

A. In pairs, answer the questions below.

1. In what situations do you make a budget? Give examples.
2. What items can a budget include?
3. What calculations do you need when you make a budget?
4. Do you think it is a good idea to make a budget? Why?

B. The following are common expressions that include the word “budget.” Use the correct form of each expression to complete the sentences below.

to make a budget	to be on a budget	a family/personal budget
to balance a budget	to stick to a budget	an annual/monthly budget

1. You can make **a personal budget** _____ for yourself. You will see how much money you have coming in and going out.
2. When you compare income to expenses to see which is more, you _____
balance a budget _____.
3. Making a budget is the easy part. **stick to a budget** _____ is the hard part.
4. Gina has little money to spend. She watches how much she spends very carefully. She _____
is on a budget _____.
5. Pavlo started his first job. He wants to save money. He makes _____
a monthly budget _____
_____ to see his income and expenses each month.
6. Companies and corporations usually have an _____
annual budget _____.