

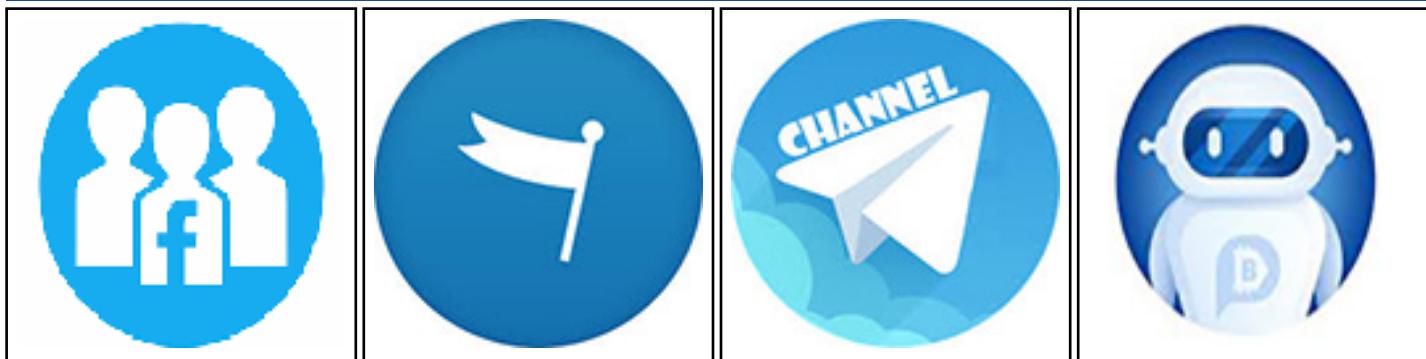
تم تحميل هذا الملف من موقع المناهج الكويتية



الملف تحليل نماذج اختبارات التحدث في آيلتس مع إجابات نموذجية تغطي مواضيع الفن والعمل والصحة والثقافة والمال

[موقع المناهج](#) ↔ [ملفات الكويت التعليمية](#) ↔ [الصف الحادي عشر الأدبي](#) ↔ [لغة انجلزية](#) ↔ [الفصل الثاني](#)

روابط موقع التواصل الاجتماعي بحسب الصف الحادي عشر الأدبي



روابط مواد الصف الحادي عشر الأدبي على تلغرام

[الرياضيات](#)

[اللغة الانجليزية](#)

[اللغة العربية](#)

[ال التربية الإسلامية](#)

المزيد من الملفات بحسب الصف الحادي عشر الأدبي والمادة لغة انجلزية في الفصل الثاني

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## Cambridge IELTS Book 12 Full Speaking Tests & Answers

### CAMBRIDGE IELTS 12 SPEAKING TEST 1

#### PART 1

*Art:*

#### Did you enjoy doing art lessons at school when you were a child? [Why? / Why not?]

Actually, I did; I used to love art classes and enjoyed learning about different things such as perspective, shading, and color palettes, but my favorite part was photography and learning how to compose pictures, edit them, and so on.

#### Do you ever draw or paint pictures nowadays? [Why? / Why not?]

No, not anymore, I haven't done any sketching, drawing or painting since I left school. Apart from with my niece, who is only six years old, and that's just for fun. Honestly, I just don't have the time anymore, I used to have a sketch book where I used to draw some ideas I had, but when I went to university I lost the habit, and have never done it since.

#### When was the last time you went to an art gallery or exhibition?

The last time was while I was a student. My friends and I went to gallery where a friend of ours was showing some paintings they had done. It was like a special show for new undiscovered artists, and she's very good. We went along to support her and also to see the work of the other artists.

#### What type of art or paintings do you like to have in your home? [Why?]

In general, I prefer abstract art with lots of bold colors and interesting shapes, I'm not so keen on still life or portraits or stuff like that, I like to see splashes of color or interesting angles which make you think about what you're seeing in the painting.

## PART 2

Describe a time when you visited a friend or family member at their workplace.

You should say:

- who you visited
- where this person worked
- why you visited this person's workplace

and explain how you felt about visiting this person's workplace.

