

Income

1. How can people **earn** money?
2. How can people **earn a fortune**?
3. What wouldn't you do to **make money**?
4. How can people **make money** on the stock market?
5. How can money be **acquired** illegally?
6. Do you know anyone who has **inherited** money?
7. How do you **build up** your savings?
8. Have you ever **received** an **inheritance**?
9. Think of your dearest possession(s): who would you **leave** it/them?
10. List 5 ideas to **live on a low wage**:
11. Do you **live on a fixed income**?
12. Name five people you know who **live on a pension**:
13. In your opinion, what age should people **get a pension**?
14. When do you think you'll **receive a pension**?
15. Can people **draw their pension** from a bank?
16. How do people most frequently **collect their pensions**?
17. What do people **depend on welfare** for?

Expenditure

18. How do you usually **spend** your money?
19. What would you be willing to **spend a fortune on**?
20. Do you **invest** your **savings**?
21. What is for you an example of **throwing away money**?
22. Do you think you ever **waste** your **money**?
23. What is the Italian for **shell out** your money?
24. Have you ever **lost** any money?
25. Do you think people should **use up** their money or save it?
26. Do you like **paying in cash**, or do you prefer any other methods?
27. How do you **use a credit card**?
28. How often do you pay by **debit card**?
29. When did you last **pay by cheque**?
30. Can you **make out** a check?
31. Do people ever have problems with **change**? If so, what problems?
32. Where can you **exchange money**?
33. List as many **currencies** as you can remember:

34. Have you ever used **traveller's cheques**?
35. When are you willing to **give a deposit**?
36. When is a **deposit** required?
37. When was the last time you **left** somebody a **deposit**?

Banks

38. Do you **have a bank account**?
39. When did you **open** your first **bank account**?
40. Have you ever **closed a bank account**?
41. Who can **freeze a bank account** and why?
42. When was your bank **account credited** last?
43. When was your **bank account debited** last?
44. How often do you **pay some money into your bank account**?
45. How often do you **take money out of your account**?
46. What's a synonym of to **deposit in your account**?
47. How much do you usually **withdraw from an ATM**?
48. Which do you more frequently **make: a deposit or a withdrawal** ?
49. Is it easy to find a **cash machine** in your town?
50. How often do you go to a **cash dispenser**?
51. Which of these have you experienced:
 - Being **in credit**
 - Being **in debit**
52. What does **being in the black** mean?
53. What is a synonym of **being in the red**?
54. Do you have to pay any charges if you **go overdrawn**?

Personal finance

55. Are you good at **managing** your finances?
56. Who **handles** your family's finances?
57. How do you **plan** your finances?
58. Do you succeed in **sorting out** your finances?
59. Can you **plan** a family **budget**?
60. Does **managing your budget** bother you?

61. How do you feel when you cannot **stick to** your planned budget?
62. Who would you never **offer credit** to?
63. Is it difficult to **arrange a loan** in your country?
64. Does your savings account have any **overdraft facility**?
65. If you arrange a loan to buy a house, what are some possible **pay back** terms?
66. What is the average interest rate to **repay** a debt?
67. Have you ever bought anything and **paid for it in instalments**?

Financial difficulties

68. How would you feel if you **got into debt**?
69. What do you do if you **are short of** money?
70. Would you ask a friend for some money if you **were strapped for** cash?
71. Have you ever **run out of** money away from home? What happened then?
72. How do you feel when you **owe** somebody money?
73. How do you feel when somebody **owes** you money?
74. Can you remember a very high bill you had **to face**?
75. How much was the latest telephone **bill** you **got**?
76. What costs **can't you afford** at the moment?
77. Do you know anybody who has **fallen behind with** the mortgage repayment?
78. Or with housing **rent**?
79. Why do people **incur debts**?
80. What can people do to stop **accumulating debts**?
81. How do people **tackle** their debts?
82. What can be done in order to **reduce** debts?
83. What do you know about organizations that help people **settle** their **debts**?