## B2

	to save money if you want to buy a car.
They	to attend financial literacy classes.
	_ to pay my bills on time.
	to create a budget for her expenses.
	to set financial goals for the future.
	to be responsible with your money.
	to avoid unnecessary expenses.
_	_ to track my spending habits.
	to start saving for retirement.
	to prioritize our financial needs.

## Answers

You \_\_\_\_\_\_ to save money if you want to buy a car.

Answer: have to

They \_\_\_\_\_\_ to attend financial literacy classes. Answer: have to

I \_\_\_\_\_\_ to pay my bills on time.

Answer: have to

She \_\_\_\_\_\_ to create a budget for her expenses. Answer: have to

We \_\_\_\_\_\_ to set financial goals for the future.

Answer: have to

You \_\_\_\_\_\_ to be responsible with your money. Answer: have to

They \_\_\_\_\_\_ to avoid unnecessary expenses. Answer: have to

I \_\_\_\_\_ to track my spending habits.

Answer: have to

He \_\_\_\_\_\_ to start saving for retirement.

Answer: has to

We \_\_\_\_\_\_ to prioritize our financial needs. Answer: have to