Training 3: Planning
VOCABULARY

income	money you get from work that you do or property that you own
expenditure	something which is paid out or spent
occasion	a special event/an instance or time of something happening
scooter	moped
for ages	for a long time
insurance badge	insurance = a promise of a company to pay money to you if certain accidents happen. You pay the company a smaller amount of money for this protection badge = certificate (for a vehicle)
to afford something	to have enough money for something
to achieve something	to do or complete something with success
to run up debts	to cause money to be owed
to increase	to make larger or more in number
to reduce	to make less in amount or size
to take into account	to consider
one-off expenses	costs that only occur one time
ongoing expenses	costs that occur repeatedly
to get caught	to be discovered and surprised
flat tyre	a tyre that has become deflated through leakage, puncture, or the like
financial cushion	money available for emergencies
to rule out	to decide not to include in the set of choices
football fixtures	timetable for football matches
essentials in life	something that is absolutely necessary in life
to tutor someone	to teach individual students
lump sum	a sum of money, especially a total amount, that is paid at one time rather than in instalments
to gaze at something	to look steadily at something
sleek	smooth or shiny
to keep track of something	to record the movements or progress of something
income and expenditure plan	plan for money you receive and money you spend
roadworthy	safe for the road
nest egg	a sum of money put away for future use
appearance	the way something or someone seems or looks

domestic chores	a regular jobs around the house
to set up a stall	to put up a temporary booth for showing and selling things
spending habit	using money to buy things regularly
life expectancy	the statistically predicted length of time that an individual of any species can be expected to live
Locksmith	a person who makes or fixes locks