[Cambridge IELTS 12](#)

### Sample Answer

A couple of months ago I went to meet my best friend for lunch and she works in a design company, so I met her at her office and she showed me around it before we went out to eat.

She is a fashion designer, and her office, or studio, is in a converted industrial building. I think it might have been a warehouse or factory or something like that a long time ago, but it's since been converted into commercial office space which is rented by various companies.

Anyway, she has a large studio which overlooks the street outside; it's a corner location so she can see the main intersection of two busy streets and the park on the other side of the main road, so she has a great view, and lots of inspiration watching people go by each day.

Her office is quite spartan, not much office furniture, but plenty of open space, with a large designer's drawing desk, an ergonomic chair, some bookshelves with plants, books, and other objects on them. There are lights which hang down from the ceiling which illuminate the different work areas she has organized within the space – it's very open and airy and she loves working there.

I have to admit that I was quite inspired, and envious, when I first saw her workspace, I mean my office is nothing like that, it's more like a cubicle, the usual corporate style, but then I'm not a designer. I would love to have a workplace like my friend's – I think it would be such a nicer environment to work in, especially on long work days, which I have a lot of every month, when I have to work late.

In fact, I prefer to take work home when I'm very busy at work because I don't like spending so long in my own office, it's a bit drab and boring. I'd much prefer to have something like my friend has.

## PART 3

*Different kinds of workplaces*

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## **What things make an office comfortable to work in?**

It will vary from one environment to another, and it will also depend on what kind of work you do I suppose, but in general, you need a good desk or table to work at, and an ergonomically designed chair that gives you enough lumbar support, because most people who work in offices spend many hours sat at their desk, and unless you have a good chair, you can experience backache and other back-related problems after some time.

Then, there are also other aspects such as the general environment and air quality, which shouldn't be too hot or too cold, and the air should be fresh and clean, preferably cleaned and filtered to ensure a high quality of air within the office building.

And good lighting is also essential, there should be sufficient illumination to see clearly whatever it is you have to do, but the lighting shouldn't be so bright that it irritates your eyes. It's best if there's controllable lighting so you can set the illumination level according to your work needs.

## **Why do some people prefer to work outdoors?**

I suppose there might be various reasons. Some people just don't like being indoors, they feel cooped up, or they don't like working in an artificially vented environment.

Working outside can be more invigorating and refreshing, especially if you're working in the countryside, the air is generally more refreshing. You can feel the sun and the breeze on your face and the whole dynamic is just better than being stuck indoors.

I guess that people who work outside generally move around more than people who work in an office, for example, so they are probably healthier and don't suffer from many of the common ailments that office workers do.

## **Do you agree that the building people work in is more important than the colleagues they work with?**

Not necessarily, if you work with great people, the work environment might be less important. If there is a good atmosphere and everybody works together and enjoys what they are doing then I think that's probably more significant than just being able to say you work in a nice office or similar place.

On the other hand, though, if you don't get along well with your colleagues, or there isn't much collaboration as part of your work, then you might place more importance on the actual surroundings in which you work.

It's a balance; the better the relationship with your colleagues the less important the actual work environment is, but obviously the building still needs to have all the basic amenities and functions for you to be able to carry out your work well.

*The importance of work*

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## **What would life be like if people didn't have to work?**

I suppose most people would be happy about it. But it could be problematic also, because people would have so much more free time to fill, and they might get bored.

Of course, if they had plenty of money, then they would be able to do anything they wanted, but if they had limited money, they might have difficulty thinking of things to occupy their time with every day.

Then you have to think about what other aspects of life would be like; I mean, if nobody worked, how would the world function? How would all the food arrive in the supermarkets? How would all the other products and things we need be supplied?

It's difficult to say what life would be like if people didn't work unless you explain how all these functions that people perform would be replaced. Would we expect life to continue as now, or would we abandon technology and go back to growing our own food and making our own clothes?

Most probably, people would be less happy than now, it sounds strange but many people are less happy now than in the past, even though many people have more money and can buy many more things, it doesn't automatically make people happy. For many people, work is important because it gives them a sense of purpose in life, even though they might not enjoy it all the time.

