## Money

## Task 1: Spending Money During Christmas

## Activity 1: Listening

Welcome to a practice listening for the ISE I.
You are going to hear a talk about spending money during Christmas. You will hear the talk twice. As you listen, write down some notes about what you hear, if you want to. I will ask you six questions on some facts about spending money during Christmas. Are you ready?

## Audio Script

It is a custom for many to buy gifts at Christmas and give them to their family members and friends. However, you have to be careful how you spend money during this time. Sometimes people take out a loan from the bank in order to buy Christmas gifts. If you do this, you have a debt that you have to pay later. Gifts are not the only thing that people spend money on. They also need to spend money on food because of the fact that many people have a huge Christmas dinner with their loved ones. In the United States, they will spend over one trillion dollars on Christmas gifts. Out of this, upto one hundred billion dollars are spent on online purchases. It is true that people from the United States spend the most money on Christmas in the world, but did you know that there are seven percent that won't spend anything at all! You must consider that when going shopping, people have to plan when to go shopping. Studies show that people in the United States spend an average of 15 hours shopping. Women tend to spend 20 hours. Men, who usually wait till the last minute, spend around 10 hours. So, you might want to think that if you are going to buy gifts for many people next Christmas, you will probably want to organize ahead of time to find everything you want at a good price.

Now I will ask you some questions. You only need to answer in a few words.
This is the end of the listening task.
Questions \& Answers:

| 1 | Who do people normally give <br> Christmas gifts to? | Family members / friends |
| :--- | :--- | :--- |
| 2 | What do people get from the bank? | a loan |
| 3 | Apart from gifts, what else do people <br> spend money on? | food / Christmas dinner |
| 4 | How much money is spent buying <br> online? | (upto) one hundred billion dollars |
| 5 | What amount of people won't spend <br> anything at Christmas? | $7 \%$ / seven percent |
| 6 | How many hours do men typically <br> spend shopping at Christmas? | 10 hours / ten hours |

Marks: +_/ +6

