**November Dictation**

Day 1

1. Her phone bill is almost $80 a month.

2. She wants to switch to T-Mobile.

3. She needs to pay off her new phone first.

4. She thinks her new bill will be around $5o a month.

5. If she adds a line, it will be $65 a month for two lines.

Day 2

1. More bills should be paid monthly.

2. Other bills can be paid quarterly.

3. Some bills you pay only twice a year.

4. My water, sewer, and garbage bill is due every 3 months.

5. If you pay late, they will charge you a late fee.

Day 3

1. Many people go grocery shopping on the weekend.

2. Saturday morning is really busy.

3. I try to use coupons for things I need to buy.

4. Grocery stores have coupon books by the entrance.

5. Rip off a coupon and give it to the cashier.

Day 4

1. Plan a menu before you go grocery shopping.

2. Make a list of all the ingredients you will need.

3. Don’t forget about snacks.

4. Try to avoid junk food and frozen food.

5. Don’t shop when you’re hungry.

Day 5

1. There are several departments in a grocery store.

2. Fruits and vegetables are called produce.

3. There is a deli and meats department.

4. There is a dairy aisle.

5. There are several frozen food aisles.

Day 6

1. If you saved $20 a week, you’d have $100 in a month.

2. If I had an extra $100, I’d buy a pair of nice winter boots.

3. If I didn’t buy coffee every day, I’d save $25 a week.

4. I could use that money to start saving for a new car.

5. I want to teach my kids how to save money.

Day 7

1. Childcare is very expensive in the United States.

2. You can apply for discount or free childcare.

3. The application is not easy to fill out.

4. Some people have their relatives take care of their kids.

5. Working parents have busy lives.

Day 8

1. Write down your money goals.

2. Learn how to make a budget.

3. Keep all your receipts.

4. Make sure you have insurance.

5. Talk to other people who manage their money well.

Day 9

1. Your gross pay is what you make before taxes and deductions.

2. Your net pay is what you get after taxes.

3. I get my pay direct deposited in my checking account.

4. Do you still get a paycheck?

5. You should make sure your overtime pay is correct.

Day 10

1. The 4th Thursday in November is Thanksgiving.

2. It’s a national holiday.

3. Many families celebrate by having a big meal.

4. Most people have off work that day.

5. The traditional foods are turkey, corn, potatoes, and pie.

Day 11

1. Be careful with credit cards.

2. It’s very easy to spend too much with them.

3. Make sure you can pay off the full amount each month.

4. You want to avoid high interest fees.

5. Credit cards can help you in an emergency.

Day 12

1. Bob is stressed about his bills.

2. When he looks at his expenses, he feels stressed.

3. Sometimes he doesn’t sleep well.

4. He needs to learn how to make a budget.

5. He should talk to a financial advisor.

Day 13

1. I check my account balance online.

2. I also use the app on my phone.

3. I didn’t have any overdraft fees this month.

4. I make sure to transfer money to my savings account.

5. I have a free checking account.

Day 14

1. I want to get a loan to buy a car.

2. I have to talk to a loan officer.

3. They check my credit score.

4. A good credit score is 700 or above.

5. I’m hoping for a low interest rate.

Day 15

1. I have to pay my mortgage by 15th of every month.

2. I have to pay rent by the 1st of every month.

3. Most tenants pay their rent on time.

4. Some tenants never pay.

5. They could get evicted.

Day 16

1. Do you have a budget for presents and gifts?

2. Are you good at saving money?

3. Do you ever buy used or second hand items?

4. Have you every bought something from Craigslist?

5. Many people use Facebook marketplace to buy and sell.