## **Are all jobs of equal importance?**

You could argue that they are. Most jobs exist because they are necessary, in some cases essential for life to function. You might think some jobs are more important, like being a doctor, for example, but unless the doctor has a hospital in which to work, they won't be able to attend their patients, so the jobs involved in constructing the hospital are also important.

The people who clean the hospital are also important, just as the people who work in the supermarket where the doctor buys their food, because if they didn't eat, they wouldn't be able to do their job.

So, you could say that, even though a job might seem insignificant, if it wasn't done, it would affect many other things and eventually something would not be available to us, or someone else would not be able to do their job.

We all depend on many other people to enable us to live our lives and do what we do every day. We rarely meet these people, and we may never even think about them, but all jobs, and the people who do them, are equally important.

## **Why do you think some people become workaholics?**

There could be various reasons. Some people consider the term workaholic to be negative, but if a person is passionate about what they do and wants to immerse themselves in their work, what's wrong with that?

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Some people become workaholics because they love their work, it's the single most important thing in their lives, it's what they invest all their time in, all their energy and resources. And these kinds of people are usually highly successful and experts in their professional field.

Other people might become workaholics because it's a distraction from other things which they would like to avoid. For example, if a person has an unhappy family life, they might choose to work more than normal to avoid spending time at home.

Some people throw themselves into their work following a bad emotional situation, such as the loss of a spouse or following a divorce or relationship breakup, because it gives them a sense of purpose and stops them wallowing in pity or feeling sad.

Work serves as a diversion, which allows them to avoid dealing with what might be a sensitive or highly emotional issue, because they're not ready, or willing, to deal with at the time. Such behavior can become a habit over time, and work fills the void left by the person they lost or broke up with.

So, I guess it can be an emotional coping mechanism, or simply the person is extremely passionate about their work and loves what they do, and that's why they spend so much time working.

## CAMBRIDGE IELTS 12 TEST 2

### PART 1

*Health*

#### **Is it important to you to eat healthy food? [Why? / Why not?]**

I believe that most people would agree that it's better if you have a healthy and balanced diet consisting of all the major food groups. Personally, I prefer to eat healthy food because

I feel better for it; it's more nutritious and the long-term health benefit are considerable. Sometimes, I eat food that isn't so healthy, and sometimes I don't really enjoy it, or the next day I feel bad. I prefer simple, but healthy food, although sometimes I indulge in treats, but mainly I eat a healthy diet.

#### **If you catch a cold, what do you do to feel better? [Why?]**

A lot will depend on how bad it is; if it's not too bad I'll struggle through and try not to let it get me down. I'll make a conscious effort to eat well and sleep sufficiently and avoid doing anything which isn't absolutely necessary so that my body can focus on recovering.

If it's a really bad cold, I might take something, like a hot lemon drink or some medication to combat the

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symptoms, but I don't really like doing so. I prefer to let my body deal with naturally.

However, if I have a lot of work to do, or an important meeting, something like that, I'll usually try to make sure that I take whatever is necessary to make me feel good for the day, so that I can concentrate, and then make sure to rest well at the end of the day.

### **Do you pay attention to public information about health? [Why? / Why not?]**

Yes, in general, I can't remember when the last time was that I saw something like that, but if there is a warning or advice about a particular health problem, then I'll usually try to bear it in mind.

In general, I'm very healthy, I eat well, and do exercise regularly, so there's not much in terms of bad habits or changes that I could make. And I also visit my doctor regularly for various check-ups.

### **What could you do to have a healthier lifestyle?**

Honestly, not much. Like I said, I eat healthy and balanced meals, exercise, and don't have any bad habits like drinking lots of coffee or alcohol.

My lifestyle is already a healthy one. I'm fit and active and generally avoid things which are bad for your health, so I can't really think of anything in particular that I could do, or change, to be even healthier at the moment.

## **PART 2**

Describe an occasion when you had to wait a long time for someone or something to arrive.

You should say:

- who or what you were waiting for
- how long you had to wait
- why you had to wait a long time

and explain how you felt about waiting a long time.

