



Financial Wellbeing

Intermediate (B1-B2)

Part 1. Look at the categories below. Which two do you spend the most money on in a typical month? Why?

- Food (restaurants, takeaways, coffee)
- Housing (rent, bills, utilities)
- Transport (fuel, taxis, public transport)
- Shopping (clothes, gadgets, online shopping)
- Entertainment (films, games, concerts, hobbies)
- Travel and holidays
- Subscriptions (Netflix, Spotify, apps, gym memberships)

Part 2. Discuss the following questions.

1. When you hear the phrase financial wellbeing, what comes to mind?
2. What does financial wellbeing mean to you personally?
3. Do you think financial wellbeing is mostly about how much money you earn, or how you manage it?
4. What kinds of financial habits help people feel calmer about money?

