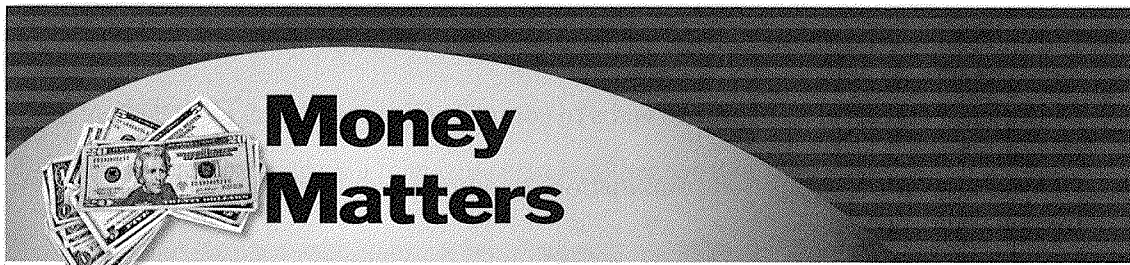


1 Grammar in the Real World ●

A What are some good habits for managing money? What are some bad habits? Read the article about managing money. What two steps does the author's plan include?



Does your money usually **run out** before the end of the month? Do you spend more money than you earn? Are you starting to **build up** credit card debt? Have you **taken out** a loan and can't **pay it off**? If this describes you, you might want to **sort out**¹ your finances now, before bad habits **set in**.²

5 Do not **put it off** until tomorrow. Here is a plan to help you get control of your money.

Step 1: **Figure out** your income and your spending habits. **Sit down** with a notebook and **write down** how much you make every month. Then **find out** where your money goes. Over the next month, **write down** all your
10 monthly expenses and **add them up**. Include everything you buy or spend money on. The purpose of this exercise is to get a clear picture of your usual spending habits. Do you **eat out** too much? What do you need to **give up**?

Step 2: **Set up** a budget. Use your notebook to **work out** what you can
15 spend. Then, **prioritize**³ your expenses. Rent, food, electricity, and gas are the most important. These are high-priority⁴ expenses. Movies and dinners out are not. You can allow yourself some treats, but remember to **put money away** for unexpected expenses, such as repairs when your car **breaks down**.

Once you are in control of your finances, you can set a goal like **paying**
20 **off** your credit card or saving for a large purchase. You can also relax, enjoy life more, and worry less.

¹**sort out**: organize something or solve a problem | ²**set in**: begin and continue for a long time |

³**prioritize**: put things in order of importance | ⁴**high-priority**: important

B Comprehension Check Answer the questions.

1. Why should you write down your expenses?
2. According to the article, which expenses are the most important ones?
3. According to the article, what are some expenses that are not important?
4. What are two financial goals that the article mentions?

C Notice Find the sentences in the article and complete them with the missing verbs.

1. If this describes you, you might want to _____ your finances now, before bad habits _____.
2. _____ with a notebook.
3. Over the next month, _____ all your monthly expenses.

How many words are there in each blank, one or two? Which words are followed by an object (transitive)? Which words are not followed by an object (intransitive)?

2 Intransitive Phrasal Verbs

► Grammar Presentation

Phrasal verbs are two-word verbs. They include a verb and a particle. A particle is a small word like *up, down, back, out, on, off, or in*.

VERB PARTICLE

*Does your money usually **run out** before the end of the month?*

VERB PARTICLE

***Sit down** with a notebook.*

2.1 Intransitive Phrasal Verbs

Subject	Verb	Particle
I	sit sat	down.
You		
We		
They		
He/She/It	sits sat	