About a year ago, my friend and I had a plan to meet up in Spain, and then go onto London for a vacation. We were arriving from different places, because I had been studying in California, and she had been working in Amsterdam for a year.

So, the plan was to meet up in Spain and then fly together across to London. Unfortunately, I arrived in Madrid as scheduled but there was a problem with her flight, which was delayed until the next day, so she arrived later than scheduled.

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I didn't know anyone in Spain, and hadn't planned to spend the night there, but I ended up having to find a hotel for the night until my friend's plane arrived. If I had only had to wait for a few hours it wouldn't have been a problem, but for some reason she couldn't get an alternative flight until later the next day which meant that she wouldn't arrive until the middle of the afternoon, and I wasn't prepared to wait that long in the airport.

Thankfully, I found a hotel near the airport after a quick search online, and jumped in a taxi and went to spend the night there. It was good to relax, have a shower, change my clothes and have a decent meal, because I had been on a long 11-hour transatlantic flight most of the day. I was really glad to get out away from airports and planes and into a comfortable room.

I actually didn't mind waiting for my friend at all, we had plenty of time to change the flights to London, and it was actually a chance for me to unwind and relax before meeting up with her when she arrived at Madrid airport later that day.

Anyway, these things happen, it wasn't her fault, and in fact one of my connecting flights had been late in the USA, so I could understand her predicament.

When we did finally meet up, it was great and I felt a lot less tired than I had the day before, so maybe the long wait was beneficial for me – it gave me a chance to recover from the jet lag and traveling of the previous day.

### PART 3

*Arriving early*

#### **In what kinds of situations should people always arrive early?**

I suppose things like appointments and meetings are the most obvious; whether it's a doctor's appointment or whatever, or a business meeting, where other people have organized their time according to a schedule – you should respect the time of others and arrive early, or at least on time.

Then there are certain other situations such as arriving at the airport for an international flight, when you are required to arrive earlier than the departure time of the flight to allow time for everyone to check in and board without any problems.

It's always better to arrive early than late when you're meeting others or when others are depending on your arrival, such as when you're traveling. Being late just causes problems for everyone involved.

#### **In your country, how important it is to arrive early?**

We're typically punctual, it's not always necessary to arrive really early for every meeting or appointment, but people expect you to be there at the time that was arranged, or at least within a few minutes of the time. Any later and people typically begin to get frustrated or lose their patience.

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Obviously, if it's a really important appointment, such as a job interview or something like that, then you're expected to arrive before the time designated, to help keep the process moving along smoothly. It also helps make a good first impression if you're punctual, it shows that you're serious about getting the job, and can manage your time.

It depends on the exact situation as to how important it is to arrive early. The more important the event, or situation, typically the more important it is to arrive at the right time, or early, to avoid any potential problems.

### **How can modern technology help people to arrive early?**

I'm not sure exactly, but I guess you could say that time management apps and GPS maps might help someone organize their time and find their way to a certain place easier than before.

But at the end of the day, people used to use diaries and paper-based planners, and maps, to organize their days, and arrive at places on time.

The most important thing is to plan your time, know where you're going and how long it will take you to arrive there. That can all be done without technology – but technology just makes it easier.

However, even with all the apps and technology available today, if you can't wake up on time, or organize your time well, you'll still arrive late sometimes – what's important is your basic time management skills.

*Being patient*

### **What kinds of jobs require the most patience?**

The ones that spring to mind are teachers, scientists, and people who have to work with other people, be it as therapists or simply in customer service, or dealing with the public.

Teachers are generally very patient because the learning process, especially for children, can be complex, and they need to show a lot of patience and support if children are having difficulties.

Scientists might have to work for a long time before they can obtain any positive results in their research or experiments, and sometimes they may need to wait patiently for years before seeing any conclusive results.

As for people who work with other people, there are lots of jobs which require patience, and some more than others. For example, psychologists, might spend a lot of time patiently listening to people before being able to make any positive progress with their patients. And customer service representatives that have to deal with hundreds of people every day need a lot of patience, because usually when people have a problem, or a complaint, they aren't patient and want a solution immediately.

