

Choose two questions from each section to ask a partner.

### Saving money

- 1 Would you say you are good at saving money? Why (not)?
- 2 Do you have any strategies for saving money, e.g. when you are shopping?
- 3 Are you saving for anything at this moment in time? What for?
- 4 What factors might influence your decision to keep your money in a specific bank?

### Losing and winning money

Do you know anyone who...

- 1 has been a victim of credit card fraud?
- 2 found that money had been mistakenly paid into their bank account?
- 3 lost or made a large amount of money on the stock market?
- 4 won a substantial amount of money in the lottery?

### Earning money

- 1 Did you have a Saturday job or a holiday job when you were younger? What kind of work did you have to do?
- 2 Do you have any skills which could bring you extra income if you needed it?
- 3 How would you feel about earning a lot less than your partner?
- 4 In what jobs do you think you can justify people earning huge salaries?

### Spending money

- 1 When you go shopping do you prefer paying cash or by credit card?
- 2 Do you prefer spending money on things (e.g. clothes, gadgets) or experiences (e.g. holidays)?
- 3 Is there anything you feel guilty about spending money on? Why?
- 4 Have you ever bought something which you now think was a complete waste of money?

### Giving money

- 1 Do you give money to any charities or non-governmental organizations? Which ones? Why did you choose them?
- 2 Where and when do you tend to give tips? What factors influence your decision to give a tip or not?
- 3 Do you ever give money to people begging in the street?
- 4 Do you often give money as a present, e.g. for a birthday or wedding present? Do you prefer being given money yourself, or would you rather have an actual present?

### Borrowing or lending money

- 1 Do you think it's better to borrow money from friends or family?
- 2 Have you ever lent someone some money and never been paid back?
- 3 Do you currently have a bank loan or a mortgage? What for?
- 4 Do you think the government should give young people loans for higher education, or grants (which they don't have to pay back)?