correct order.**

- ( ) stores are continually looking at new ways to make us buy things on impulse. It asks why candies
- ( ) part in the BBC's Big Money Test. It was one of the biggest ever studies on the psychology
- ( ) the back of the shop so you have to walk through as many aisles as possible to reach them;" and why the perfume and
- ( ) impulse can be bad for our finances: "People who bought goods impulsively were three times more
- ( ) women like to go shopping to make themselves feel better about life, while men are more likely to save their
- ( ) cash. Women are more generous with their money and are also more likely to suffer from money problems.
- ( ) The researchers also looked at ways shops try and make us spend our money. It showed how
- ( **1** ) A new study from the BBC shows that looking after money isn't easy. Over 109,000 people took
- ( ) percentage feel guilty when spending money on themselves. The study found that
- ( ) and chocolate are always by the checkout in supermarkets; why "everyday essentials like bread and milk are at
- ( ) likely to go bankrupt, and four times more likely to run out of money by the end of the week."
- ( ) of money. One of the biggest findings is that money makes many people feel bad. Researchers say over 40 per cent of
- ( ) us always worry about spending money; a third of us constantly worry about money; and the same
- ( ) jewellery sections are always at the front of a department store. The test says that buying things on

# PUT THE WORDS IN THE RIGHT ORDER

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

1. BBC looking isn't The that money shows after easy.

---

2. of us always worry about spending money Over 40%.

---

3. when guilty Feel themselves on money spending.

---

4. more are Women money their with generous.

---

5. more money likely problems to suffer Also from.

---

6. us money shops make our Ways and spend try.

---

7. as possible You have to walk through as many aisles.

---

8. impulse can be bad for our finances Buying things on.

---

9. times Three bankrupt go to likely more.

---

10. of money by the end of the week Run out.

---

# CIRCLE THE CORRECT WORD (20 PAIRS)

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

A new *study / studying* from the BBC shows that looking after money isn't easy. Over 109,000 people took *party / part* in the BBC's Big Money Test. It was one of the biggest ever studies on the psychology of money. One of the biggest findings is that money *making / makes* many people feel bad. Researchers say over 40 per cent of *them / us* always worry about spending money; a third of us *constant / constantly* worry about money; and the same percentage feel guilty when spending money *on / in* themselves. The study found that women like to *go / going* shopping to make themselves feel better *about / of* life, while men are more likely to save their cash. Women are more *generous / generosity* with their money and are also more likely to suffer from money *problems / problem*.

The researchers also looked at *weighs / ways* shops try and make us spend our money. It showed how stores are *continual / continually* looking at new ways to make us buy things *on impulsively / impulse*. It asks why candies and chocolate are always *by / buy* the checkout in supermarkets; why "everyday *necessary / essentials* like bread and milk are at the back of the shop so you have to walk through as many *ails / aisles* as possible to reach them;" and why the perfume and jewellery *section / sections* are always at the front of a department store. The test says that *buying / bought* things on impulse can be bad for our finances: "People who bought goods impulsively were three times more *likelihood / likely* to go bankrupt, and four times more likely to run out of money *by / on* the end of the week."