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In such situations, it's important that people dealing with other people can be extremely patient to help resolve a situation or problem without any acrimony or making the situation worse because they themselves become impatient.

### **Is it always better to be patient in work (or when studying)?**

No, not always – sometimes it's better to push things along. Obviously, a lot depends on the particular situation. Patience is important if whatever it is you're doing shouldn't be rushed, for example, a very complex operation or process which needs a lot of concentration.

Other times, it's simply better to do things as quickly as possible, as long as they can be done well, and safely, and still obtain the best results.

The most important factor which determines how patient you can be is probably time – if you have a lot of time to do something, you can probably afford to be patient, but if you're under pressure to get something done, then you probably won't be able to be as patient as you might like under ideal circumstances, and might have to just get the task, or whatever, done in a satisfactory manner.

### **Do you agree or disagree that older people are more patient? Why do you think that is the case?**

In general, I would say yes, they are. I believe it's because nowadays, we've become accustomed to having so much of our life, and information, at our fingertips, literally, on mobile, and the general pace of life is faster today.

My parents' generation had a more organized life, in the sense that work and private life were quite separate, you went to work, and then went home and it was rare that the two interacted.

But now, for many people, work is integrated into other aspects of life, so, for example, you can be with your family and be doing something like shopping for groceries, while at the same time you're dealing with a client on your mobile, or sending an email, or reserving a flight or hotel, or something like that.

Older people had more time to do almost everything, people today, especially younger people, are pushed to do more and more each day, all the time, and are therefore generally more impatient about getting things done. We expect everything to be done, or be available instantaneously, thanks to technology.

## **CAMBRIDGE IELTS 12 TEST 3**

### **PART 1**

*Songs & singing*

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### Did you enjoy singing when you were younger?

No, not really. I couldn't sing. In fact, I still can't. I have a good sense of rhythm, but I'm tone deaf. I can remember trying to sing when I was at school, but it was awful, and everybody told me how bad it was. I just couldn't follow the melody right.

### How often do you sing now?

Honestly, never. I have no reason to and I don't enjoy it, so I just don't do it. I have friends who sing in the shower and stuff, but I don't even do that. I might tap my foot or drum my fingers to the rhythm, but I never sing along.

### Do you have a favorite song you like listening to?

One particular song, not really. I like to listen to lots of different songs. I might have a favorite at any given time, but in general there isn't just one song I would say was my all-time favorite. I've never had a favorite song.

My tastes change a lot, sometimes I like to listen to English pop music and other times I prefer older blues songs, and recently I've started learning Spanish so I'm listening to more songs in Spanish now.

### How important is singing in your culture?

I'm not sure what you mean, we don't have a very strong 'singing culture' although there are some famous singers and musicians. But as a culture, generally, we're not a country that is famous for producing international singers or anything like that.

People generally sing at concerts and special occasions, or maybe when they've had too much to drink, just for fun but I wouldn't say we have a particular singing culture, not that I'm aware of anyway.

## Part 2

Describe a film/movie actor from your country who is very popular.

You should say:

- who this actor is
- what kinds of films/movies he/she acts in
- what you know about this actor's life

and explain why this actor is so popular.

### Sample Answer

\*This is a generic answer in which you can insert details based on your own country, to give you some ideas of the things you can say.

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One of the most famous actors from [my country] is [name of actor] who is probably best known for their role as [a character in the film].

He (or she) usually stars in [genre: romantic, action, comedy, etc.] movies, although he had also made some movies in different genres too, although they were not as popular or successful at the box office.

Nowadays, his/her movies are super successful and loads of people love watching them. He/she's one of the biggest box office draws and the movies he/she stars in are generally blockbuster movies which do really well internationally.

From what I can remember, he was born around [year/time] in [place] and first became popular as a child star in TV show [name of Tv show]. That was when people began to notice him/her, and he/she began to appear in various magazines and in interviews.

He/she became really popular because of the movie [name of movie] which was a huge success, and that really launched his/her career as a big movie star.

