**Partner Talk: Making a Budget**

(Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

| Word | Example Sentence | Partner Talk Sentence |
| --- | --- | --- |
| add up | Small expenses can add up to a lot of money. |  |
| bill | Pay your bills when they are due. |  |
| budget | A budget is a plan for how to spend your money. |  |
| credit card | Pay your credit card bill every month. |  |
| credit union | Put money into savings at a credit union. |  |
| due | Pay your bills when they are due. |  |
| emergency | A budget will help you save money for an emergency. |  |
| expense | An expense is money you spend. |  |
| expensive | You can save money to buy expensive things. |  |
| gather | To start making a budget, gather your bills and pay stubs. |  |
| goal | My goal is to visit my family next year. |  |
| income | Your income is how much money you make. |  |
| interest | You pay interest on the money you owe. |  |
| late fee | If you pay your bill late, you pay a late fee. |  |
| make (money) | You are spending more money than you make. |  |
| money | It can be hard to save money. |  |
| owe | You pay interest on the money you owe. |  |
| paycheck | I put my paycheck in the bank. |  |
| pay stub | Look at your pay stubs to see how much money you made. |  |
| run out of | If you spend too much, you will run out of money. |  |
| savings (account) | Put some money in a savings account every month. |  |
| security deposit | The security deposit for the apartment is$500. |  |
| separate | Keep your savings in a separate bank account. |  |
| spend | Write down how much you spend each month. |  |
| subtract | Subtract your expenses from your income. |  |
| utilities | The electric company is a utility. |  |
| zero | I spent all my money. Now I have zero dollars. |  |