**Talk about the connection between each pair of words in italics, and why the correct word is correct.**

# INSERT THE VOWELS (a, e, i, o, u)

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

\_ n\_w st\_dy fr\_m th\_ BBC sh\_ws th\_t l\_\_k\_ng \_ft\_r  
m\_n\_y \_sn't \_\_sy. \_v\_r 109,000 p\_\_pl\_ t\_\_k p\_rt \_n  
th\_ BBC's B\_g M\_n\_y T\_st. \_t w\_s \_n\_ \_f th\_ b\_gg\_st  
\_v\_r st\_d\_\_s \_n th\_ psych\_l\_gy \_f m\_n\_y. \_n\_ \_f th\_  
b\_gg\_st f\_nd\_ngs \_s th\_t m\_n\_y m\_k\_s m\_ny p\_\_pl\_  
f\_\_l b\_d. R\_s\_\_rch\_rs s\_y \_v\_r 40 p\_r c\_nt \_f \_s  
\_lw\_ys w\_rry \_b\_\_t sp\_nd\_ng m\_n\_y; \_ th\_rd \_f \_s  
c\_nst\_ntly w\_rry \_b\_\_t m\_n\_y; \_nd th\_ s\_m\_  
p\_rc\_nt\_g\_ f\_\_l g\_\_lty wh\_n sp\_nd\_ng m\_n\_y \_n  
th\_ms\_lv\_s. Th\_ st\_dy f\_\_nd th\_t w\_m\_n l\_k\_t\_g\_  
sh\_pp\_ng t\_ m\_k\_ th\_ms\_lv\_s f\_\_l b\_tt\_r \_b\_\_t l\_f\_,  
wh\_l\_m\_n\_r\_m\_r\_l\_k\_ly t\_s\_v\_ th\_\_r\_c\_sh. W\_m\_n  
\_r\_m\_r\_g\_n\_r\_\_s w\_th th\_\_r m\_n\_y \_nd \_r\_ \_ls\_  
m\_r\_l\_k\_ly t\_s\_ff\_r fr\_m m\_n\_y pr\_bl\_ms.

Th\_ r\_s\_\_rch\_rs \_ls\_ l\_\_k\_d \_t w\_ys sh\_ps try \_nd  
m\_k\_ \_\_s sp\_nd \_\_r m\_n\_y. \_t sh\_w\_d h\_w st\_r\_s \_r\_  
c\_nt\_n\_\_lly l\_\_k\_ng \_t n\_w w\_ys t\_ m\_k\_ \_\_s b\_y  
th\_ngs \_n \_mp\_ls\_. \_t \_sks why c\_nd\_\_s \_nd ch\_c\_l\_t\_  
\_r\_ \_lw\_ys by th\_ ch\_ck\_\_t \_n s\_p\_rm\_rk\_ts; why  
"\_v\_ryd\_y \_ss\_nt\_\_ls l\_k\_ br\_\_d \_nd m\_lk\_r\_ \_t th\_  
b\_ck \_f th\_ sh\_p\_s\_y\_\_ h\_v\_ t\_ w\_lk thr\_\_gh \_s m\_ny  
\_\_sl\_s \_s p\_ss\_bl\_ t\_ r\_\_ch th\_m;" \_nd why th\_  
p\_rf\_m\_ \_nd j\_w\_ll\_ry s\_ct\_\_ns \_r\_ \_lw\_ys \_t th\_ fr\_nt  
\_f \_d\_p\_rtm\_nt st\_r\_. Th\_ t\_st\_s\_ys th\_t b\_y\_ng  
th\_ngs \_n \_mp\_ls\_ c\_n b\_ b\_d fr \_\_r f\_n\_nc\_s:  
"P\_\_pl\_ wh\_ b\_\_ght g\_\_ds \_mp\_ls\_v\_ly w\_r\_ thr\_\_  
t\_m\_s m\_r\_l\_k\_ly t\_g\_ b\_nkr\_pt, \_nd f\_\_r t\_m\_s  
m\_r\_l\_k\_ly t\_r\_n \_\_t \_f m\_n\_y by th\_ \_nd \_f th\_  
w\_\_k."