People like him/her because he/she has the ability to make the characters he/she plays seem real and relatable to the audience. He/she has a certain way of speaking, and mannerisms, which draw the audience in and become invested in the fortunes of the character in the movie.

He/she spends time between [home country] and LA when he/she is filming, and he/she is one of our biggest exports.

It's strange to think that not long ago he/she was relatively unheard of here, but now he/she is a huge international movie star and recognized wherever he/she goes.

### Part 3

*Watching films/movies*

#### **What are the most popular types of films in your country?**

Okay, so in the last few years, all the big box office hits have been popular here. Some of the most popular and the superhero movies from Marvel, etc. Superman, Batman, The Avengers, and so on. Kids love them and usually drive their parents crazy whenever one of these movies is released in the cinemas nationwide.

Then there are the others, the dramas, the action movies, and the romantic comedies which almost

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everybody loves.

Because movie culture is so globalized nowadays, it's usually the big Hollywood blockbusters and Oscar-winning movies which are most popular.

Although some people like watching independent films, and then, of course, there are the animated movies which are more targeted at kids.

All the Disney movies and similar ones are super big hits with the young kids, and usually their parents too.

## **What is the difference between watching a film in the cinema and watching a film at home?**

It depends on how you watch it at home. But generally, the experience in the cinema is better because you have the huge screen and surround sound, and it feels more like a special event.

But I guess if you have a home theater system then it can be just as good at home, maybe even better because you don't have to go out and you don't have to sit with other people, you can pause the movie if you want and watch it whenever you feel like it too.

If you're watching it on a standard TV at home then the experience is probably not as good, in fact, it might make some movies seem a little boring.

Especially if the movie has a lot of sound effects or special effects which are designed to be best appreciated on the big screen in a cinema.

## **Do you think cinemas will close in the future?**

Eventually, yes. When everyone has a home theater system with a large screen and surround sound, there will be no need for cinemas.

Being honest, I generally prefer to watch a movie at home rather than in the cinema. It's just so much more comfortable and convenient, and now you can stream movies when you want. It's hard to know how cinemas will compete.

But, then, you could also say that restaurants survive even though people can cook their own food or order in pizza or any other kind of food.

People still like going out to eat, so maybe cinemas won't close in the future – maybe people will still go like they go to a restaurant, for something different to do.

*Theater*

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### **How important is the theatre in your country's history?**

We have quite a strong history of drama, more than singing. It's generally a thing intellectual people do, going to the cinema because most of the plays are adapted from original works which were written a very long time ago.

It's a bit like modern art and classical art or music, except our modern drama or theater productions are mostly retelling ancient stories but with a modern twist.

But there is very little new drama produced now, so it's like seeing many different variations of the same old story but interpreted somewhat differently.

We don't have a lot of theaters, and most of them are in the main cities and can be quite expensive to get tickets. It's definitely not something most regular people do – going to the theater.

### **How strong a tradition is it today in your country to go to the theatre?**

It's still popular among the upper classes, the intellectuals, and elites, but most regular people don't go to the theater, maybe just once or twice in their life.

Most regular people prefer to go to the cinema or music concerts. So, I'd say it's still a strong tradition but only among a certain social group; it's not a popular or mainstream activity.

### **Do you think the theatre should be run as a business or as a public service?**

Well, the theater is art, so it ideally should be supported by both the private and public sector. It's important that the public sector protect the traditions we have and make art, such as theater. Accessible to people who might be interested in it, especially children.

But from a commercial point of view, it's the patrons of the theater that really need to fund theater groups who regularly put on productions.

There is national theater group patronized by the government, and I think that one is enough. Others that want to produce drama for the theater should find their funding from private sources, donors, sponsors, etc.

The theater is like sport, done by a few people for the enjoyment of many; if it's good and popular it will be successful and funding will be available, but nobody wants to finance a soccer team which always loses, so why should the public finance theater groups which aren't successful.

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## CAMBRIDGE IELTS 12 TEST 4

### PART 1

*Clothes*

#### Where do you buy most of your clothes?

Most of them, online. I tend to buy a lot of sportswear online and sneakers, things like hoodies and sweatshirts or windbreakers. The selection is much better and the prices too.

