



**Extra question:** which of these ways is the easiest to follow?

CAE Speaking Part 3 Useful Phrases

Shopping lists	Tracking expenses	Bank	Financial advisor	Online shopping
<ul style="list-style-type: none"> <li>– Knowing what you want to buy in advance is especially important for grocery shopping – you will only get things you need, avoiding impulse buying</li> <li>– Helps to cut down on the amount of time you spend at the shop, minimising unnecessary purchasing</li> </ul>	<ul style="list-style-type: none"> <li>– Reviewing your spending can help pinpoint the biggest expenditure items</li> <li>– People can get unpleasantly surprised when they find out how much money they spend on useless things which can make them change their approach to consumption</li> </ul>	<ul style="list-style-type: none"> <li>– When you don't have immediate access to your funds it becomes easier to control your desire to buy something unneeded</li> <li>– Naturally, banks have a number of offers to invest your money, although this is not directly related to saving money</li> </ul>	<ul style="list-style-type: none"> <li>– A qualified specialist can optimise your spending and provide advice on financial literacy</li> <li>– When another person is involved you might feel more motivated to stick to the given tips and advice as you wouldn't want to upset them</li> </ul>	<ul style="list-style-type: none"> <li>– Online shops can often offer better prices than regular retail stores as they don't have to pay rent</li> <li>– Discounts are more common in comparison with the conventional shops</li> <li>– Unfortunately, online shops can also tempt you to buy things you didn't plan on buying since the shopping experience online is almost effortless</li> </ul>