# PUNCTUATE THE TEXT AND ADD CAPITALS

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

a new study from the bbc shows that looking after money isn't easy over 109000 people took part in the bbc's big money test it was one of the biggest ever studies on the psychology of money one of the biggest findings is that money makes many people feel bad researchers say over 40 per cent of us always worry about spending money a third of us constantly worry about money and the same percentage feel guilty when spending money on themselves the study found that women like to go shopping to make themselves feel better about life while men are more likely to save their cash women are more generous with their money and are also more likely to suffer from money problems

the researchers also looked at ways shops try and make us spend our money it showed how stores are continually looking at new ways to make us buy things on impulse it asks why candies and chocolate are always by the checkout in supermarkets why "everyday essentials like bread and milk are at the back of the shop so you have to walk through as many aisles as possible to reach them" and why the perfume and jewellery sections are always at the front of a department store the test says that buying things on impulse can be bad for our finances "people who bought goods impulsively were three times more likely to go bankrupt and four times more likely to run out of money by the end of the week"

Study shows money makes us worry – 17th March, 2013

More free lessons at [www.BreakingNewsEnglish.com](http://www.BreakingNewsEnglish.com) - Copyright Sean Banville 2013

# PUT A SLASH ( / ) WHERE THE SPACES ARE

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

A new study from the BBC shows that looking after money isn't easy. Over 109,000 people took part in the BBC's Big Money Test. It was one of the biggest ever studies on the psychology of money. One of the biggest findings is that money makes many people feel bad. Researchers say over 40 percent of us always worry about spending money; a third of us constantly worry about money; and the same percentage feel guilty when spending money on themselves. The study found that women like to go shopping to make themselves feel better about life, while men are more likely to save their cash. Women are more generous with their money and are also more likely to suffer from money problems. The researchers also looked at ways shops try and make us spend our money. It showed how stores are continually looking at new ways to make us buy things on impulse. It asks why candies and chocolate are always by the checkout in supermarkets; why "everyday essentials like bread and milk are at the back of the shop so you have to walk through as many aisles as possible to reach them;" and why the perfume and jewellery sections are always at the front of a department store. The test says that buying things on impulse can be bad for our finances: "People who bought goods impulsively were three times more likely to go bankrupt, and four times more likely to run out of money by the end of the week."

Study shows money makes us worry – 17th March, 2013

More free lessons at [www.BreakingNewsEnglish.com](http://www.BreakingNewsEnglish.com) - Copyright Sean Banville 2013



# ACADEMIC WRITING

From <http://www.BreakingNewsEnglish.com/1303/130317-money.html>

*Money is the root of all evil.* Discuss.

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# HOMework

**1. VOCABULARY EXTENSION:** Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

**2. INTERNET:** Search the Internet and find out more about money. Share what you discover with your partner(s) in the next lesson.

**3. MONEY:** Make a poster about money. Show your work to your classmates in the next lesson. Did you all have similar things?

**4. MONEY WORRIES:** Write a magazine article about money worries. Include imaginary interviews with people worry often about money.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

**5. WHAT HAPPENED NEXT?** Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

**6. LETTER:** Write a letter to a money expert. Ask him/her three questions about money. Give him/her three of your ideas on how to stop people worrying about money. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

# ANSWERS

## TRUE / FALSE (p.4)

a T    b F    c F    d F    e F    f T    g T    h T

## SYNONYM MATCH (p.4)

- |                  |                     |
|------------------|---------------------|
| 1. looking after | a. caring for       |
| 2. took part     | b. participated     |
| 3. psychology    | c. mental processes |
| 4. guilty        | d. at fault         |
| 5. generous      | e. kind             |
| 6. ways          | f. techniques       |
| 7. essentials    | g. necessities      |
| 8. aisles        | h. walkways         |
| 9. impulsively   | i. spontaneously    |
| 10. bankrupt     | j. ruined           |

## COMPREHENSION QUESTIONS (p.8)

1. A new (BBC) study
2. Over 109,000
3. Over 40 per cent of us
4. 30%
5. Money problems
6. Buy things on impulse
7. Why they are always by the checkout in supermarkets
8. Bread and milk
9. Our finances
10. Go bankrupt

## MULTIPLE CHOICE - QUIZ (p.9)

1. c    2. a    3. a    4. b    5. d    6. b    7. a    8. c    9. d    10. a

## ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.  
(It's good for your English ;-)