And most of the clothes I wear for work I buy from stores like H&M and Zara, for example, or really anywhere where I see something I like.

But, really, I'm not a big clothes shopper, I just buy what I need, and I actually don't really like spending a lot of time shopping for clothes. If I find something I like I might even buy a few of them just to avoid having to buy clothes later.

Just last month I bought a shirt, and after wearing it I decided to go back and get three more, but in different shades, because I liked it so much.

#### How often do you buy new clothes for yourself?

On average, I would guess it's about once a month I buy some form of clothing. If I buy online unless it's really urgent I tend to wait until I need a couple of things and then get them delivered.

On the other hand, if I specifically go shopping for some clothes I usually have a good idea of what I want to buy and when I find something, that's it, I buy it, and job done!

Sometimes I buy a lot in one shopping trip and sometimes it's just one item I specifically look for, it all depends on what I need and what I see when I'm out shopping.

#### How do you decide which clothes to buy?

Firstly, based on need; how many shorts and pants, etc. I need for work and other occasions, with a bit of variation, to make sure I have enough to last at least a week.

So, like, I probably have about 5-7 pairs of formal pants, around 10 formal shirts, and then maybe 3 pairs of jeans and several casual tops and T-shirts.

And then there are the clothes I wear for sports and going to the gym I buy those depending on how long they last, so for example, I know that a pair of shoes will last me around 4 months or so, so plan to replace them after that.

Every 6 months or so, I tend to change most of my wardrobe, so I tend not to have too many clothes at any one time but replace them regularly.

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### **Have the kinds of clothes you like changed in recent years?**

No, not really. I wear more formal clothes than I used to when I was a student, but apart from that the clothes I 'like' are pretty much the same. They have to be comfortable, a good fit, and functional.

I'm quite conventional when it comes to clothes; so, I wouldn't say I'm a fashionista or anything like that, I just buy what I need and like, and that's it.

I tend to follow general trends rather than high fashion. So, for example, I'll buy clothes in colors that are current for the season, or the cut of jeans or pants that is current, but I don't always go for the absolute latest in fashion if I don't like the way it fits or looks on me.

### **Part 2**

Describe an interesting discussion you had about how you spend your money.

You should say:

- who you had the discussion with
- why you discussed this topic
- what the result of the discussion was

and explain why this discussion was interesting for you.

### **Sample Answer**

A few months ago, I had an interesting conversation with a friend about some of my financial expenses. I was facing financial difficulties and there was a lot of disorganization in my expenses, which was reflected in the imbalance between my income and payment of expenses that I had at the end of the month, and the fact that my cash flow was worse than I had expected.

My friend was an international business administrator and several years ago he had started his own business and that involved a lot of organization and strategy when making payments, investments and even income, as he wanted his company to grow and strengthen day by day.

He told me that the change from being employed to working independently was difficult because it required greater autonomy and responsibility.

The money that came to him was not only deposited to his account to spend, he had to look after it and distribute it in such a way that it would cover the different expenses and investments and in addition he had to keep the accounts thoroughly balanced, to avoid any losses.

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He made me some recommendations about the management of my money, one of which was to save 10% of my salary every month, as difficult as it seemed. Typically, I prefer to purchase things or make a trip, but the main thing is to save 10% and put it aside, like untouchable money, that could be used for any eventuality, unexpected situations, health difficulties, an emergency, house repairs, basically anything unforeseen: a “mattress of money” as he called it, can get you out of any mess at a particular moment.

Another recommendation that he gave me was that I should plan my trips and purchases. Many extra expenses are incurred when people buy something expensive in the spur of the moment or go on a trip without previous planning.

Sometimes, the same item can be purchased at almost half the price with some planning and a bit of shopping around. And travel tickets are always cheaper in the off season, or low season.

Organizing your year thinking about some big purchases like a computer, a new camera, a couple of vacation trips will be able to focus your finances, so you can buy at the most appropriate times and save money.

