



Saving money

Choose the **best conjunction** to fill each gap in this passage:

Ways to save money?

Are we spending more money than we need to? Do you take your kids to school on the bus _____ **(and/or/but)** do you walk? Do you throw away torn clothes _____ **(and/because/or)** you can't be bothered to mend them? Do you buy ready meals on the way home _____ **(and/so/but)** spend your time watching TV instead of cooking? Do you visit a coffee shop every day _____ **(because/but/or)** do you put the kettle on when you get home?

Most people spend more money than they need to _____ **(and/but/because)** they don't have time to think about their spending. The daily saving may be small _____ **(and/but/or/so)** if you think of it on a weekly or monthly basis, it can be a lot. It will pay you to think, _____ **(and/or/so)** get that calculator and start saving now.