It was a very useful conversation that I had with him, and even though he only gave me two recommendations, they are simple things that helped me to reduce my expenses and to think better about my financial planning and economic situation.

### **Part 3**

*Money and young people*

#### **Why do some parents give their children money to spend each week?**

This is something that a lot of parents do here. My parents used to give me a certain amount of money each week that I was allowed to spend.

I know why my parents did it, and I guess it's the same for many others; it's to teach children about the value of money and basic financial budgeting.

My parents never told me what to spend my money on, but they did explain to me that I should save some of it and not spend it all at once.

That's how I first learned the importance of saving – to be able to get something bigger and more important, later.

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It's a good way of teaching children financial responsibility and the value of money and also delayed gratification – being willing to wait until later to get what you want – and not always wanting everything instantly.

### **Do you agree that schools should teach children how to manage money?**

It's a good idea if they are taught the basics of economics, yes.

And money management is a life skill, so it should be taught in schools so that all children have a clear idea of the value of money, how to manage it, and how to make the most of it.

It's an important lesson to learn so that as adults they can avoid many financial problems later in life.

### **Do you think it is a good idea for students to earn money while studying?**

Whether or not it's a good idea is virtually irrelevant, unless you come from a very wealthy family, most students need to work just to survive and pay their bills and things while studying.

Student loans are very expensive and not every family has enough foresight to save enough money to send their children to university.

When I was at university, I think about half of my class had some form of work that they earned money from while they were studying – it was essential.

*Money and society*

### **Do you think it is true that in today's society money cannot buy happiness?**

It's a fact, it's been proven in studies that once you earn enough to meet all your basic needs such as housing, food, clothing, etc. the more money you earn does not make you happier.

But, and it's an important but, everybody has problems in life, but it's generally easier to deal with problems when you have enough money to take advantage of solutions.

Being poor and having problems and not enough money to do anything to improve your situation is really frustrating. So, it depends on how comfortable you are as to whether money will make you happier.

If you don't have anything, then more money will make you happier – but only up to a certain point – then it won't.

It's like people say money can't buy you health, but it can definitely get you access to the best healthcare and doctors, which helps.

It might not make you happier - but having money certainly makes life easier.

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## **What disadvantages are there in a society where the gap between rich and poor is very large?**

Probably, the main one is that the poor want to have what the rich already have. It breeds resentment. But it's not as simple as redistributing wealth, as some people seem to think.

Wealth is not a finite resource; so just because one person has a lot doesn't mean that, for example, I have less. Anyone can create more wealth, but it generally takes a long time.

It's also a by-product of globalization, as many traditional industries have closed or been outsourced to other countries, developed countries like the USA, UK, and some other European countries have experienced a stagnation of wages for the working class.

Clearly, when work can be done online, it is just as easy to get someone in another country to do it cheaper, and just as well. I remember reading an interview with a Wall Street financier not long ago.

His comment explained this very well; he said that he has interviewed several American financial analysts, all with master's degrees etc., but after analyzing all the data, he realized he could contract 5 financial analysts from another developing country for the same cost. That's a big difference!

The non-American candidates had the same qualifications and experience but were 5 times cheaper to employ. So now employees in developed countries are competing with employees in developing countries for the same work, which will push salaries down for those in the developed countries.

It's a balancing act, which is rebalancing the value of workers on a global level in certain types of work, usually tech-related or work that is not location-specific.

## **Do you think richer countries have a responsibility to help poorer countries?**

In very general terms, yes. Helping other countries to improve their economy is good for everybody, but over the long term, it also changes everything.

Developed countries need markets to sell their products to, so helping develop emerging markets serves their interests and the interests of the developing country also.

But, if you think about it – eventually a developing country will become a developed country – and what then?

As more and more business is driven by technology, and technology is now available to almost every country, it is just a matter of time before there is less difference between developed and developing countries in terms of ideas, innovation, and business models.

The first responsibility of any nation is to protect its own citizens. There is also a moral responsibility to

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help those who need help in times of crisis, etc.

The fact that many countries invest in developing countries is driven by business, and making a profit, rather than altruistic motives.

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